

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 & B**</u> | 3634.60 | | 642.37 | 0.9445 | 1.00 | |
| Territory: | | | | | | |
| 1 | | 0.5760 | | | | 2897 |
| 2 | | 0.5760 | | | | 2897 |
| 3 | | 0.5760 | | | | 2897 |
| 4 | | 0.5760 | | | | 2897 |
| 5 | | 0.5760 | | | | 2897 |
| 6 | | 0.5760 | | | | 2897 |
| 7 | | 0.5760 | | | | 2897 |
| 8 | | 0.5760 | | | | 2897 |
| 9 | | 1.0748 | | | | 4816 |
| 10 | | 1.0748 | | | | 4816 |
| 11 | | 1.0748 | | | | 4816 |
| 12 | | 1.0748 | | | | 4816 |
| 13 | | 1.2788 | | | | 5601 |
| 14 | | 1.2788 | | | | 5601 |
| 15 | | 1.2788 | | | | 5601 |
| 16 | | 1.2788 | | | | 5601 |
| 17-26 | | 1.0246 | | | | 4623 |
| 27 | | 0.5760 | | | | 2897 |
| <u>A-1**</u> | | | | | | |
| Territory: | | | | | | |
| 1 | | | | | | 1996 |
| 2 | | | | | | 1996 |
| 3 | | | | | | 1996 |
| 4 | | | | | | 1996 |
| 5 | | | | | | 1996 |
| 6 | | | | | | 1996 |
| 7 | | | | | | 1996 |
| 8 | | | | | | 1996 |
| 9 | | | | | | 3318 |
| 10 | | | | | | 3318 |
| 11 | | | | | | 3318 |
| 12 | | | | | | 3318 |
| 13 | | | | | | 3859 |
| 14 | | | | | | 3859 |
| 15 | | | | | | 3859 |
| 16 | | | | | | 3859 |
| 17-26 | | | | | | 3185 |
| 27 | | | | | | 1996 |
| <u>B. Basic**</u> | | | | | | |
| Territory: | | | | | | |
| 1 | | | | | | 901 |
| 2 | | | | | | 901 |
| 3 | | | | | | 901 |
| 4 | | | | | | 901 |
| 5 | | | | | | 901 |
| 6 | | | | | | 901 |
| 7 | | | | | | 901 |
| 8 | | | | | | 901 |
| 9 | | | | | | 1498 |
| 10 | | | | | | 1498 |
| 11 | | | | | | 1498 |
| 12 | | | | | | 1498 |
| 13 | | | | | | 1742 |
| 14 | | | | | | 1742 |
| 15 | | | | | | 1742 |
| 16 | | | | | | 1742 |
| 17-26 | | | | | | 1438 |
| 27 | | | | | | 901 |

* (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: 68.9% of Combined rates (Form 110).
 B: 31.1% of Combined rates (Form 110).
 *** (6) = {[(1) x (2) + (3)] x (5) / (4) }.

Commonwealth Automobile Reinsurers

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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* (Form 100) | (5) 20/40 Increased Limits Factor (Form 100) | (6) Final Base Rates** |
|-------------------|---|--|--|---|---|---------------------------------|
| <u>A-2</u> | | | | | | |
| Territory: | 1040.89 | | 164.11 | 0.9445 | | |
| 1 | | 0.5760 | | | | 809 |
| 2 | | 0.5760 | | | | 809 |
| 3 | | 0.5760 | | | | 809 |
| 4 | | 0.5760 | | | | 809 |
| 5 | | 0.5760 | | | | 809 |
| 6 | | 0.5760 | | | | 809 |
| 7 | | 0.5760 | | | | 809 |
| 8 | | 0.5760 | | | | 809 |
| 9 | | 1.0748 | | | | 1358 |
| 10 | | 1.0748 | | | | 1358 |
| 11 | | 1.0748 | | | | 1358 |
| 12 | | 1.0748 | | | | 1358 |
| 13 | | 1.2788 | | | | 1583 |
| 14 | | 1.2788 | | | | 1583 |
| 15 | | 1.2788 | | | | 1583 |
| 16 | | 1.2788 | | | | 1583 |
| 17-26 | | 1.0246 | | | | 1303 |
| 27 | | 0.5760 | | | | 809 |
| <u>PDL, Basic</u> | 704.25 | | 290.00 | 0.9225 | | |
| Territory: | | | | | | |
| 1 | | 0.5760 | | | | 754 |
| 2 | | 0.5760 | | | | 754 |
| 3 | | 0.5760 | | | | 754 |
| 4 | | 0.5760 | | | | 754 |
| 5 | | 0.5760 | | | | 754 |
| 6 | | 0.5760 | | | | 754 |
| 7 | | 0.5760 | | | | 754 |
| 8 | | 0.5760 | | | | 754 |
| 9 | | 1.0748 | | | | 1135 |
| 10 | | 1.0748 | | | | 1135 |
| 11 | | 1.0748 | | | | 1135 |
| 12 | | 1.0748 | | | | 1135 |
| 13 | | 1.2788 | | | | 1291 |
| 14 | | 1.2788 | | | | 1291 |
| 15 | | 1.2788 | | | | 1291 |
| 16 | | 1.2788 | | | | 1291 |
| 17-26 | | 1.0246 | | | | 1097 |
| 27 | | 0.5760 | | | | 754 |

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

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

Commonwealth Automobile Reinsurers

Taxicabs

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 | 157 | 0 |
| 20/50 | 160 | 1 |
| 25/50 | 163 | 4 |
| 35/80 | 175 | 14 |
| 50/100 | 184 | 23 |
| 100/300 | 201 | 47 |
| 250/500 | 262 | 122 |

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