

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>	1917.92		473.51	0.8374	1.0267	
Territory:						
1		0.9035				2705
2		0.9035				2705
3		0.9035				2705
4		0.9035				2705
5		0.9035				2705
6		0.9035				2705
7		0.9035				2705
8		0.9035				2705
9		0.9035				2705
10		0.9035				2705
11		0.5746				1932
12		0.6014				1995
13		0.7330				2304
14		0.8616				2607
15		0.6404				2086
16		0.9938				2917
17		0.6437				2094
18		1.1257				3228
19		1.1514				3288
20		1.2869				3607
<u>A-1**</u>						
Territory:						
1						2552
2						2552
3						2552
4						2552
5						2552
6						2552
7						2552
8						2552
9						2552
10						2552
11						1823
12						1882
13						2174
14						2459
15						1968
16						2752
17						1976
18						3045
19						3102
20						3403
<u>B, Basic**</u>						
Territory:						
1						153
2						153
3						153
4						153
5						153
6						153
7						153
8						153
9						153
10						153
11						109
12						113
13						130
14						148
15						118
16						165
17						118
18						183
19						186
20						204

* (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).

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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) Owner Offset	(6) Final Base Rates**
<u>A-2</u>	730.53		185.65	0.8374	1.0267	
Territory:						
1		0.9035				1037
2		0.9035				1037
3		0.9035				1037
4		0.9035				1037
5		0.9035				1037
6		0.9035				1037
7		0.9035				1037
8		0.9035				1037
9		0.9035				1037
10		0.9035				1037
11		0.5746				742
12		0.6014				766
13		0.7330				884
14		0.8616				999
15		0.6404				801
16		0.9938				1118
17		0.6437				804
18		1.1257				1236
19		1.1514				1259
20		1.2869				1380
<u>PDL, Basic</u>	1264.11		277.30	0.8624	1.0267	
Territory:						
1		0.9035				1690
2		0.9035				1690
3		0.9035				1690
4		0.9035				1690
5		0.9035				1690
6		0.9035				1690
7		0.9035				1690
8		0.9035				1690
9		0.9035				1690
10		0.9035				1690
11		0.5746				1195
12		0.6014				1235
13		0.7330				1433
14		0.8616				1627
15		0.6404				1294
16		0.9938				1826
17		0.6437				1299
18		1.1257				2024
19		1.1514				2063
20		1.2869				2267

* (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>Uninsured</u>	U-2 <u>Underinsured</u>
20/40	46	0
20/50	47	0
25/50	50	0
35/80	57	4
50/100	63	7
100/300	77	22
250/500	91	86