

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>	411.71		49.85	0.7637	1.00	
Territory:						
1		3.6378				2026
2		3.6378				2026
3		3.6378				2026
4		3.6378				2026
5		3.6378				2026
6		3.6378				2026
7		3.6378				2026
8		3.6378				2026
9		3.6378				2026
10		3.6378				2026
11		0.6627				423
12		0.7069				446
13		0.6710				427
14		0.8198				507
15		0.7315				460
16		0.8634				531
17		1.0088				609
18		1.2284				728
19		1.3186				776
20		1.5691				911
<u>A-1**</u>						
Territory:						
1						1917
2						1917
3						1917
4						1917
5						1917
6						1917
7						1917
8						1917
9						1917
10						1917
11						400
12						422
13						404
14						480
15						435
16						502
17						576
18						689
19						734
20						862
<u>B. Basic**</u>						
Territory:						
1						109
2						109
3						109
4						109
5						109
6						109
7						109
8						109
9						109
10						109
11						23
12						24
13						23
14						27
15						25
16						29
17						33
18						39
19						42
20						49

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

** Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1: 94.6% of Combined rates (Form 110).

B: 5.4% 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* (Form 100)	(5) 20/40 Increased Limits Factor (Form 100)	(6) Final Base Rates**
<u>A-2</u>	38.77		8.76	0.7637		
Territory:						
1		3.6378				196
2		3.6378				196
3		3.6378				196
4		3.6378				196
5		3.6378				196
6		3.6378				196
7		3.6378				196
8		3.6378				196
9		3.6378				196
10		3.6378				196
11		0.6627				45
12		0.7069				47
13		0.6710				46
14		0.8198				53
15		0.7315				49
16		0.8634				55
17		1.0088				63
18		1.2284				74
19		1.3186				78
20		1.5691				91
<u>PDL, Basic</u>	438.69		41.07	0.8056		
Territory:						
1		3.6378				2032
2		3.6378				2032
3		3.6378				2032
4		3.6378				2032
5		3.6378				2032
6		3.6378				2032
7		3.6378				2032
8		3.6378				2032
9		3.6378				2032
10		3.6378				2032
11		0.6627				412
12		0.7069				436
13		0.6710				416
14		0.8198				497
15		0.7315				449
16		0.8634				521
17		1.0088				600
18		1.2284				720
19		1.3186				769
20		1.5691				905

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

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

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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	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