

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>	531.17		42.00	0.9089	1.00	
Territory:						
1		0.4581				314
2		0.5570				372
3		0.6889				449
4		0.6484				425
5		0.7085				460
6		0.7841				504
7		0.8304				532
8		0.9700				613
9		1.0003				631
10		1.0319				649
11		1.1274				705
12		1.0121				638
13		1.3779				851
14		1.5199				934
15		1.4962				921
16		1.4017				865
17-26		4.0420				2408
27		0.4103				286
<u>A-1**</u>						
Territory:						
1						241
2						285
3						344
4						326
5						353
6						387
7						408
8						470
9						484
10						498
11						541
12						489
13						653
14						716
15						706
16						663
17-26						1847
27						219
<u>B. Basic**</u>						
Territory:						
1						73
2						87
3						105
4						99
5						107
6						117
7						124
8						143
9						147
10						151
11						164
12						149
13						198
14						218
15						215
16						202
17-26						561
27						67

* (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: 76.7% of Combined rates (Form 110).
B: 23.3% of Combined rates (Form 110).

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

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<u>A-2</u>	65.40		8.28	0.9089		
Territory:						
1		0.4581				42
2		0.5570				49
3		0.6889				59
4		0.6484				56
5		0.7085				60
6		0.7841				66
7		0.8304				69
8		0.9700				79
9		1.0003				81
10		1.0319				83
11		1.1274				90
12		1.0121				82
13		1.3779				108
14		1.5199				118
15		1.4962				117
16		1.4017				110
17-26		4.0420				300
27		0.4103				39
<u>PDL, Basic</u>	630.34		30.62	0.8860		
Territory:						
1		0.4581				360
2		0.5570				431
3		0.6889				525
4		0.6484				496
5		0.7085				539
6		0.7841				592
7		0.8304				625
8		0.9700				725
9		1.0003				746
10		1.0319				769
11		1.1274				837
12		1.0121				755
13		1.3779				1015
14		1.5199				1116
15		1.4962				1099
16		1.4017				1032
17-26		4.0420				2910
27		0.4103				326

* (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	7	0
20/50	8	1
25/50	9	4
35/80	10	14
50/100	11	23
100/300	12	49
250/500	13	129
500/500	16	330

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