

Commonwealth Automobile Reinsurers

Garages
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***
A-1 & B**	406.25		0.6919	
Territory:				
1		2.8375		1666
2		2.8375		1666
3		2.8375		1666
4		2.8375		1666
5		2.8375		1666
6		2.8375		1666
7		2.8375		1666
8		2.8375		1666
9		2.8375		1666
10		2.8375		1666
11		0.8516		500
12		0.8239		484
13		0.5455		320
14		0.9187		539
15		0.7836		460
16		1.2307		723
17		1.0967		644
18		1.1642		684
19		1.4292		839
20		1.4547		854

A-1**				
Territory:				
1				1394
2				1394
3				1394
4				1394
5				1394
6				1394
7				1394
8				1394
9				1394
10				1394
11				418
12				405
13				268
14				451
15				385
16				605
17				539
18				572
19				702
20				715

B. Basic**				
Territory:				
1				272
2				272
3				272
4				272
5				272
6				272
7				272
8				272
9				272
10				272
11				82
12				79
13				52
14				88
15				75
16				118
17				105
18				112
19				137
20				139

* (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: 83.7% of Combined rates (Form 110).

B: 16.3% of Combined rates (Form 110).

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

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<u>Coverage</u>	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A-2</u>	30.72		0.6179	
Territory:				
1		2.8375		141
2		2.8375		141
3		2.8375		141
4		2.8375		141
5		2.8375		141
6		2.8375		141
7		2.8375		141
8		2.8375		141
9		2.8375		141
10		2.8375		141
11		0.8516		42
12		0.8239		41
13		0.5455		27
14		0.9187		46
15		0.7836		39
16		1.2307		61
17		1.0967		55
18		1.1642		58
19		1.4292		71
20		1.4547		72
<u>PDL, Basic</u>	393.45		0.7267	
Territory:				
1		2.8375		1536
2		2.8375		1536
3		2.8375		1536
4		2.8375		1536
5		2.8375		1536
6		2.8375		1536
7		2.8375		1536
8		2.8375		1536
9		2.8375		1536
10		2.8375		1536
11		0.8516		461
12		0.8239		446
13		0.5455		295
14		0.9187		497
15		0.7836		424
16		1.2307		666
17		1.0967		594
18		1.1642		630
19		1.4292		774
20		1.4547		788

* (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