

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>	449.97		0.7780	
Territory:				
1		0.9442		546
2		0.9442		546
3		0.9442		546
4		0.9442		546
5		0.9442		546
6		0.9442		546
7		0.9442		546
8		0.9442		546
9		0.9442		546
10		0.9442		546
11		0.7341		425
12		0.7927		458
13		0.7385		427
14		0.8070		467
15		0.9706		561
16		0.9313		539
17		0.9974		577
18		1.3821		799
19		0.9273		536
20		1.2248		708
<u>A-1**</u>				
Territory:				
1				515
2				515
3				515
4				515
5				515
6				515
7				515
8				515
9				515
10				515
11				401
12				432
13				403
14				441
15				529
16				508
17				544
18				754
19				506
20				668
<u>B, Basic**</u>				
Territory:				
1				31
2				31
3				31
4				31
5				31
6				31
7				31
8				31
9				31
10				31
11				24
12				26
13				24
14				26
15				32
16				31
17				33
18				45
19				30
20				40

* (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.

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

Commonwealth Automobile Reinsurer

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<u>Coverage</u>	<u>(1) Average Loss Pure Premium (Form 100)</u>	<u>(2) Territory Relativity (100K)</u>	<u>(3) Variable Expense Factor* (Form 100)</u>	<u>(4) Final Base Rates**</u>
<u>A-2</u>	211.24		0.8190	
Territory:				
1		0.9442		244
2		0.9442		244
3		0.9442		244
4		0.9442		244
5		0.9442		244
6		0.9442		244
7		0.9442		244
8		0.9442		244
9		0.9442		244
10		0.9442		244
11		0.7341		189
12		0.7927		204
13		0.7385		190
14		0.8070		208
15		0.9706		250
16		0.9313		240
17		0.9974		257
18		1.3821		356
19		0.9273		239
20		1.2248		316
<u>PDL- Basic</u>	480.27		0.8235	
Territory:				
1		0.9442		551
2		0.9442		551
3		0.9442		551
4		0.9442		551
5		0.9442		551
6		0.9442		551
7		0.9442		551
8		0.9442		551
9		0.9442		551
10		0.9442		551
11		0.7341		428
12		0.7927		462
13		0.7385		431
14		0.8070		471
15		0.9706		566
16		0.9313		543
17		0.9974		582
18		1.3821		806
19		0.9273		541
20		1.2248		714

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

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

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	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