

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>	1041.58		246.27	0.8617	
Territory:					
1		1.7226			2368
2		1.7226			2368
3		1.7226			2368
4		1.7226			2368
5		1.7226			2368
6		1.7226			2368
7		1.7226			2368
8		1.7226			2368
9		1.7226			2368
10		1.7226			2368
11		0.4966			886
12		0.6961			1127
13		0.4966			886
14		0.4966			886
15		0.4966			886
16		0.6961			1127
17		0.8257			1284
18		1.1437			1668
19		1.1241			1645
20		1.1437			1668
<u>A-1**</u>					
Territory:					
1					2115
2					2115
3					2115
4					2115
5					2115
6					2115
7					2115
8					2115
9					2115
10					2115
11					791
12					1006
13					791
14					791
15					791
16					1006
17					1147
18					1490
19					1469
20					1490
<u>B. Basic**</u>					
Territory:					
1					253
2					253
3					253
4					253
5					253
6					253
7					253
8					253
9					253
10					253
11					95
12					121
13					95
14					95
15					95
16					121
17					137
18					178
19					176
20					178

* (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: 89.3% of Combined rates.

B: 10.7% of Combined rates.

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

Commonwealth Automobile Reinsurer

2014 CAR
Schedule 107-5
Page 2

**Car Service
Liability Coverages for Which Rates Vary by Territory**

<u>Coverage</u>	(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:	340.27		81.48	0.8617	
1		1.7226			775
2		1.7226			775
3		1.7226			775
4		1.7226			775
5		1.7226			775
6		1.7226			775
7		1.7226			775
8		1.7226			775
9		1.7226			775
10		1.7226			775
11		0.4966			291
12		0.6961			369
13		0.4966			291
14		0.4966			291
15		0.4966			291
16		0.6961			369
17		0.8257			421
18		1.1437			546
19		1.1241			538
20		1.1437			546
<u>PDL, Basic</u>	555.22		117.83	0.9050	
Territory:					
1		1.7226			1187
2		1.7226			1187
3		1.7226			1187
4		1.7226			1187
5		1.7226			1187
6		1.7226			1187
7		1.7226			1187
8		1.7226			1187
9		1.7226			1187
10		1.7226			1187
11		0.4966			435
12		0.6961			557
13		0.4966			435
14		0.4966			435
15		0.4966			435
16		0.6961			557
17		0.8257			637
18		1.1437			832
19		1.1241			820
20		1.1437			832

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

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

Commonwealth Automobile Reinsurers
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	0
25/50	6	2
35/80	7	8
50/100	8	14
100/300	9	34
250/500	10	114
500/500	11	279