

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>	1285.74		212.95	0.8936	
Territory:					
1		1.4037			2258
2		1.4037			2258
3		1.4037			2258
4		1.4037			2258
5		1.4037			2258
6		1.4037			2258
7		1.4037			2258
8		1.4037			2258
9		1.4037			2258
10		1.4037			2258
11		0.4558			894
12		0.5682			1056
13		0.6610			1189
14		0.5011			959
15		0.6610			1189
16		0.7769			1356
17		0.9706			1635
18		1.3329			2156
19		1.1141			1841
20		1.2114			1981
<u>A-1**</u>					
Territory:					
1					2130
2					2130
3					2130
4					2130
5					2130
6					2130
7					2130
8					2130
9					2130
10					2130
11					843
12					996
13					1122
14					905
15					1122
16					1279
17					1542
18					2034
19					1737
20					1869
<u>B. Basic**</u>					
Territory:					
1					128
2					128
3					128
4					128
5					128
6					128
7					128
8					128
9					128
10					128
11					51
12					60
13					67
14					54
15					67
16					77
17					93
18					122
19					104
20					112

* (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 rate of Combined rates.

B: 5.7% of Combined rate of Combined rates.

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

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<u>A-2</u>	401.23		72.01	0.8936	
Territory:					
1		1.4037			711
2		1.4037			711
3		1.4037			711
4		1.4037			711
5		1.4037			711
6		1.4037			711
7		1.4037			711
8		1.4037			711
9		1.4037			711
10		1.4037			711
11		0.4558			285
12		0.5682			336
13		0.6610			377
14		0.5011			306
15		0.6610			377
16		0.7769			429
17		0.9706			516
18		1.3329			679
19		1.1141			581
20		1.2114			625
<u>PDL, Basic</u>	735.34		136.68	0.9186	
Territory:					
1		1.4037			1272
2		1.4037			1272
3		1.4037			1272
4		1.4037			1272
5		1.4037			1272
6		1.4037			1272
7		1.4037			1272
8		1.4037			1272
9		1.4037			1272
10		1.4037			1272
11		0.4558			514
12		0.5682			604
13		0.6610			678
14		0.5011			550
15		0.6610			678
16		0.7769			771
17		0.9706			926
18		1.3329			1216
19		1.1141			1041
20		1.2114			1119

* (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-1 <u>Uninsured</u>	U-2 <u>Underinsured</u>
20/40	4	0
20/50	5	0
25/50	6	0
35/80	7	4
50/100	8	7
100/300	9	22
250/500	10	86
500/500	12	234