

Commonwealth Automobile Reinsurers

Garages
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor* (Form 100)	(5) 20/40 Increased Limits Factor (Form 100)	(6) Final Base Rates***
<u>A-1 & B**</u>	482.95		57.11	0.9214	1.00	
Territory:						
1		0.5647				358
2		0.5714				361
3		0.6648				410
4		0.7322				446
5		0.6825				420
6		0.8571				511
7		0.8954				531
8		1.0050				589
9		1.1480				664
10		0.9209				545
11		1.1972				689
12		1.2394				712
13		1.2562				720
14		1.4818				839
15		1.5218				860
16		1.3077				747
17-26		3.3405				1813
27		0.5066				328
<u>A-1**</u>						
Territory:						
1						304
2						306
3						348
4						379
5						357
6						434
7						451
8						500
9						564
10						463
11						585
12						604
13						611
14						712
15						730
16						634
17-26						1539
27						278
<u>B. Basic**</u>						
Territory:						
1						54
2						55
3						62
4						67
5						63
6						77
7						80
8						89
9						100
10						82
11						104
12						108
13						109
14						127
15						130
16						113
17-26						274
27						50

* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commision Expense Percentage).

** Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1: 84.9% of Combined rates (Form 110).

B: 15.1% of Combined rates (Form 110).

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

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<u>A-2</u>	43.84		11.18	0.9214		
Territory:						
1		0.5647				39
2		0.5714				39
3		0.6648				44
4		0.7322				47
5		0.6825				45
6		0.8571				53
7		0.8954				55
8		1.0050				60
9		1.1480				67
10		0.9209				56
11		1.1972				69
12		1.2394				71
13		1.2562				72
14		1.4818				83
15		1.5218				85
16		1.3077				74
17-26		3.3405				171
27		0.5066				36
<u>PDL, Basic</u>	431.79		28.07	0.8890		
Territory:						
1		0.5647				306
2		0.5714				309
3		0.6648				354
4		0.7322				387
5		0.6825				363
6		0.8571				448
7		0.8954				466
8		1.0050				520
9		1.1480				589
10		0.9209				479
11		1.1972				613
12		1.2394				634
13		1.2562				642
14		1.4818				751
15		1.5218				771
16		1.3077				667
17-26		3.3405				1654
27		0.5066				278

* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commision Expense Percentage).

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

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Liability Coverages for Which Rates do not Vary by Territory

	Coverage U	
	U-1 <u>Uninsured</u>	U-2 <u>Underinsured*</u>
20/40	8	0
20/50	9	1
25/50	10	4
35/80	11	14
50/100	12	23
100/300	13	48
250/500	14	125
500/500	20	313

* U-2 rates are based on 100% of the Private Passenger U-2 rates,
adjusted for Commercial profit and commission.