

Commonwealth Automobile Reinsurers

Car Service
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) Final Base Rates***
<u>A-1 & B**</u>	1944.68		249.42	1.0735	
Territory:					
1		1.4530			2864
2		1.4530			2864
3		1.4530			2864
4		1.4530			2864
5		1.4530			2864
6		1.4530			2864
7		1.4530			2864
8		1.4530			2864
9		1.4530			2864
10		1.4530			2864
11		0.5532			1234
12		0.6377			1388
13		0.6088			1335
14		0.6039			1326
15		0.5532			1234
16		0.6978			1496
17		0.6879			1478
18		0.9156			1891
19		1.0728			2176
20		1.0296			2097
<u>A-1**</u>					
Territory:					
1					2743
2					2743
3					2743
4					2743
5					2743
6					2743
7					2743
8					2743
9					2743
10					2743
11					1182
12					1329
13					1279
14					1270
15					1182
16					1433
17					1415
18					1811
19					2084
20					2008
<u>B. Basic**</u>					
Territory:					
1					121
2					121
3					121
4					121
5					121
6					121
7					121
8					121
9					121
10					121
11					52
12					59
13					56
14					56
15					52
16					63
17					63
18					80
19					92
20					89

* (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: 95.77% of Combined rates.
 B: 4.23% of Combined rates.
 *** (5) = $\frac{[(1) \times (2) + (3)]}{(4)}$.

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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) Final Base Rates**
<u>A-2</u>					
Territory:	496.22		89.32	1.0735	
1		1.4530			755
2		1.4530			755
3		1.4530			755
4		1.4530			755
5		1.4530			755
6		1.4530			755
7		1.4530			755
8		1.4530			755
9		1.4530			755
10		1.4530			755
11		0.5532			339
12		0.6377			378
13		0.6088			365
14		0.6039			362
15		0.5532			339
16		0.6978			406
17		0.6879			401
18		0.9156			506
19		1.0728			579
20		1.0296			559
<u>PDL, Basic</u>	879.47		111.82	0.9975	
Territory:					
1		1.4530			1393
2		1.4530			1393
3		1.4530			1393
4		1.4530			1393
5		1.4530			1393
6		1.4530			1393
7		1.4530			1393
8		1.4530			1393
9		1.4530			1393
10		1.4530			1393
11		0.5532			600
12		0.6377			674
13		0.6088			649
14		0.6039			645
15		0.5532			600
16		0.6978			727
17		0.6879			719
18		0.9156			919
19		1.0728			1058
20		1.0296			1020

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

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

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Car Service

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	4	0
20/50	5	1
25/50	6	3
35/80	7	11
50/100	8	18
100/300	9	42
250/500	10	122
500/500	12	307
500/1000	12	316