

Car Service
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
<u>A-1 & B**</u>	993.45		0.6919	
Territory:				
1		1.0324		1482
2		1.0324		1482
3		1.0324		1482
4		1.0324		1482
5		1.0324		1482
6		1.0324		1482
7		1.0324		1482
8		1.0324		1482
9		1.0324		1482
10		1.0324		1482
11		0.6067		871
12		0.6950		998
13		0.7630		1096
14		0.6669		958
15		0.8377		1203
16		0.7881		1132
17		0.9250		1328
18		1.5486		2224
19		0.9973		1432
20		1.2183		1749
<u>A-1**</u>				
Territory:				
1				1405
2				1405
3				1405
4				1405
5				1405
6				1405
7				1405
8				1405
9				1405
10				1405
11				826
12				946
13				1039
14				908
15				1140
16				1073
17				1259
18				2108
19				1358
20				1658
<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				45
12				52
13				57
14				50
15				63
16				59
17				69
18				116
19				74
20				91

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

** Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1: 94.8% of Combined rates.

B: 5.2% of Combined rates.

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

Commonwealth Automobile Reinsurers

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Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(6) Final Base Rates**
<u>A-2</u>	278.43		0.6919	
Territory:				
1		1.0324		415
2		1.0324		415
3		1.0324		415
4		1.0324		415
5		1.0324		415
6		1.0324		415
7		1.0324		415
8		1.0324		415
9		1.0324		415
10		1.0324		415
11		0.6067		244
12		0.6950		280
13		0.7630		307
14		0.6669		268
15		0.8377		337
16		0.7881		317
17		0.9250		372
18		1.5486		623
19		0.9973		401
20		1.2183		490
<u>PDL, Basic</u>	809.23		0.7267	
Territory:				
1		1.0324		1150
2		1.0324		1150
3		1.0324		1150
4		1.0324		1150
5		1.0324		1150
6		1.0324		1150
7		1.0324		1150
8		1.0324		1150
9		1.0324		1150
10		1.0324		1150
11		0.6067		676
12		0.6950		774
13		0.7630		850
14		0.6669		743
15		0.8377		933
16		0.7881		878
17		0.9250		1030
18		1.5486		1724
19		0.9973		1111
20		1.2183		1357

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

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

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Liability Coverages for Which Rates Do Not Vary by Territory

	<u>Coverage U</u>	
	<u>U-1</u>	<u>U-2</u>
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	5
50/100	7	8
100/300	8	24
250/500	9	97
500/500	10	254