

Commonwealth Automobile Reinsurers

2026 CAR
Schedule 107-8
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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***
<u>A-1 & B**</u>	376.26		0.7479	
Territory:				
1		2.5538		1285
2		2.5538		1285
3		2.5538		1285
4		2.5538		1285
5		2.5538		1285
6		2.5538		1285
7		2.5538		1285
8		2.5538		1285
9		2.5538		1285
10		2.5538		1285
11		0.8832		444
12		0.8211		413
13		0.5064		255
14		0.8268		416
15		0.7586		382
16		1.2594		634
17		1.2064		607
18		1.1628		585
19		1.3300		669
20		1.5243		767
<u>A-1**</u>				
Territory:				
1				1130
2				1130
3				1130
4				1130
5				1130
6				1130
7				1130
8				1130
9				1130
10				1130
11				391
12				363
13				224
14				366
15				336
16				558
17				534
18				515
19				588
20				675
<u>B, Basic**</u>				
Territory:				
1				155
2				155
3				155
4				155
5				155
6				155
7				155
8				155
9				155
10				155
11				53
12				50
13				31
14				50
15				46
16				76
17				73
18				70
19				81
20				92

* (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: 88.0% of Combined rates (Form 110).

B: 12.0% of Combined rates (Form 110).

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

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**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**
<u>A-2</u>	28.70		0.6736	
Territory:				
1		2.5538		109
2		2.5538		109
3		2.5538		109
4		2.5538		109
5		2.5538		109
6		2.5538		109
7		2.5538		109
8		2.5538		109
9		2.5538		109
10		2.5538		109
11		0.8832		38
12		0.8211		35
13		0.5064		22
14		0.8268		35
15		0.7586		32
16		1.2594		54
17		1.2064		51
18		1.1628		50
19		1.3300		57
20		1.5243		65
<u>PDL, Basic</u>	335.80		0.7238	
Territory:				
1		2.5538		1185
2		2.5538		1185
3		2.5538		1185
4		2.5538		1185
5		2.5538		1185
6		2.5538		1185
7		2.5538		1185
8		2.5538		1185
9		2.5538		1185
10		2.5538		1185
11		0.8832		410
12		0.8211		381
13		0.5064		235
14		0.8268		384
15		0.7586		352
16		1.2594		584
17		1.2064		560
18		1.1628		539
19		1.3300		617
20		1.5243		707

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

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

Commonwealth Automobile Reinsurers

Garages

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	7
40/90	7	9
50/100	7	12
80/80	8	28
100/300	8	34
250/500	9	110
500/500	11	272