

Commonwealth Automobile Reinsurers

2013 CAR
Schedule 107-4
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Limousines

Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates***
<u>A-1 & B**</u>	539.09		173.36	0.8511	
Territory:					
1		1.5660			1196
2		1.5660			1196
3		1.5660			1196
4		1.5660			1196
5		1.5660			1196
6		1.5660			1196
7		1.5660			1196
8		1.5660			1196
9		1.5660			1196
10		1.5660			1196
11		0.5418			547
12		0.5418			547
13		0.5418			547
14		0.5418			547
15		0.5418			547
16		0.7676			690
17		0.7567			683
18		1.0072			842
19		1.1663			942
20		1.1663			942
<u>A-1**</u>					
Territory:					
1					1182
2					1182
3					1182
4					1182
5					1182
6					1182
7					1182
8					1182
9					1182
10					1182
11					540
12					540
13					540
14					540
15					540
16					682
17					675
18					832
19					931
20					931
<u>B, Basic**</u>					
Territory:					
1					14
2					14
3					14
4					14
5					14
6					14
7					14
8					14
9					14
10					14
11					7
12					7
13					7
14					7
15					7
16					8
17					8
18					10
19					11
20					11

* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).

** Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1: 98.8% of Combined rates.

B: 1.2% of Combined rates.

*** (5) = {[(1) x (2) + (3)] / (4)}.

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107 Limo.xlsx A1 & B

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**Limousines
Liability Coverages for Which Rates Vary by Territory**

<u>Coverage</u>	<u>(1) Average Loss Pure Premium (Form 100)</u>	<u>(2) Territory Relativity (100K)</u>	<u>(3) Company Expense Pure Premium (Form 100)</u>	<u>(4) Variable Expense Factor* (Form 100)</u>	<u>(5) Final Base Rates**</u>
<u>A-2</u>					
Territory:	146.63		47.21	0.8479	
1		1.5660			326
2		1.5660			326
3		1.5660			326
4		1.5660			326
5		1.5660			326
6		1.5660			326
7		1.5660			326
8		1.5660			326
9		1.5660			326
10		1.5660			326
11		0.5418			149
12		0.5418			149
13		0.5418			149
14		0.5418			149
15		0.5418			149
16		0.7676			188
17		0.7567			187
18		1.0072			230
19		1.1663			257
20		1.1663			257
<u>PDL, Basic</u>	264.54		120.47	0.8410	
Territory:					
1		1.5660			636
2		1.5660			636
3		1.5660			636
4		1.5660			636
5		1.5660			636
6		1.5660			636
7		1.5660			636
8		1.5660			636
9		1.5660			636
10		1.5660			636
11		0.5418			314
12		0.5418			314
13		0.5418			314
14		0.5418			314
15		0.5418			314
16		0.7676			385
17		0.7567			381
18		1.0072			460
19		1.1663			510
20		1.1663			510

* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).

** (5) = $\{[(1) \times (2) + (3)] / (4)\}$.

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Limousines

Liability Coverages for Which Rates Do Not Vary by Territory

Coverage U		
	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	4	0
20/50	5	0
25/50	6	2
35/80	7	8
50/100	8	14
100/300	9	34
250/500	10	114
500/500	11	279