

AUTO INSURANCE CALCULATION WORKSHEET—SPECIAL LIMITS ADJUSTMENTS

[Location: St. Croix]

Allowance area—original values				Reference area—special limits				Indexes		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
				DC						
BI 10/20	339.61	336.76	296.00	BI 25/50	517.40	517.40	504.30	65.64	65.09	58.70
PD 10	In BI	In BI	In BI	PD 10	In BI	In BI	In BI	.....	.....	.....
Med 5	41.17	40.84	40.00	Med .....	.....	.....	.....	.....	.....	.....
UM .....	.....	.....	.....	UM 25/50 .....	.....	.....	.....	.....	.....	.....
CM 250	392.07	422.37	571.34	CM 500	171.92	164.82	307.50	228.05	256.26	185.80
CL 500	781.63	984.36	1,321.19	CL 500	432.14	443.99	579.63	180.87	221.71	227.94
Total*	1,513.31	1,743.49	2,188.53	Total	1,121.46	1,126.21	1,391.43	134.94	154.81	157.29
				MD						
				BI 25/40	465.80	465.80	465.80	72.91	72.30	63.55
				PD 10	In BI	In BI	In BI	.....	.....	.....
				Med .....	.....	.....	.....	.....	.....	.....
				UM 25/40 .....	.....	.....	.....	.....	.....	.....
				CM 500	109.20	107.30	155.30	359.04	393.63	367.89
				CL 500	364.80	337.80	423.20	214.26	291.40	312.19
				Total	939.80	910.90	1,044.30	161.02	191.40	209.57
				VA						
				BI 25/50	276.97	282.83	264.97	122.62	119.07	111.71
				PD 20	In BI	In BI	In BI	.....	.....	.....
				Med .....	.....	.....	.....	.....	.....	.....
				UM 25/50 .....	.....	.....	.....	.....	.....	.....
				CM 500	73.95	77.50	106.47	530.18	544.99	536.62
				CL 500	211.03	208.87	225.78	370.39	471.28	585.17
				Total	561.95	569.20	597.22	269.30	306.31	366.45

Allowance area—adjusted values				Reference area—normal limits				Adjusted values		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
				DC						
BI 100/300	374.23	367.42	323.25	BI 100/300	638.61	648.61	627.16	419.17	422.16	368.11
PD 50	In BI	In BI	In BI	PD 50	In BI	In BI	In BI	.....	.....	.....
Med 2	41.17	40.84	40.00	Med	N/A	N/A	N/A	.....	.....	.....
UM 100/300	83.27	104.38	115.52	UM 100/300	71.35	71.35	71.35	96.28	110.46	112.22
CM 100	519.46	612.50	742.92	CM 100	251.26	261.91	441.14	573.01	671.17	819.65
CL 200	857.46	1,136.83	1,523.21	CL 250	542.24	588.44	802.86	980.77	1,304.62	1,830.01
Total**	1,875.58	2,261.96	2,745.00	Total	1,503.46	1,570.31	1,942.51	2,069.23	2,508.41	3,130.00
				MD						
				BI 100/300	423.30	400.08	400.08	308.62	289.25	254.24
				PD 50	In BI	In BI	In BI	.....	.....	.....
				Med	N/A	N/A	N/A	.....	.....	.....
				UM 100/300	47.55	60.15	61.55	76.57	115.13	128.99
				CM 100	125.70	149.62	179.92	451.31	588.96	661.92
				CL 250	325.30	335.20	388.78	697.00	976.78	1,213.73
				Total	921.85	945.05	1,030.33	1,533.50	1,970.11	2,258.88
				VA						
				BI 100/300	322.05	328.25	311.25	394.89	390.84	347.70
				PD 50	In BI	In BI	In BI	.....	.....	.....
				Med	N/A	N/A	N/A	.....	.....	.....
				UM 100/300	28.58	28.58	28.75	76.96	87.54	105.36
				CM 100	100.73	105.94	139.24	534.05	577.37	747.19
				CL 250	241.53	239.58	260.76	894.60	1,129.09	1,525.88
				Total	692.89	702.35	740.00	1,900.50	2,184.84	2,726.13

Notes: Comparable coverage was priced in the allowance and in the reference area, and the premiums were compared to derive indexes for each type of coverage. With two exceptions, these indexes were used to adjust reference area premiums by type of coverage to estimate the cost of equivalent coverage in allowance area. The exceptions are Uninsured Motorist premiums, which were adjusted using the relative total cost of premiums (less Medical coverage where applicable), and Medical premiums, which were not adjusted because they were not part of the reference to normal coverage.

*Less Medical

**Including Medical

AUTO INSURANCE CALCULATION WORKSHEET—SPECIAL LIMITS ADJUSTMENTS

[Location: St. Thomas]

Allowance area—original values				Reference area—special limits				Indexes		
	Honda	Ford	Chevy		Honda	Ford	Chevy	Honda	Ford	Chevy
				DC						
BI 10/20	277.81	278.39	296.00	BI 25/50	517.40	517.40	504.30	53.69	53.81	58.70
PD 10	In BI	In BI	In BI	PD 10	In BI	In BI	In BI	.....	.....	.....
Med 5	38.20	38.19	48.00	Med .....	.....	.....	.....	.....	.....	.....
UM .....	.....	.....	.....	UM 25/50 .....	.....	.....	.....	.....	.....	.....
CM 250	304.29	293.46	388.00	CM 500	171.92	164.82	307.50	177.00	178.05	126.18