

**Limousines**  
**Liability Coverages for Which Rates Vary by Territory**

<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-1 &amp; B**</u>	513.13		0.6919	
Territory:				
1		1.0324		766
2		1.0324		766
3		1.0324		766
4		1.0324		766
5		1.0324		766
6		1.0324		766
7		1.0324		766
8		1.0324		766
9		1.0324		766
10		1.0324		766
11		0.6067		450
12		0.6950		515
13		0.7630		566
14		0.6669		495
15		0.8377		621
16		0.7881		584
17		0.9250		686
18		1.5486		1148
19		0.9973		740
20		1.2183		904
<u>A-1**</u>				
Territory:				
1				726
2				726
3				726
4				726
5				726
6				726
7				726
8				726
9				726
10				726
11				427
12				488
13				537
14				469
15				589
16				554
17				650
18				1088
19				702
20				857
<u>B. Basic**</u>				
Territory:				
1				40
2				40
3				40
4				40
5				40
6				40
7				40
8				40
9				40
10				40
11				23
12				27
13				29
14				26
15				32
16				30
17				36
18				60
19				38
20				47

\* (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

Limousines  
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-2</u>	146.45		0.6919	
Territory:				
1		1.0324		219
2		1.0324		219
3		1.0324		219
4		1.0324		219
5		1.0324		219
6		1.0324		219
7		1.0324		219
8		1.0324		219
9		1.0324		219
10		1.0324		219
11		0.6067		128
12		0.6950		147
13		0.7630		161
14		0.6669		141
15		0.8377		177
16		0.7881		167
17		0.9250		196
18		1.5486		328
19		0.9973		211
20		1.2183		258
<u>PDL, Basic</u>	383.57		0.6784	
Territory:				
1		1.0324		584
2		1.0324		584
3		1.0324		584
4		1.0324		584
5		1.0324		584
6		1.0324		584
7		1.0324		584
8		1.0324		584
9		1.0324		584
10		1.0324		584
11		0.6067		343
12		0.6950		393
13		0.7630		431
14		0.6669		377
15		0.8377		474
16		0.7881		446
17		0.9250		523
18		1.5486		876
19		0.9973		564
20		1.2183		689

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

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

**Commonwealth Automobile Reinsurers**  
**Limousines**  
**Liability Coverages for Which Rates Do Not Vary by Territory**

	Coverage U	
	U-1	U-2
	<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