

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>	1783.45		0.7780	1.0549	
Territory:					
1		0.8228			1990
2		0.8228			1990
3		0.8228			1990
4		0.8228			1990
5		0.8228			1990
6		0.8228			1990
7		0.8228			1990
8		0.8228			1990
9		0.8228			1990
10		0.8228			1990
11		0.7655			1851
12		0.8851			2140
13		0.8808			2130
14		0.8941			2162
15		0.9369			2266
16		1.0138			2451
17		0.9085			2197
18		1.3046			3155
19		1.2246			2961
20		1.1572			2798
<u>A-1**</u>					
Territory:					
1					1877
2					1877
3					1877
4					1877
5					1877
6					1877
7					1877
8					1877
9					1877
10					1877
11					1746
12					2019
13					2009
14					2040
15					2138
16					2312
17					2073
18					2976
19					2793
20					2640
<u>B. Basic**</u>					
Territory:					
1					113
2					113
3					113
4					113
5					113
6					113
7					113
8					113
9					113
10					113
11					105
12					121
13					121
14					122
15					128
16					139
17					124
18					179
19					168
20					158

* (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: 94.3% of Combined rates.

B: 5.7% 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>	726.11		0.7780	1.0549	
Territory:					
1		0.8228			810
2		0.8228			810
3		0.8228			810
4		0.8228			810
5		0.8228			810
6		0.8228			810
7		0.8228			810
8		0.8228			810
9		0.8228			810
10		0.8228			810
11		0.7655			754
12		0.8851			871
13		0.8808			867
14		0.8941			880
15		0.9369			922
16		1.0138			998
17		0.9085			894
18		1.3046			1284
19		1.2246			1206
20		1.1572			1139
<u>PDL, Basic</u>	1319.76		0.7564	1.0549	
Territory:					
1		0.8228			1514
2		0.8228			1514
3		0.8228			1514
4		0.8228			1514
5		0.8228			1514
6		0.8228			1514
7		0.8228			1514
8		0.8228			1514
9		0.8228			1514
10		0.8228			1514
11		0.7655			1409
12		0.8851			1629
13		0.8808			1621
14		0.8941			1646
15		0.9369			1724
16		1.0138			1866
17		0.9085			1672
18		1.3046			2401
19		1.2246			2254
20		1.1572			2130

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

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

Commonwealth Automobile Reinsurers
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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	32	0
20/50	33	0
25/50	36	1
35/80	44	7
40/90	47	9
50/100	50	12
80/80	54	28
100/300	57	34
250/500	78	110