

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>	738.92		165.96	0.9012	
Territory:					
1		1.2633			1220
2		1.2633			1220
3		1.2633			1220
4		1.2633			1220
5		1.2633			1220
6		1.2633			1220
7		1.2633			1220
8		1.2633			1220
9		1.2633			1220
10		1.2633			1220
11		0.5014			595
12		0.5744			655
13		0.7271			780
14		0.5512			636
15		0.7271			780
16		0.7428			793
17		0.9372			953
18		1.4451			1369
19		1.1038			1089
20		1.2618			1219
<u>A-1**</u>					
Territory:					
1					1143
2					1143
3					1143
4					1143
5					1143
6					1143
7					1143
8					1143
9					1143
10					1143
11					557
12					614
13					731
14					596
15					731
16					743
17					893
18					1283
19					1020
20					1142
<u>B. Basic**</u>					
Territory:					
1					77
2					77
3					77
4					77
5					77
6					77
7					77
8					77
9					77
10					77
11					38
12					41
13					49
14					40
15					49
16					50
17					60
18					86
19					69
20					77

* (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: 93.7% of Combined rates.

B: 6.3% of Combined rates.

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

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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>	186.95		55.51	0.9012	
Territory:					
1		1.2633			324
2		1.2633			324
3		1.2633			324
4		1.2633			324
5		1.2633			324
6		1.2633			324
7		1.2633			324
8		1.2633			324
9		1.2633			324
10		1.2633			324
11		0.5014			166
12		0.5744			181
13		0.7271			212
14		0.5512			176
15		0.7271			212
16		0.7428			216
17		0.9372			256
18		1.4451			361
19		1.1038			291
20		1.2618			323
<u>PDL, Basic</u>	634.19		143.51	0.9186	
Territory:					
1		1.2633			1028
2		1.2633			1028
3		1.2633			1028
4		1.2633			1028
5		1.2633			1028
6		1.2633			1028
7		1.2633			1028
8		1.2633			1028
9		1.2633			1028
10		1.2633			1028
11		0.5014			502
12		0.5744			553
13		0.7271			658
14		0.5512			537
15		0.7271			658
16		0.7428			669
17		0.9372			803
18		1.4451			1154
19		1.1038			918
20		1.2618			1027

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

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

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Limousines
Liability Coverages for Which Rates Do Not Vary by Territory

	Coverage U	
	U-1 <u>Uninsured</u>	U-2 <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