

Commonwealth Automobile Reinsurers

2002 CAR
Schedule 107-7
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**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>	428.29		42.72	0.9047	1.00	
Territory:						
1		0.5082				288
2		0.5847				324
3		0.6789				369
4		0.6736				366
5		0.6942				376
6		0.7714				412
7		0.8946				471
8		1.0172				529
9		1.0332				536
10		1.0130				527
11		1.2527				640
12		1.1155				575
13		1.3818				701
14		1.4784				747
15		1.5179				766
16		1.2850				656
17-26		3.6746				1787
27		0.4559				263
<u>A-1**</u>						
Territory:						
1						230
2						258
3						294
4						292
5						300
6						328
7						375
8						422
9						427
10						420
11						510
12						458
13						559
14						595
15						611
16						523
17-26						1424
27						210
<u>B. Basic**</u>						
Territory:						
1						58
2						66
3						75
4						74
5						76
6						84
7						96
8						107
9						109
10						107
11						130
12						117
13						142
14						152
15						155
16						133
17-26						363
27						53

* (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:	79.7%	of Combined rates (Form 110).
B:	20.3%	of Combined rates (Form 110).

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

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**Garages
Liability Coverages for Which Rates Vary by Territory**

<u>Coverage</u>	(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>	51.24		7.10	0.9047		
Territory:						
1		0.5082				37
2		0.5847				41
3		0.6789				46
4		0.6736				46
5		0.6942				47
6		0.7714				52
7		0.8946				59
8		1.0172				65
9		1.0332				66
10		1.0130				65
11		1.2527				79
12		1.1155				71
13		1.3818				86
14		1.4784				92
15		1.5179				94
16		1.2850				81
17-26		3.6746				216
27		0.4559				34
<u>PDL, Basic</u>	522.10		29.11	0.8827		
Territory:						
1		0.5082				334
2		0.5847				379
3		0.6789				435
4		0.6736				431
5		0.6942				444
6		0.7714				489
7		0.8946				562
8		1.0172				635
9		1.0332				644
10		1.0130				632
11		1.2527				774
12		1.1155				693
13		1.3818				850
14		1.4784				907
15		1.5179				931
16		1.2850				793
17-26		3.6746				2206
27		0.4559				303

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

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

Commonwealth Automobile Reinsurers

Garages

Liability Coverages for Which Rates do not Vary by Territory

Coverage U		
	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured*</u>
20/40	8	0
20/50	9	1
25/50	10	4
35/80	11	14
50/100	12	24
100/300	13	49
250/500	14	127
500/500	20	317

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