

Commonwealth Automobile Reinsurers

2020 CAR
Schedule 107-8
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**Garages
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) 20/40 Increased Limits Factor (Form 100)	(6) Final Base Rates***
<u>A-1 & B**</u>	439.08		78.63	0.8539	1.00	
Territory:						
1		2.8425				1554
2		2.8425				1554
3		2.8425				1554
4		2.8425				1554
5		2.8425				1554
6		2.8425				1554
7		2.8425				1554
8		2.8425				1554
9		2.8425				1554
10		2.8425				1554
11		0.7065				455
12		0.7565				481
13		0.6046				403
14		1.0839				649
15		0.7336				469
16		1.1582				688
17		1.1509				684
18		1.1679				693
19		1.7644				999
20		1.2404				730
<u>A-1**</u>						
Territory:						
1						1367
2						1367
3						1367
4						1367
5						1367
6						1367
7						1367
8						1367
9						1367
10						1367
11						400
12						423
13						354
14						571
15						412
16						605
17						602
18						609
19						879
20						642
<u>B. Basic**</u>						
Territory:						
1						187
2						187
3						187
4						187
5						187
6						187
7						187
8						187
9						187
10						187
11						55
12						58
13						49
14						78
15						57
16						83
17						82
18						84
19						120
20						88

* (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: 87.9% of Combined rates (Form 110).
B: 12.1% of Combined rates (Form 110).

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

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Garages 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) 20/40 Increased Limits Factor (Form 100)	(6) Final Base Rates**
<u>A-2</u>	43.05		25.19	0.8539		
Territory:						
1		2.8425				173
2		2.8425				173
3		2.8425				173
4		2.8425				173
5		2.8425				173
6		2.8425				173
7		2.8425				173
8		2.8425				173
9		2.8425				173
10		2.8425				173
11		0.7065				65
12		0.7565				68
13		0.6046				60
14		1.0839				84
15		0.7336				66
16		1.1582				88
17		1.1509				88
18		1.1679				88
19		1.7644				118
20		1.2404				92
<u>PDL, Basic</u>	390.53		71.21	0.8713		
Territory:						
1		2.8425				1356
2		2.8425				1356
3		2.8425				1356
4		2.8425				1356
5		2.8425				1356
6		2.8425				1356
7		2.8425				1356
8		2.8425				1356
9		2.8425				1356
10		2.8425				1356
11		0.7065				398
12		0.7565				421
13		0.6046				353
14		1.0839				568
15		0.7336				411
16		1.1582				601
17		1.1509				598
18		1.1679				605
19		1.7644				873
20		1.2404				638

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

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

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Garages

Liability Coverages for Which Rates do not Vary by Territory

Coverage U		
	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	5	0
20/50	6	0
25/50	7	1
35/80	8	3
50/100	9	6
100/300	10	21
250/500	11	85
500/500	15	235