

Commonwealth Automobile Reinsurers

Garages
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) 20/40 Increased Limits Factor (Form 100)	(6) Final Base Rates***
<u>A-1 & B**</u>	342.42		65.41	0.8112	1.00	
Territory:						
1		2.7455				1240
2		2.7455				1240
3		2.7455				1240
4		2.7455				1240
5		2.7455				1240
6		2.7455				1240
7		2.7455				1240
8		2.7455				1240
9		2.7455				1240
10		2.7455				1240
11		0.5933				331
12		0.7640				403
13		0.7060				379
14		1.0039				504
15		0.8382				434
16		0.9320				474
17		1.2406				604
18		1.2701				617
19		1.5524				736
20		1.4194				680
<u>A-1**</u>						
Territory:						
1						1092
2						1092
3						1092
4						1092
5						1092
6						1092
7						1092
8						1092
9						1092
10						1092
11						292
12						355
13						334
14						444
15						382
16						418
17						532
18						544
19						648
20						599
<u>B. Basic**</u>						
Territory:						
1						148
2						148
3						148
4						148
5						148
6						148
7						148
8						148
9						148
10						148
11						39
12						48
13						45
14						60
15						52
16						56
17						72
18						73
19						88
20						81

* (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: 88.1% of Combined rates (Form 110).

B: 11.9% of Combined rates (Form 110).

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

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2016 CAR
Schedule 107-8
Page 2

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<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) 20/40 Increased Limits Factor (Form 100)	(6) Final Base Rates**
<u>A-2</u>	32.82		16.19	0.8112		
Territory:						
1		2.7455				131
2		2.7455				131
3		2.7455				131
4		2.7455				131
5		2.7455				131
6		2.7455				131
7		2.7455				131
8		2.7455				131
9		2.7455				131
10		2.7455				131
11		0.5933				44
12		0.7640				51
13		0.7060				49
14		1.0039				61
15		0.8382				54
16		0.9320				58
17		1.2406				70
18		1.2701				71
19		1.5524				83
20		1.4194				77
<u>PDL, Basic</u>	319.74		58.64	0.8444		
Territory:						
1		2.7455				1109
2		2.7455				1109
3		2.7455				1109
4		2.7455				1109
5		2.7455				1109
6		2.7455				1109
7		2.7455				1109
8		2.7455				1109
9		2.7455				1109
10		2.7455				1109
11		0.5933				294
12		0.7640				359
13		0.7060				337
14		1.0039				450
15		0.8382				387
16		0.9320				422
17		1.2406				539
18		1.2701				550
19		1.5524				657
20		1.4194				607

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

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

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Garages

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