

Taxicabs
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) Owner Offset	(5) Final Base Rates***
<u>A-1 & B**</u>	2373.02		0.7419	1.0395	
Territory:					
1		0.8728			2902
2		0.8728			2902
3		0.8728			2902
4		0.8728			2902
5		0.8728			2902
6		0.8728			2902
7		0.8728			2902
8		0.8728			2902
9		0.8728			2902
10		0.8728			2902
11		0.6227			2070
12		0.7240			2407
13		0.8500			2826
14		0.8570			2849
15		0.7039			2340
16		1.2025			3998
17		0.7181			2388
18		1.3267			4411
19		1.1876			3949
20		1.1753			3908
<u>A-1**</u>					
Territory:					
1					2758
2					2758
3					2758
4					2758
5					2758
6					2758
7					2758
8					2758
9					2758
10					2758
11					1967
12					2287
13					2686
14					2708
15					2224
16					3799
17					2269
18					4192
19					3753
20					3714
<u>B. Basic**</u>					
Territory:					
1					144
2					144
3					144
4					144
5					144
6					144
7					144
8					144
9					144
10					144
11					103
12					120
13					140
14					141
15					116
16					199
17					119
18					219
19					196
20					194

* (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.

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

Commonwealth Automobile Reinsurers

2022 CAR
Schedule 107-3
Page 2

Taxicabs
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Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Owner Offset	(5) Final Base Rates**
<u>A-2</u>	556.48		0.6571	1.0395	
Territory:					
1		0.8728			768
2		0.8728			768
3		0.8728			768
4		0.8728			768
5		0.8728			768
6		0.8728			768
7		0.8728			768
8		0.8728			768
9		0.8728			768
10		0.8728			768
11		0.6227			548
12		0.7240			637
13		0.8500			748
14		0.8570			754
15		0.7039			620
16		1.2025			1059
17		0.7181			632
18		1.3267			1168
19		1.1876			1045
20		1.1753			1035
<u>PDL, Basic</u>	1314.6		0.7593	1.0395	
Territory:					
1		0.8728			1571
2		0.8728			1571
3		0.8728			1571
4		0.8728			1571
5		0.8728			1571
6		0.8728			1571
7		0.8728			1571
8		0.8728			1571
9		0.8728			1571
10		0.8728			1571
11		0.6227			1121
12		0.7240			1303
13		0.8500			1530
14		0.8570			1542
15		0.7039			1267
16		1.2025			2164
17		0.7181			1292
18		1.3267			2388
19		1.1876			2137
20		1.1753			2115

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

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

Commonwealth Automobile Reinsurers

Taxicabs

Liability Coverages for Which Rates Do Not Vary by Territory

	<u>Coverage U</u>	
	<u>U-1</u>	<u>U-2</u>
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	35	0
20/50	36	0
25/50	38	1
35/80	43	5
50/100	48	8
100/300	59	26
250/500	71	103