

Taxicabs
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) Owner Offset	(5) Final Base Rates***
<u>A-1 & B**</u>	1947.44		0.6919	1.0373	
Territory:					
1		0.8430			2461
2		0.8430			2461
3		0.8430			2461
4		0.8430			2461
5		0.8430			2461
6		0.8430			2461
7		0.8430			2461
8		0.8430			2461
9		0.8430			2461
10		0.8430			2461
11		0.6819			1991
12		0.7705			2250
13		0.8622			2517
14		0.8629			2519
15		0.7743			2261
16		1.1980			3498
17		0.7602			2220
18		1.3876			4051
19		1.2448			3634
20		1.1782			3440
<u>A-1**</u>					
Territory:					
1					2333
2					2333
3					2333
4					2333
5					2333
6					2333
7					2333
8					2333
9					2333
10					2333
11					1888
12					2133
13					2386
14					2388
15					2144
16					3316
17					2105
18					3841
19					3445
20					3261
<u>B. Basic**</u>					
Territory:					
1					128
2					128
3					128
4					128
5					128
6					128
7					128
8					128
9					128
10					128
11					103
12					117
13					131
14					131
15					117
16					182
17					115
18					210
19					189
20					179

* (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.

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

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Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Owner Offset	(5) Final Base Rates**
<u>A-2</u>	481.84		0.6919	1.0373	
Territory:					
1		0.8430			609
2		0.8430			609
3		0.8430			609
4		0.8430			609
5		0.8430			609
6		0.8430			609
7		0.8430			609
8		0.8430			609
9		0.8430			609
10		0.8430			609
11		0.6819			493
12		0.7705			557
13		0.8622			623
14		0.8629			623
15		0.7743			559
16		1.1980			865
17		0.7602			549
18		1.3876			1002
19		1.2448			899
20		1.1782			851
<u>PDL, Basic</u>	1340.26		0.7267	1.0373	
Territory:					
1		0.8430			1613
2		0.8430			1613
3		0.8430			1613
4		0.8430			1613
5		0.8430			1613
6		0.8430			1613
7		0.8430			1613
8		0.8430			1613
9		0.8430			1613
10		0.8430			1613
11		0.6819			1305
12		0.7705			1474
13		0.8622			1650
14		0.8629			1651
15		0.7743			1481
16		1.1980			2292
17		0.7602			1454
18		1.3876			2655
19		1.2448			2382
20		1.1782			2254

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

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

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Liability Coverages for Which Rates Do Not Vary by Territory

	Coverage U	
	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	27	0
20/50	28	0
25/50	30	1
35/80	34	5
50/100	38	8
100/300	47	24
250/500	63	97