

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 &amp; B**</u>	2699.85		568.06	0.8202	1.0225	
Territory:						
1		0.9639				3952
2		0.9639				3952
3		0.9639				3952
4		0.9639				3952
5		0.9639				3952
6		0.9639				3952
7		0.9639				3952
8		0.9639				3952
9		0.9639				3952
10		0.9639				3952
11		0.5694				2625
12		0.5694				2625
13		0.9810				4010
14		0.6692				2961
15		0.5694				2625
16		0.9810				4010
17		0.5694				2625
18		0.9810				4010
19		1.1367				4534
20		1.2608				4952
<u>A-1**</u>						
Territory:						
1						3529
2						3529
3						3529
4						3529
5						3529
6						3529
7						3529
8						3529
9						3529
10						3529
11						2344
12						2344
13						3581
14						2644
15						2344
16						3581
17						2344
18						3581
19						4049
20						4422
<u>B. Basic**</u>						
Territory:						
1						423
2						423
3						423
4						423
5						423
6						423
7						423
8						423
9						423
10						423
11						281
12						281
13						429
14						317
15						281
16						429
17						281
18						429
19						485
20						530

\* (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.

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

**Commonwealth Automobile Reinsurer**

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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) Owner Offset	(6) Final Base Rates**
<u>A-2</u>						
Territory:	758.52		123.18	0.8202	1.0225	
1		0.9639				1065
2		0.9639				1065
3		0.9639				1065
4		0.9639				1065
5		0.9639				1065
6		0.9639				1065
7		0.9639				1065
8		0.9639				1065
9		0.9639				1065
10		0.9639				1065
11		0.5694				692
12		0.5694				692
13		0.9810				1081
14		0.6692				786
15		0.5694				692
16		0.9810				1081
17		0.5694				692
18		0.9810				1081
19		1.1367				1228
20		1.2608				1346
<u>PDL, Basic</u>	1089.98		243.40	0.8635	1.0225	
Territory:						
1		0.9639				1532
2		0.9639				1532
3		0.9639				1532
4		0.9639				1532
5		0.9639				1532
6		0.9639				1532
7		0.9639				1532
8		0.9639				1532
9		0.9639				1532
10		0.9639				1532
11		0.5694				1023
12		0.5694				1023
13		0.9810				1554
14		0.6692				1152
15		0.5694				1023
16		0.9810				1554
17		0.5694				1023
18		0.9810				1554
19		1.1367				1755
20		1.2608				1915

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

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

**Commonwealth Automobile Reinsurers**  
**Taxicabs**  
**Liability Coverages for Which Rates Do Not Vary by Territory**

	Coverage U	
	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	41	0
20/50	42	0
25/50	44	2
35/80	49	8
50/100	54	14
100/300	64	34
250/500	73	114