

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>	1518.77		0.8899	
Territory:				
1		0.9584		1636
2		0.9584		1636
3		0.9584		1636
4		0.9584		1636
5		0.9584		1636
6		0.9584		1636
7		0.9584		1636
8		0.9584		1636
9		0.9584		1636
10		0.9584		1636
11		0.6674		1139
12		0.7645		1305
13		0.6906		1179
14		0.7336		1252
15		0.9036		1542
16		0.8466		1445
17		0.9733		1661
18		1.5344		2619
19		0.9761		1666
20		1.2545		2141
<u>A-1**</u>				
Territory:				
1				1505
2				1505
3				1505
4				1505
5				1505
6				1505
7				1505
8				1505
9				1505
10				1505
11				1048
12				1200
13				1084
14				1152
15				1418
16				1329
17				1528
18				2409
19				1532
20				1969
<u>B. Basic**</u>				
Territory:				
1				131
2				131
3				131
4				131
5				131
6				131
7				131
8				131
9				131
10				131
11				91
12				105
13				95
14				100
15				124
16				116
17				133
18				210
19				134
20				172

* (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: 92.0% of Combined rates.

B: 8.0% of Combined rates.

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

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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>	362.38		0.7737	
Territory:				
1		0.9584		449
2		0.9584		449
3		0.9584		449
4		0.9584		449
5		0.9584		449
6		0.9584		449
7		0.9584		449
8		0.9584		449
9		0.9584		449
10		0.9584		449
11		0.6674		313
12		0.7645		358
13		0.6906		323
14		0.7336		344
15		0.9036		423
16		0.8466		397
17		0.9733		456
18		1.5344		719
19		0.9761		457
20		1.2545		588
<u>PDL, Basic</u>	838.14		0.7581	
Territory:				
1		0.9584		1060
2		0.9584		1060
3		0.9584		1060
4		0.9584		1060
5		0.9584		1060
6		0.9584		1060
7		0.9584		1060
8		0.9584		1060
9		0.9584		1060
10		0.9584		1060
11		0.6674		738
12		0.7645		845
13		0.6906		764
14		0.7336		811
15		0.9036		999
16		0.8466		936
17		0.9733		1076
18		1.5344		1696
19		0.9761		1079
20		1.2545		1387

* (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

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