

Commonwealth Automobile Reinsurers

Limousines
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>	549.01		243.00	0.8286	
Territory:					
1		1.4530			1256
2		1.4530			1256
3		1.4530			1256
4		1.4530			1256
5		1.4530			1256
6		1.4530			1256
7		1.4530			1256
8		1.4530			1256
9		1.4530			1256
10		1.4530			1256
11		0.5532			660
12		0.6377			716
13		0.6088			697
14		0.6039			693
15		0.5532			660
16		0.6978			756
17		0.6879			749
18		0.9156			900
19		1.0728			1004
20		1.0296			975
<u>A-1**</u>					
Territory:					
1					1203
2					1203
3					1203
4					1203
5					1203
6					1203
7					1203
8					1203
9					1203
10					1203
11					632
12					686
13					668
14					664
15					632
16					724
17					717
18					862
19					962
20					934
<u>B. Basic**</u>					
Territory:					
1					53
2					53
3					53
4					53
5					53
6					53
7					53
8					53
9					53
10					53
11					28
12					30
13					29
14					29
15					28
16					32
17					32
18					38
19					42
20					41

* (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* (Form 100)	(5) Final Base Rates**
<u>A-2</u>					
Territory:	140.95		87.02	0.8286	
1		1.4530			352
2		1.4530			352
3		1.4530			352
4		1.4530			352
5		1.4530			352
6		1.4530			352
7		1.4530			352
8		1.4530			352
9		1.4530			352
10		1.4530			352
11		0.5532			199
12		0.6377			213
13		0.6088			209
14		0.6039			208
15		0.5532			199
16		0.6978			224
17		0.6879			222
18		0.9156			261
19		1.0728			288
20		1.0296			280
<u>PDL, Basic</u>	370.69		108.94	0.8705	
Territory:					
1		1.4530			744
2		1.4530			744
3		1.4530			744
4		1.4530			744
5		1.4530			744
6		1.4530			744
7		1.4530			744
8		1.4530			744
9		1.4530			744
10		1.4530			744
11		0.5532			361
12		0.6377			397
13		0.6088			384
14		0.6039			382
15		0.5532			361
16		0.6978			422
17		0.6879			418
18		0.9156			515
19		1.0728			582
20		1.0296			564

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

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

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Limousines

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