

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>	2784.79		567.18	0.8400	1.0204	
Territory:						
1		0.9345				3850
2		0.9345				3850
3		0.9345				3850
4		0.9345				3850
5		0.9345				3850
6		0.9345				3850
7		0.9345				3850
8		0.9345				3850
9		0.9345				3850
10		0.9345				3850
11		0.5125				2423
12		0.5125				2423
13		0.8829				3676
14		0.7361				3179
15		0.5521				2557
16		0.9420				3876
17		0.6075				2744
18		1.0363				4195
19		1.1733				4658
20		1.2981				5080
<u>A-1**</u>						
Territory:						
1						3738
2						3738
3						3738
4						3738
5						3738
6						3738
7						3738
8						3738
9						3738
10						3738
11						2353
12						2353
13						3569
14						3087
15						2483
16						3764
17						2664
18						4073
19						4523
20						4933
<u>B. Basic**</u>						
Territory:						
1						112
2						112
3						112
4						112
5						112
6						112
7						112
8						112
9						112
10						112
11						70
12						70
13						107
14						92
15						74
16						112
17						80
18						122
19						135
20						147

* (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.

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

Commonwealth Automobile Reinsurers

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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-2</u>	833.99		155.98	0.8400	1.0204	
Territory:						
1		0.9345				1136
2		0.9345				1136
3		0.9345				1136
4		0.9345				1136
5		0.9345				1136
6		0.9345				1136
7		0.9345				1136
8		0.9345				1136
9		0.9345				1136
10		0.9345				1136
11		0.5125				709
12		0.5125				709
13		0.8829				1084
14		0.7361				935
15		0.5521				749
16		0.9420				1144
17		0.6075				805
18		1.0363				1239
19		1.1733				1378
20		1.2981				1505
<u>PDL, Basic</u>	1317.56		228.93	0.8732	1.0204	
Territory:						
1		0.9345				1706
2		0.9345				1706
3		0.9345				1706
4		0.9345				1706
5		0.9345				1706
6		0.9345				1706
7		0.9345				1706
8		0.9345				1706
9		0.9345				1706
10		0.9345				1706
11		0.5125				1057
12		0.5125				1057
13		0.8829				1627
14		0.7361				1401
15		0.5521				1118
16		0.9420				1718
17		0.6075				1203
18		1.0363				1863
19		1.1733				2074
20		1.2981				2266

* (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

	<u>Coverage U</u>	
	<u>U-1</u>	<u>U-2</u>
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	38	0
20/50	39	0
25/50	41	2
35/80	46	6
50/100	50	11
100/300	59	29
250/500	67	105