

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>	2110.98		449.04	0.8604	1.0288	
Territory:						
1		0.8956				2798
2		0.8956				2798
3		0.8956				2798
4		0.8956				2798
5		0.8956				2798
6		0.8956				2798
7		0.8956				2798
8		0.8956				2798
9		0.8956				2798
10		0.8956				2798
11		0.5754				1989
12		0.6615				2207
13		0.8063				2572
14		0.9283				2880
15		0.7044				2315
16		1.0932				3296
17		0.7027				2311
18		1.2219				3621
19		1.1234				3373
20		1.2105				3592
<u>A-1**</u>						
Territory:						
1						2622
2						2622
3						2622
4						2622
5						2622
6						2622
7						2622
8						2622
9						2622
10						2622
11						1864
12						2068
13						2410
14						2698
15						2169
16						3088
17						2165
18						3393
19						3160
20						3366
<u>B, Basic**</u>						
Territory:						
1						176
2						176
3						176
4						176
5						176
6						176
7						176
8						176
9						176
10						176
11						125
12						139
13						162
14						182
15						146
16						208
17						146
18						228
19						213
20						226

* (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.

*** (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>	761.5		177.79	0.8604	1.0288	
Territory:						
1		0.8956				1028
2		0.8956				1028
3		0.8956				1028
4		0.8956				1028
5		0.8956				1028
6		0.8956				1028
7		0.8956				1028
8		0.8956				1028
9		0.8956				1028
10		0.8956				1028
11		0.5754				737
12		0.6615				815
13		0.8063				947
14		0.9283				1058
15		0.7044				854
16		1.0932				1208
17		0.7027				852
18		1.2219				1325
19		1.1234				1236
20		1.2105				1315
<u>PDL, Basic</u>	1300.18		299.14	0.8778	1.0288	
Territory:						
1		0.8956				1715
2		0.8956				1715
3		0.8956				1715
4		0.8956				1715
5		0.8956				1715
6		0.8956				1715
7		0.8956				1715
8		0.8956				1715
9		0.8956				1715
10		0.8956				1715
11		0.5754				1227
12		0.6615				1359
13		0.8063				1579
14		0.9283				1765
15		0.7044				1424
16		1.0932				2016
17		0.7027				1421
18		1.2219				2213
19		1.1234				2062
20		1.2105				2195

* (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	44	0
20/50	45	0
25/50	48	1
35/80	54	3
50/100	60	6
100/300	73	21
250/500	86	85