

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>	344.88		68.25	0.7938	1.00	
Territory:						
1		2.9466				1366
2		2.9466				1366
3		2.9466				1366
4		2.9466				1366
5		2.9466				1366
6		2.9466				1366
7		2.9466				1366
8		2.9466				1366
9		2.9466				1366
10		2.9466				1366
11		0.6190				355
12		0.7466				410
13		0.7401				408
14		0.9383				494
15		0.8044				435
16		0.9070				480
17		1.1593				590
18		1.2796				642
19		1.4828				730
20		1.5771				771
<u>A-1**</u>						
Territory:						
1						1231
2						1231
3						1231
4						1231
5						1231
6						1231
7						1231
8						1231
9						1231
10						1231
11						320
12						369
13						368
14						445
15						392
16						432
17						532
18						578
19						658
20						695
<u>B. Basic**</u>						
Territory:						
1						135
2						135
3						135
4						135
5						135
6						135
7						135
8						135
9						135
10						135
11						35
12						41
13						40
14						49
15						43
16						48
17						58
18						64
19						72
20						76

* (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: 90.1% of Combined rates (Form 110).
B: 9.9% of Combined rates (Form 110).

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

Commonwealth Automobile Reinsurer

2014 CAR
Schedule 107-8
Page 2

**Garages
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) 20/40 Increased Limits Factor (Form 100)	(6) Final Base Rates**
<u>A-2</u>	37.04		14.67	0.7938		
Territory:						
1		2.9466				156
2		2.9466				156
3		2.9466				156
4		2.9466				156
5		2.9466				156
6		2.9466				156
7		2.9466				156
8		2.9466				156
9		2.9466				156
10		2.9466				156
11		0.6190				47
12		0.7466				53
13		0.7401				53
14		0.9383				62
15		0.8044				56
16		0.9070				61
17		1.1593				73
18		1.2796				78
19		1.4828				88
20		1.5771				92
<u>PDL, Basic</u>	312.98		65.47	0.8371		
Territory:						
1		2.9466				1180
2		2.9466				1180
3		2.9466				1180
4		2.9466				1180
5		2.9466				1180
6		2.9466				1180
7		2.9466				1180
8		2.9466				1180
9		2.9466				1180
10		2.9466				1180
11		0.6190				310
12		0.7466				357
13		0.7401				355
14		0.9383				429
15		0.8044				379
16		0.9070				417
17		1.1593				512
18		1.2796				557
19		1.4828				633
20		1.5771				668

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

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

Commonwealth Automobile Reinsurers

Garages

Liability Coverages for Which Rates do not Vary by Territory

	U-1	U-2
	<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