

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>	763.18		142.41	1.0448	
Territory:					
1		1.6205			1320
2		1.6205			1320
3		1.6205			1320
4		1.6205			1320
5		1.6205			1320
6		1.6205			1320
7		1.6205			1320
8		1.6205			1320
9		1.6205			1320
10		1.6205			1320
11		0.5107			509
12		0.6783			632
13		0.5463			535
14		0.4686			479
15		0.5463			535
16		0.7657			696
17		0.8752			776
18		1.2318			1036
19		1.0713			919
20		1.1889			1005
<u>A-1**</u>					
Territory:					
1					1282
2					1282
3					1282
4					1282
5					1282
6					1282
7					1282
8					1282
9					1282
10					1282
11					494
12					614
13					519
14					465
15					519
16					676
17					753
18					1006
19					892
20					976
<u>B. Basic**</u>					
Territory:					
1					38
2					38
3					38
4					38
5					38
6					38
7					38
8					38
9					38
10					38
11					15
12					18
13					16
14					14
15					16
16					20
17					23
18					30
19					27
20					29

* (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>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) Final Base Rates**
<u>A-2</u>	185.3		60.7	0.8620	
Territory:					
1		1.6205			419
2		1.6205			419
3		1.6205			419
4		1.6205			419
5		1.6205			419
6		1.6205			419
7		1.6205			419
8		1.6205			419
9		1.6205			419
10		1.6205			419
11		0.5107			180
12		0.6783			216
13		0.5463			188
14		0.4686			171
15		0.5463			188
16		0.7657			235
17		0.8752			259
18		1.2318			335
19		1.0713			301
20		1.1889			326
<u>PDL, Basic</u>	479.25		106.88	1.0538	
Territory:					
1		1.6205			838
2		1.6205			838
3		1.6205			838
4		1.6205			838
5		1.6205			838
6		1.6205			838
7		1.6205			838
8		1.6205			838
9		1.6205			838
10		1.6205			838
11		0.5107			334
12		0.6783			410
13		0.5463			350
14		0.4686			315
15		0.5463			350
16		0.7657			450
17		0.8752			499
18		1.2318			662
19		1.0713			589
20		1.1889			642

* (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