

Car Service
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>	1067.40		242.64	0.8796	
Territory:					
1		1.6205			2242
2		1.6205			2242
3		1.6205			2242
4		1.6205			2242
5		1.6205			2242
6		1.6205			2242
7		1.6205			2242
8		1.6205			2242
9		1.6205			2242
10		1.6205			2242
11		0.5107			896
12		0.6783			1099
13		0.5463			939
14		0.4686			845
15		0.5463			939
16		0.7657			1205
17		0.8752			1338
18		1.2318			1771
19		1.0713			1576
20		1.1889			1719
<u>A-1**</u>					
Territory:					
1					2177
2					2177
3					2177
4					2177
5					2177
6					2177
7					2177
8					2177
9					2177
10					2177
11					870
12					1067
13					912
14					820
15					912
16					1170
17					1299
18					1720
19					1530
20					1669
<u>B. Basic**</u>					
Territory:					
1					65
2					65
3					65
4					65
5					65
6					65
7					65
8					65
9					65
10					65
11					26
12					32
13					27
14					25
15					27
16					35
17					39
18					51
19					46
20					50

* (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: 97.1% of Combined rates.

B: 2.9% of Combined rates.

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

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<u>A-2</u>	353.2		79.32	0.8796	
Territory:					
1		1.6205			741
2		1.6205			741
3		1.6205			741
4		1.6205			741
5		1.6205			741
6		1.6205			741
7		1.6205			741
8		1.6205			741
9		1.6205			741
10		1.6205			741
11		0.5107			295
12		0.6783			363
13		0.5463			310
14		0.4686			278
15		0.5463			310
16		0.7657			398
17		0.8752			442
18		1.2318			585
19		1.0713			520
20		1.1889			568
<u>PDL, Basic</u>	661.66		129.31	0.9128	
Territory:					
1		1.6205			1316
2		1.6205			1316
3		1.6205			1316
4		1.6205			1316
5		1.6205			1316
6		1.6205			1316
7		1.6205			1316
8		1.6205			1316
9		1.6205			1316
10		1.6205			1316
11		0.5107			512
12		0.6783			633
13		0.5463			538
14		0.4686			481
15		0.5463			538
16		0.7657			697
17		0.8752			776
18		1.2318			1035
19		1.0713			918
20		1.1889			1003

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

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

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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	6	0
20/50	7	0
25/50	8	2
35/80	9	6
50/100	10	11
100/300	11	29
250/500	12	105
500/500	16	267