

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>	2084.76		533.42	0.8278	1.0225	
Territory:						
1		0.9163				3018
2		0.9163				3018
3		0.9163				3018
4		0.9163				3018
5		0.9163				3018
6		0.9163				3018
7		0.9163				3018
8		0.9163				3018
9		0.9163				3018
10		0.9163				3018
11		0.5401				2050
12		0.5467				2067
13		0.8067				2736
14		0.8097				2744
15		0.5822				2158
16		0.9959				3223
17		0.6303				2282
18		1.0812				3443
19		1.1505				3622
20		1.2976				4000
<u>A-1**</u>						
Territory:						
1						2846
2						2846
3						2846
4						2846
5						2846
6						2846
7						2846
8						2846
9						2846
10						2846
11						1933
12						1949
13						2580
14						2588
15						2035
16						3040
17						2152
18						3247
19						3416
20						3772
<u>B. Basic**</u>						
Territory:						
1						172
2						172
3						172
4						172
5						172
6						172
7						172
8						172
9						172
10						172
11						117
12						118
13						156
14						156
15						123
16						183
17						130
18						196
19						206
20						228

* (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.

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

Commonwealth Automobile Reinsurers

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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) Owner Offset	(6) Final Base Rates**
<u>A-2</u>	792.36		159.79	0.8278	1.0225	
Territory:						
1		0.9163				1094
2		0.9163				1094
3		0.9163				1094
4		0.9163				1094
5		0.9163				1094
6		0.9163				1094
7		0.9163				1094
8		0.9163				1094
9		0.9163				1094
10		0.9163				1094
11		0.5401				726
12		0.5467				732
13		0.8067				987
14		0.8097				990
15		0.5822				767
16		0.9959				1172
17		0.6303				814
18		1.0812				1256
19		1.1505				1323
20		1.2976				1467
<u>PDL, Basic</u>	1225.03		237.78	0.8586	1.0225	
Territory:						
1		0.9163				1620
2		0.9163				1620
3		0.9163				1620
4		0.9163				1620
5		0.9163				1620
6		0.9163				1620
7		0.9163				1620
8		0.9163				1620
9		0.9163				1620
10		0.9163				1620
11		0.5401				1071
12		0.5467				1081
13		0.8067				1460
14		0.8097				1464
15		0.5822				1133
16		0.9959				1736
17		0.6303				1203
18		1.0812				1861
19		1.1505				1962
20		1.2976				2176

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

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

Commonwealth Automobile Reinsurers:

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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	31	0
20/50	32	0
25/50	33	0
35/80	38	4
50/100	42	8
100/300	52	25
250/500	61	92