

Taxicabs

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 &amp; B**</u>	3382.16		696.03	0.9637	1.00	
Territory:						
1		0.5965				2816
2		0.5965				2816
3		0.5965				2816
4		0.5965				2816
5		0.5965				2816
6		0.5965				2816
7		0.5965				2816
8		0.5965				2816
9		0.9944				4212
10		0.9944				4212
11		0.9944				4212
12		0.9944				4212
13		1.2100				4969
14		1.2100				4969
15		1.2100				4969
16		1.2100				4969
17-26		1.0644				4458
27		0.5965				2816
<u>A-1**</u>						
Territory:						
1						2166
2						2166
3						2166
4						2166
5						2166
6						2166
7						2166
8						2166
9						3239
10						3239
11						3239
12						3239
13						3821
14						3821
15						3821
16						3821
17-26						3428
27						2166
<u>B. Basic**</u>						
Territory:						
1						650
2						650
3						650
4						650
5						650
6						650
7						650
8						650
9						973
10						973
11						973
12						973
13						1148
14						1148
15						1148
16						1148
17-26						1030
27						650

\* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage).  
 \*\* Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):  
     A-1: 76.9% of Combined rates (Form 110).  
     B: 23.1% of Combined rates (Form 110).  
 \*\*\* (6) = {[ (1) x (2) + (3) ] x (5) / (4)}.

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Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Company Expense Pure Premium (Form 100)	(4) Variable Expense Factor*	(5) 20/40 Increased Limits Factor (Form 100)	(6) Final Base Rates**
<u>A-2</u>						
Territory:	919.78		173.31	0.9637		
1		0.5965				749
2		0.5965				749
3		0.5965				749
4		0.5965				749
5		0.5965				749
6		0.5965				749
7		0.5965				749
8		0.5965				749
9		0.9944				1129
10		0.9944				1129
11		0.9944				1129
12		0.9944				1129
13		1.2100				1335
14		1.2100				1335
15		1.2100				1335
16		1.2100				1335
17-26		1.0644				1196
27		0.5965				749
<u>PDL, Basic</u>	1575.57		201.96	0.9313		
Territory:						
1		0.5965				1226
2		0.5965				1226
3		0.5965				1226
4		0.5965				1226
5		0.5965				1226
6		0.5965				1226
7		0.5965				1226
8		0.5965				1226
9		0.9944				1899
10		0.9944				1899
11		0.9944				1899
12		0.9944				1899
13		1.2100				2264
14		1.2100				2264
15		1.2100				2264
16		1.2100				2264
17-26		1.0644				2018
27		0.5965				1226

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

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

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**Liability Coverages for Which Rates do not Vary by Territory**

	<u>Coverage U</u>	
	<u>U-1</u>	<u>U-2</u>
	<u>Uninsured</u>	<u>Underinsured*</u>
20/40	113	0
20/50	115	1
25/50	118	4
35/80	126	13
50/100	132	22
100/300	145	46
250/500	189	120

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