

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) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
A-1 & B**	431.04		0.7419	
Territory:				
1		3.0614		1779
2		3.0614		1779
3		3.0614		1779
4		3.0614		1779
5		3.0614		1779
6		3.0614		1779
7		3.0614		1779
8		3.0614		1779
9		3.0614		1779
10		3.0614		1779
11		0.7772		452
12		0.7870		457
13		0.5441		316
14		0.9755		567
15		0.7488		435
16		1.2475		725
17		1.1180		650
18		1.1567		672
19		1.5880		923
20		1.3644		793
A-1**				
Territory:				
1				1502
2				1502
3				1502
4				1502
5				1502
6				1502
7				1502
8				1502
9				1502
10				1502
11				382
12				386
13				267
14				479
15				367
16				612
17				549
18				567
19				779
20				669
B, Basic**				
Territory:				
1				277
2				277
3				277
4				277
5				277
6				277
7				277
8				277
9				277
10				277
11				70
12				71
13				49
14				88
15				68
16				113
17				101
18				105
19				144
20				124

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

** Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1: 84.4% of Combined rates (Form 110).

B: 15.6% of Combined rates (Form 110).

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

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Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A-2</u>	42.45		0.6809	
Territory:				
1		3.0614		191
2		3.0614		191
3		3.0614		191
4		3.0614		191
5		3.0614		191
6		3.0614		191
7		3.0614		191
8		3.0614		191
9		3.0614		191
10		3.0614		191
11		0.7772		48
12		0.7870		49
13		0.5441		34
14		0.9755		61
15		0.7488		47
16		1.2475		78
17		1.1180		70
18		1.1567		72
19		1.5880		99
20		1.3644		85
<u>PDL Basic</u>	398.78		0.7593	
Territory:				
1		3.0614		1608
2		3.0614		1608
3		3.0614		1608
4		3.0614		1608
5		3.0614		1608
6		3.0614		1608
7		3.0614		1608
8		3.0614		1608
9		3.0614		1608
10		3.0614		1608
11		0.7772		408
12		0.7870		413
13		0.5441		286
14		0.9755		512
15		0.7488		393
16		1.2475		655
17		1.1180		587
18		1.1567		607
19		1.5880		834
20		1.3644		717

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

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

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Liability Coverages for Which Rates do not Vary by Territory

	<u>Coverage U</u>	
	<u>U-1</u> <u>Uninsured</u>	<u>U-2</u> <u>Underinsured</u>
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	5
50/100	7	8
100/300	8	26
250/500	9	103
500/500	10	271