

Taxicabs
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) Owner Offset	(6) Final Base Rates***
<u>A-1 & B**</u>	3139.84		563.00	0.8201	1.03093	
Territory:						
1		0.9707				4539
2		0.9707				4539
3		0.9707				4539
4		0.9707				4539
5		0.9707				4539
6		0.9707				4539
7		0.9707				4539
8		0.9707				4539
9		0.9707				4539
10		0.9707				4539
11		0.6601				3313
12		0.6601				3313
13		0.6601				3313
14		0.6601				3313
15		0.6601				3313
16		0.6601				3313
17		0.6601				3313
18		1.0497				4851
19		1.1556				5269
20		1.3180				5910
<u>A-1**</u>						
Territory:						
1						4347
2						4347
3						4347
4						4347
5						4347
6						4347
7						4347
8						4347
9						4347
10						4347
11						3173
12						3173
13						3173
14						3173
15						3173
16						3173
17						3173
18						4646
19						5046
20						5660
<u>B. Basic**</u>						
Territory:						
1						192
2						192
3						192
4						192
5						192
6						192
7						192
8						192
9						192
10						192
11						140
12						140
13						140
14						140
15						140
16						140
17						140
18						205
19						223
20						250

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

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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) Owner Offset	(6) Final Base Rates**
<u>A-2</u>						
Territory:	790.23		168.78	0.8201	1.03093	
1		0.9707				1176
2		0.9707				1176
3		0.9707				1176
4		0.9707				1176
5		0.9707				1176
6		0.9707				1176
7		0.9707				1176
8		0.9707				1176
9		0.9707				1176
10		0.9707				1176
11		0.6601				868
12		0.6601				868
13		0.6601				868
14		0.6601				868
15		0.6601				868
16		0.6601				868
17		0.6601				868
18		1.0497				1255
19		1.1556				1360
20		1.3180				1521
<u>PDL, Basic</u>	1124.04		172.28	0.8620	1.03093	
Territory:						
1		0.9707				1511
2		0.9707				1511
3		0.9707				1511
4		0.9707				1511
5		0.9707				1511
6		0.9707				1511
7		0.9707				1511
8		0.9707				1511
9		0.9707				1511
10		0.9707				1511
11		0.6601				1093
12		0.6601				1093
13		0.6601				1093
14		0.6601				1093
15		0.6601				1093
16		0.6601				1093
17		0.6601				1093
18		1.0497				1617
19		1.1556				1760
20		1.3180				1978

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

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

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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	88	0
20/50	90	1
25/50	93	3
35/80	103	11
50/100	112	18
100/300	131	42
250/500	170	122
500/500	251	307
500/1000	255	316