

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>	841.63		172.50	0.8854	
Territory:					
1		1.4037			1529
2		1.4037			1529
3		1.4037			1529
4		1.4037			1529
5		1.4037			1529
6		1.4037			1529
7		1.4037			1529
8		1.4037			1529
9		1.4037			1529
10		1.4037			1529
11		0.4558			628
12		0.5682			735
13		0.6610			823
14		0.5011			671
15		0.6610			823
16		0.7769			933
17		0.9706			1117
18		1.3329			1462
19		1.1141			1254
20		1.2114			1346
<u>A-1**</u>					
Territory:					
1					1442
2					1442
3					1442
4					1442
5					1442
6					1442
7					1442
8					1442
9					1442
10					1442
11					592
12					693
13					776
14					633
15					776
16					880
17					1054
18					1379
19					1183
20					1270
<u>B. Basic**</u>					
Territory:					
1					87
2					87
3					87
4					87
5					87
6					87
7					87
8					87
9					87
10					87
11					36
12					42
13					47
14					38
15					47
16					53
17					63
18					83
19					71
20					76

* (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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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-2</u>	252.29		49.99	0.8854	
Territory:					
1		1.4037			456
2		1.4037			456
3		1.4037			456
4		1.4037			456
5		1.4037			456
6		1.4037			456
7		1.4037			456
8		1.4037			456
9		1.4037			456
10		1.4037			456
11		0.4558			186
12		0.5682			218
13		0.6610			245
14		0.5011			199
15		0.6610			245
16		0.7769			278
17		0.9706			333
18		1.3329			436
19		1.1141			374
20		1.2114			402
<u>PDL, Basic</u>	659.61		142.17	0.9104	
Territory:					
1		1.4037			1173
2		1.4037			1173
3		1.4037			1173
4		1.4037			1173
5		1.4037			1173
6		1.4037			1173
7		1.4037			1173
8		1.4037			1173
9		1.4037			1173
10		1.4037			1173
11		0.4558			486
12		0.5682			568
13		0.6610			635
14		0.5011			519
15		0.6610			635
16		0.7769			719
17		0.9706			859
18		1.3329			1122
19		1.1141			963
20		1.2114			1034

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

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

Commonwealth Automobile Reinsurers

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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