

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>	344.58		83.49	0.8165	1.00	
Territory:						
1		2.9993				1368
2		2.9993				1368
3		2.9993				1368
4		2.9993				1368
5		2.9993				1368
6		2.9993				1368
7		2.9993				1368
8		2.9993				1368
9		2.9993				1368
10		2.9993				1368
11		0.6126				361
12		0.7724				428
13		0.6354				370
14		1.0792				558
15		0.8055				442
16		0.9572				506
17		1.2647				636
18		1.2743				640
19		1.6014				778
20		1.2887				646
<u>A-1**</u>						
Territory:						
1						1189
2						1189
3						1189
4						1189
5						1189
6						1189
7						1189
8						1189
9						1189
10						1189
11						314
12						372
13						322
14						485
15						384
16						440
17						553
18						556
19						676
20						561
<u>B. Basic**</u>						
Territory:						
1						179
2						179
3						179
4						179
5						179
6						179
7						179
8						179
9						179
10						179
11						47
12						56
13						48
14						73
15						58
16						66
17						83
18						84
19						102
20						85

* (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: 86.9% of Combined rates (Form 110).
 B: 13.1% of Combined rates (Form 110).
 *** (6) = {[(1) x (2) + (3)] x (5) / (4)}.

Commonwealth Automobile Reinsurers

2018 CAR
Schedule 107-8
Page 2

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-2</u>	28.76		19.97	0.8165		
Territory:						
1		2.9993				130
2		2.9993				130
3		2.9993				130
4		2.9993				130
5		2.9993				130
6		2.9993				130
7		2.9993				130
8		2.9993				130
9		2.9993				130
10		2.9993				130
11		0.6126				46
12		0.7724				52
13		0.6354				47
14		1.0792				62
15		0.8055				53
16		0.9572				58
17		1.2647				69
18		1.2743				69
19		1.6014				81
20		1.2887				70
<u>PDL, Basic</u>	361.56		67.71	0.8473		
Territory:						
1		2.9993				1360
2		2.9993				1360
3		2.9993				1360
4		2.9993				1360
5		2.9993				1360
6		2.9993				1360
7		2.9993				1360
8		2.9993				1360
9		2.9993				1360
10		2.9993				1360
11		0.6126				341
12		0.7724				410
13		0.6354				351
14		1.0792				540
15		0.8055				424
16		0.9572				488
17		1.2647				620
18		1.2743				624
19		1.6014				763
20		1.2887				630

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

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

Commonwealth Automobile Reinsurers:

Garages

Liability Coverages for Which Rates do not Vary by Territory

	<u>Coverage U</u>	
	U-1	U-2
	<u>Uninsured</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