

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>	1189.75		261.70	0.8809	
Territory:					
1		1.4911			2311
2		1.4911			2311
3		1.4911			2311
4		1.4911			2311
5		1.4911			2311
6		1.4911			2311
7		1.4911			2311
8		1.4911			2311
9		1.4911			2311
10		1.4911			2311
11		0.4868			955
12		0.6313			1150
13		0.6009			1109
14		0.4555			912
15		0.6009			1109
16		0.7683			1335
17		0.9544			1586
18		1.2926			2043
19		1.1423			1840
20		1.1519			1853
<u>A-1**</u>					
Territory:					
1					2179
2					2179
3					2179
4					2179
5					2179
6					2179
7					2179
8					2179
9					2179
10					2179
11					901
12					1085
13					1046
14					860
15					1046
16					1259
17					1496
18					1927
19					1735
20					1748
<u>B. Basic**</u>					
Territory:					
1					132
2					132
3					132
4					132
5					132
6					132
7					132
8					132
9					132
10					132
11					54
12					65
13					63
14					52
15					63
16					76
17					90
18					116
19					105
20					105

* (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: 94.3% of Combined rates.

B: 5.7% of Combined rates.

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

Commonwealth Automobile Reinsurers

2018 CAR
Schedule 107-5
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) Final Base Rates**
<u>A-2</u>	357.55		86.58	0.8809	
Territory:					
1		1.4911			704
2		1.4911			704
3		1.4911			704
4		1.4911			704
5		1.4911			704
6		1.4911			704
7		1.4911			704
8		1.4911			704
9		1.4911			704
10		1.4911			704
11		0.4868			296
12		0.6313			355
13		0.6009			342
14		0.4555			283
15		0.6009			342
16		0.7683			410
17		0.9544			486
18		1.2926			623
19		1.1423			562
20		1.1519			566
<u>PDL, Basic</u>	707.62		153.38	0.9117	
Territory:					
1		1.4911			1326
2		1.4911			1326
3		1.4911			1326
4		1.4911			1326
5		1.4911			1326
6		1.4911			1326
7		1.4911			1326
8		1.4911			1326
9		1.4911			1326
10		1.4911			1326
11		0.4868			546
12		0.6313			658
13		0.6009			635
14		0.4555			522
15		0.6009			635
16		0.7683			765
17		0.9544			909
18		1.2926			1171
19		1.1423			1055
20		1.1519			1062

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

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

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Car Service

Liability Coverages for Which Rates Do Not Vary by Territory

	Coverage U	
	<u>U-1</u> <u>Uninsured</u>	<u>U-2</u> <u>Underinsured</u>
20/40	5	0
20/50	6	0
25/50	7	0
35/80	8	4
50/100	9	8
100/300	10	25
250/500	11	92
500/500	15	249