

Commonwealth Automobile Reinsurers

2013 CAR
Schedule 107-3
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Taxicabs

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) Owner Offset	(6) Final Base Rates***
<u>A-1 & B**</u>	2467.88		571.47	0.7606	1.04167	
Territory:						
1		0.9865				4117
2		0.9865				4117
3		0.9865				4117
4		0.9865				4117
5		0.9865				4117
6		0.9865				4117
7		0.9865				4117
8		0.9865				4117
9		0.9865				4117
10		0.9865				4117
11		0.6084				2839
12		0.7261				3237
13		0.7261				3237
14		0.6084				2839
15		0.7261				3237
16		0.7261				3237
17		0.6084				2839
18		1.0094				4194
19		1.0819				4439
20		1.2304				4941
<u>A-1**</u>						
Territory:						
1						4068
2						4068
3						4068
4						4068
5						4068
6						4068
7						4068
8						4068
9						4068
10						4068
11						2805
12						3198
13						3198
14						2805
15						3198
16						3198
17						2805
18						4144
19						4386
20						4882
<u>B. Basic**</u>						
Territory:						
1						49
2						49
3						49
4						49
5						49
6						49
7						49
8						49
9						49
10						49
11						34
12						39
13						39
14						34
15						39
16						39
17						34
18						50
19						53
20						59

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

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

107 Taxi.xlsx A1 & B

A-1: 98.80% of Combined rates.

B: 1.20% of Combined rates.

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

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Liability Coverages for Which Rates Vary by Territory**

<u>Coverage</u>	(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) Owner Offset	(6) Final Base Rates**
<u>A-2</u>						
Territory:	549.02		142.6	0.6683	1.04167	
1		0.9865				1066
2		0.9865				1066
3		0.9865				1066
4		0.9865				1066
5		0.9865				1066
6		0.9865				1066
7		0.9865				1066
8		0.9865				1066
9		0.9865				1066
10		0.9865				1066
11		0.6084				743
12		0.7261				844
13		0.7261				844
14		0.6084				743
15		0.7261				844
16		0.7261				844
17		0.6084				743
18		1.0094				1086
19		1.0819				1148
20		1.2304				1275
<u>PDL, Basic</u>	1057.52		202.39	0.8704	1.04167	
Territory:						
1		0.9865				1491
2		0.9865				1491
3		0.9865				1491
4		0.9865				1491
5		0.9865				1491
6		0.9865				1491
7		0.9865				1491
8		0.9865				1491
9		0.9865				1491
10		0.9865				1491
11		0.6084				1012
12		0.7261				1161
13		0.7261				1161
14		0.6084				1012
15		0.7261				1161
16		0.7261				1161
17		0.6084				1012
18		1.0094				1520
19		1.0819				1611
20		1.2304				1799

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

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

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Liability Coverages for Which Rates Do Not Vary by Territory

Coverage U		
	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	38	0
20/50	39	0
25/50	41	2
35/80	46	8
50/100	50	14
100/300	59	34
250/500	67	114