

Limousines
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***
<u>A-1 & B**</u>	685.90		0.7419	
Territory:				
1		1.1370		1051
2		1.1370		1051
3		1.1370		1051
4		1.1370		1051
5		1.1370		1051
6		1.1370		1051
7		1.1370		1051
8		1.1370		1051
9		1.1370		1051
10		1.1370		1051
11		0.5515		510
12		0.6318		584
13		0.7947		735
14		0.6063		561
15		0.7615		704
16		0.7582		701
17		0.8710		805
18		1.5441		1428
19		1.0925		1010
20		1.3045		1206
<u>A-1**</u>				
Territory:				
1				999
2				999
3				999
4				999
5				999
6				999
7				999
8				999
9				999
10				999
11				485
12				555
13				698
14				533
15				669
16				666
17				765
18				1357
19				960
20				1146
<u>B. Basic**</u>				
Territory:				
1				52
2				52
3				52
4				52
5				52
6				52
7				52
8				52
9				52
10				52
11				25
12				29
13				37
14				28
15				35
16				35
17				40
18				71
19				50
20				60

* (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: 95.0% of Combined rates.
B: 5.0% of Combined rates.

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

Commonwealth Automobile Reinsurers

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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>	159		0.7044	
Territory:				
1		1.1370		257
2		1.1370		257
3		1.1370		257
4		1.1370		257
5		1.1370		257
6		1.1370		257
7		1.1370		257
8		1.1370		257
9		1.1370		257
10		1.1370		257
11		0.5515		124
12		0.6318		143
13		0.7947		179
14		0.6063		137
15		0.7615		172
16		0.7582		171
17		0.8710		197
18		1.5441		349
19		1.0925		247
20		1.3045		294
<u>PDL, Basic</u>	527.37		0.7451	
Territory:				
1		1.1370		805
2		1.1370		805
3		1.1370		805
4		1.1370		805
5		1.1370		805
6		1.1370		805
7		1.1370		805
8		1.1370		805
9		1.1370		805
10		1.1370		805
11		0.5515		390
12		0.6318		447
13		0.7947		562
14		0.6063		429
15		0.7615		539
16		0.7582		537
17		0.8710		616
18		1.5441		1093
19		1.0925		773
20		1.3045		923

* (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

	Coverage U	
	U-1	U-2
	<u>Uninsured</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