

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>	764.49		230.84	0.8836	
Territory:					
1		1.4911			1551
2		1.4911			1551
3		1.4911			1551
4		1.4911			1551
5		1.4911			1551
6		1.4911			1551
7		1.4911			1551
8		1.4911			1551
9		1.4911			1551
10		1.4911			1551
11		0.4868			682
12		0.6313			807
13		0.6009			781
14		0.4555			655
15		0.6009			781
16		0.7683			926
17		0.9544			1087
18		1.2926			1380
19		1.1423			1250
20		1.1519			1258
<u>A-1**</u>					
Territory:					
1					1463
2					1463
3					1463
4					1463
5					1463
6					1463
7					1463
8					1463
9					1463
10					1463
11					643
12					761
13					737
14					618
15					737
16					873
17					1025
18					1301
19					1179
20					1186
<u>B. Basic**</u>					
Territory:					
1					88
2					88
3					88
4					88
5					88
6					88
7					88
8					88
9					88
10					88
11					39
12					46
13					44
14					37
15					44
16					53
17					62
18					79
19					71
20					72

* (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)}.

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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>	197.7		56.01	0.8702	
Territory:					
1		1.4911			403
2		1.4911			403
3		1.4911			403
4		1.4911			403
5		1.4911			403
6		1.4911			403
7		1.4911			403
8		1.4911			403
9		1.4911			403
10		1.4911			403
11		0.4868			175
12		0.6313			208
13		0.6009			201
14		0.4555			168
15		0.6009			201
16		0.7683			239
17		0.9544			281
18		1.2926			358
19		1.1423			324
20		1.1519			326
<u>PDL, Basic</u>	587.38		137.00	1.0085	
Territory:					
1		1.4911			1004
2		1.4911			1004
3		1.4911			1004
4		1.4911			1004
5		1.4911			1004
6		1.4911			1004
7		1.4911			1004
8		1.4911			1004
9		1.4911			1004
10		1.4911			1004
11		0.4868			419
12		0.6313			504
13		0.6009			486
14		0.4555			401
15		0.6009			486
16		0.7683			583
17		0.9544			692
18		1.2926			889
19		1.1423			801
20		1.1519			807

* (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>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