

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-1 & B**</u>	330.27		0.5674	
Territory:				
1		0.9584		558
2		0.9584		558
3		0.9584		558
4		0.9584		558
5		0.9584		558
6		0.9584		558
7		0.9584		558
8		0.9584		558
9		0.9584		558
10		0.9584		558
11		0.6674		388
12		0.7645		445
13		0.6906		402
14		0.7336		427
15		0.9036		526
16		0.8466		493
17		0.9733		567
18		1.5344		893
19		0.9761		568
20		1.2545		730
<u>A-1**</u>				
Territory:				
1				513
2				513
3				513
4				513
5				513
6				513
7				513
8				513
9				513
10				513
11				357
12				409
13				370
14				393
15				484
16				453
17				522
18				821
19				522
20				671
<u>B, Basic**</u>				
Territory:				
1				45
2				45
3				45
4				45
5				45
6				45
7				45
8				45
9				45
10				45
11				31
12				36
13				32
14				34
15				42
16				40
17				45
18				72
19				46
20				59

* (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)	(4) Final Base Rates**
<u>A-2</u>	179.57		0.7737	
Territory:				
1		0.9584		222
2		0.9584		222
3		0.9584		222
4		0.9584		222
5		0.9584		222
6		0.9584		222
7		0.9584		222
8		0.9584		222
9		0.9584		222
10		0.9584		222
11		0.6674		155
12		0.7645		177
13		0.6906		160
14		0.7336		170
15		0.9036		210
16		0.8466		196
17		0.9733		226
18		1.5344		356
19		0.9761		227
20		1.2545		291
<u>PDL, Basic</u>	398.89		0.7581	
Territory:				
1		0.9584		504
2		0.9584		504
3		0.9584		504
4		0.9584		504
5		0.9584		504
6		0.9584		504
7		0.9584		504
8		0.9584		504
9		0.9584		504
10		0.9584		504
11		0.6674		351
12		0.7645		402
13		0.6906		363
14		0.7336		386
15		0.9036		475
16		0.8466		445
17		0.9733		512
18		1.5344		807
19		0.9761		514
20		1.2545		660

* (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