

**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 &amp; B**</u>	1367.60		210.41	0.9136	
Territory:					
1		1.2633			2121
2		1.2633			2121
3		1.2633			2121
4		1.2633			2121
5		1.2633			2121
6		1.2633			2121
7		1.2633			2121
8		1.2633			2121
9		1.2633			2121
10		1.2633			2121
11		0.5014			981
12		0.5744			1090
13		0.7271			1319
14		0.5512			1055
15		0.7271			1319
16		0.7428			1342
17		0.9372			1633
18		1.4451			2394
19		1.1038			1883
20		1.2618			2119
<u>A-1**</u>					
Territory:					
1					1987
2					1987
3					1987
4					1987
5					1987
6					1987
7					1987
8					1987
9					1987
10					1987
11					919
12					1021
13					1236
14					989
15					1236
16					1257
17					1530
18					2243
19					1764
20					1985
<u>B. Basic**</u>					
Territory:					
1					134
2					134
3					134
4					134
5					134
6					134
7					134
8					134
9					134
10					134
11					62
12					69
13					83
14					66
15					83
16					85
17					103
18					151
19					119
20					134

\* (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: 93.7% of Combined rate of Combined rates.  
 B: 6.3% of Combined rate of Combined rates.  
 \*\*\* (5) = {[ (1) x (2) + (3) ] / (4)}.

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<u>A-2</u>	344.54		73.19	0.9136	
Territory:					
1		1.2633			557
2		1.2633			557
3		1.2633			557
4		1.2633			557
5		1.2633			557
6		1.2633			557
7		1.2633			557
8		1.2633			557
9		1.2633			557
10		1.2633			557
11		0.5014			269
12		0.5744			297
13		0.7271			354
14		0.5512			288
15		0.7271			354
16		0.7428			360
17		0.9372			434
18		1.4451			625
19		1.1038			496
20		1.2618			556
<u>PDL, Basic</u>	835.56		132.82	0.9310	
Territory:					
1		1.2633			1276
2		1.2633			1276
3		1.2633			1276
4		1.2633			1276
5		1.2633			1276
6		1.2633			1276
7		1.2633			1276
8		1.2633			1276
9		1.2633			1276
10		1.2633			1276
11		0.5014			593
12		0.5744			658
13		0.7271			795
14		0.5512			637
15		0.7271			795
16		0.7428			809
17		0.9372			984
18		1.4451			1440
19		1.1038			1133
20		1.2618			1275

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

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

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**Car Service  
Liability Coverages for Which Rates Do Not Vary by Territory**

	Coverage U	
	U-1 <u>Uninsured</u>	U-2 <u>Underinsured</u>
20/40	5	0
20/50	6	0
25/50	7	1
35/80	8	3
50/100	9	6
100/300	10	21
250/500	11	85
500/500	15	235