

Commonwealth Automobile Reinsurers

2014 CAR
Schedule 107-4
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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>	382.53		186.39	0.8307	
Territory:					
1		1.7226			1018
2		1.7226			1018
3		1.7226			1018
4		1.7226			1018
5		1.7226			1018
6		1.7226			1018
7		1.7226			1018
8		1.7226			1018
9		1.7226			1018
10		1.7226			1018
11		0.4966			453
12		0.6961			545
13		0.4966			453
14		0.4966			453
15		0.4966			453
16		0.6961			545
17		0.8257			605
18		1.1437			751
19		1.1241			742
20		1.1437			751
<u>A-1**</u>					
Territory:					
1					909
2					909
3					909
4					909
5					909
6					909
7					909
8					909
9					909
10					909
11					405
12					487
13					405
14					405
15					405
16					487
17					540
18					671
19					663
20					671
<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					48
12					58
13					48
14					48
15					48
16					58
17					65
18					80
19					79
20					80

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

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<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:	163.2		50.69	0.8307	
1		1.7226			399
2		1.7226			399
3		1.7226			399
4		1.7226			399
5		1.7226			399
6		1.7226			399
7		1.7226			399
8		1.7226			399
9		1.7226			399
10		1.7226			399
11		0.4966			159
12		0.6961			198
13		0.4966			159
14		0.4966			159
15		0.4966			159
16		0.6961			198
17		0.8257			223
18		1.1437			286
19		1.1241			282
20		1.1437			286
<u>PDL, Basic</u>	287.49		91.45	0.8740	
Territory:					
1		1.7226			671
2		1.7226			671
3		1.7226			671
4		1.7226			671
5		1.7226			671
6		1.7226			671
7		1.7226			671
8		1.7226			671
9		1.7226			671
10		1.7226			671
11		0.4966			268
12		0.6961			334
13		0.4966			268
14		0.4966			268
15		0.4966			268
16		0.6961			334
17		0.8257			376
18		1.1437			481
19		1.1241			474
20		1.1437			481

* (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

	Coverage U	
	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