



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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NOTICE OF MEETING

ACTUARIAL COMMITTEE

A meeting of the Actuarial Committee will be held virtually via Zoom video conferencing software on

TUESDAY, SEPTEMBER 5, 2023, AT 10:00 A.M.

If you plan to attend this meeting and are not a member of this Committee, please RSVP by completing the Visitor Security Form located in the Contact Us/Visitor Information section of CAR's website. CAR will then forward to you, via email, meeting access information. Please do not share access information provided by CAR, but refer others wishing to attend the meeting to CAR's Visitor Security Form.

MEMBERS OF THE COMMITTEE

Ms. Sarah Clemens – Chair
MAPFRE U.S.A. Corporation

Ms. Kara Boehm
Mr. Glenn Hiltpold
Mr. William Kelley
Mr. Todd Lehmann
Mr. Tiago Prado
Ms. Lynellen Ramirez
Mr. Mark Winiker
Ms. Meredith Woodcock
Mr. Joshua Wykle
Mr. Hao Zhang

Allstate Insurance Group
Safety Insurance Company
The Hanover Insurance Company
Quincy Mutual Group
BRZ Insurance, LLC
Arbella Insurance Group
A-Affordable Insurance Agency, Inc.
Liberty Mutual Insurance Companies
Vermont Mutual Insurance Group
Plymouth Rock Assurance Corporation

AGENDA

AC

23.01 Records of Previous Meeting

The Records of the Actuarial Committee meeting of May 10, 2023 should be read and approved.

AC

23.03 CAR Conflict of Interest Policy

The Chair will read a statement relative to CAR's Conflict of Interest Policy.

AC

23.04 Quota Share Credits for Policies Effective April 1, 2024 and Later

At its May 10, 2023 meeting, the Committee began discussions relative to the April 1, 2024 Credit Offer. The Committee discussed the current market conditions contributing to a growing residual market and expressed an interest in monitoring assignment data. As the credit factors have remained unchanged since 2015, some members also suggested that there may be a need to redistribute credits among class/territory cells and requested that staff prepare reports identifying 2015-2024 indicated credit factors. To that end, staff has prepared the following exhibits to assist the Committee in its credit discussion:

- MAIP exposures and assignments (CAR ID Code 9) by effective month. (Docket #AC23.04, Exhibit 4)
- Indicated 4/1/2024 Credit Factors – Current Rule 29 Formula (Docket #AC23.04, Exhibit #5)
- Summary of Indicated Data by Year
 - Credit Factors (Docket #AC23.04, Exhibit #6)
 - Residual Market Exposures (Docket #AC23.04, Exhibit #7)
 - Residual Market Rate (Docket #AC23.04, Exhibit #8)
 - Residual Market Rate Relativity to Statewide Average (Docket #AC23.04, Exhibit #9)
- Indicated Credit Cell Variations by Year (Credits Increasing, Decreasing, Eliminated, etc.) (Docket #AC23.04, Exhibit #10)
- Three-Year Loss Ratios by Class/Territory (Docket #AC23.04, Exhibit #11)
- Take-Out Credit Premium - Historical Summary by Year (Docket #AC23.04, Exhibit #12)
- Take-Out Credit Premium and Exposure by Class/Territory (Docket #AC23.04, Exhibit #13)

Staff has also updated two versions of alternate credit methodologies that were considered by the Committee in prior years:

- Relative Range Methodology (Docket #AC23.04, Exhibit 14)
This proposal modifies the current credit methodology to use a “Relative” residual market share group threshold for credits. The credit threshold ranges are indexed to a ratio of the current residual market rate ratio of the 2011 residual market rate, the year the original ranges were introduced.
- Statewide Average Methodology (Docket #AC23.04, Exhibit 15)
This proposal modifies the current credit methodology to use a statewide average residual market relativity to define the credit thresholds. This proposal begins to offer credits to those

cells that are 1.8 times the statewide average residual market share, as compared to a 5% overall threshold used in the current formula.

Other Business

To transact any other business that may properly come before this Committee.

Executive Session

The Actuarial Committee may convene in Executive Session in accordance with the provisions of G.L. c. 30A, § 21.

SHANNON CHIU
Statistical/Actuarial Analyst

Attachments

Boston, Massachusetts
August 25, 2023

Assignment Summary By Assignment Month

Date	2019	2020	2021	2022	2023	% Difference				Pre-Covid	PY 2019	PY 2020	PY 2021	PY 2022	PY 2023	
	Assignment	Assignment	Assignment	Assignment	Assignment					Comparison	Residual	Residual	Residual	Residual	Residual	
	Count	Count	Count	Count	Count	20 / 19	21/20	22/21	23/22	23/19	Actg	Market Share	Market Share	Market Share	Market Share	Market Share
Jan	2,563	1,970	909	760	2,165	-23.1%	-53.9%	-16.4%	184.9%	-15.5%	Jan	0.9%	0.8%	0.5%	0.4%	0.5%
Feb	2,617	2,029	800	783	2,275	-22.5%	-60.6%	-2.1%	190.5%	-13.1%	Feb	1.1%	0.9%	0.5%	0.4%	0.6%
Mar	3,199	1,888	1,424	1,163	3,281	-41.0%	-24.6%	-18.3%	182.1%	2.6%	Mar	1.2%	0.9%	0.6%	0.4%	0.7%
Apr	2,934	1,090	1,215	1,086	3,012	-62.8%	11.5%	-10.6%	177.3%	2.7%	Apr	1.2%	0.9%	0.6%	0.4%	0.7%
May	2,659	1,896	1,091	1,179	3,238	-28.7%	-42.5%	8.1%	174.6%	21.8%	May	1.2%	0.9%	0.6%	0.4%	0.8%
Jun	2,349	1,725	1,210	1,273	3,611	-26.6%	-29.9%	5.2%	183.7%	53.7%	Jun	1.1%	0.8%	0.5%	0.4%	0.8%
Jul	2,197	1,497	1,082	1,289	3,771	-31.9%	-27.7%	19.1%	192.6%	71.6%	Jul	1.1%	0.8%	0.5%	0.4%	
Aug	2,303	1,441	1,055	1,533		-37.4%	-26.8%	45.3%			Aug	1.1%	0.8%	0.5%	0.4%	
Sep	2,154	1,337	944	1,519		-37.9%	-29.4%	60.9%			Sep	1.0%	0.7%	0.5%	0.4%	
Oct	2,171	1,201	940	1,604		-44.7%	-21.7%	70.6%			Oct	1.0%	0.7%	0.5%	0.4%	
Nov	1,800	879	849	1,660		-51.2%	-3.4%	95.5%			Nov	1.0%	0.7%	0.5%	0.4%	
Dec	1,667	864	802	1,848		-48.2%	-7.2%	130.4%			Dec	1.0%	0.7%	0.5%	0.4%	
Total YTD	28,613	17,817	12,321	15,697	21,353	-37.7%	-30.8%	27.4%	36.0%	-25.4%	Year					
Avg Mo	2,384	1,485	1,027	1,308	3,050	-37.7%	-30.8%	27.4%	133.2%	27.9%	End	1.0%	0.7%	0.5%	0.4%	
Through July	18,518	12,095	7,731	7,533	21,353	-34.7%	-36.1%	-2.6%	183.5%	15.3%						

Assignment Summary By Policy Effective Month

Date	2019	2020	2021	2022	2023	% Difference				Pre-Covid	PY 2019	PY 2020	PY 2021	PY 2022	PY 2023	
	Assignment Count	Assignment Count	Assignment Count	Assignment Count	Assignment Count	20/19	21/20	22/21	23/22	Comparison 23/19	Residual Market Share	Residual Market Share	Residual Market Share	Residual Market Share	Residual Market Share	
Jan	2,553	1,973	912	762	2,155	-22.7%	-53.8%	-16.4%	182.8%	-15.6%	Jan	0.9%	0.8%	0.5%	0.4%	0.5%
Feb	2,635	2,035	807	787	2,296	-22.8%	-60.3%	-2.5%	191.7%	-12.9%	Feb	1.1%	0.9%	0.5%	0.4%	0.6%
Mar	3,243	1,886	1,433	1,157	3,262	-41.8%	-24.0%	-19.3%	181.9%	0.6%	Mar	1.2%	0.9%	0.6%	0.4%	0.7%
Apr	2,957	1,094	1,207	1,093	3,028	-63.0%	10.3%	-9.4%	177.0%	2.4%	Apr	1.2%	0.9%	0.6%	0.4%	0.7%
May	2,661	1,910	1,093	1,173	3,235	-28.2%	-42.8%	7.3%	175.8%	21.6%	May	1.2%	0.9%	0.6%	0.4%	0.8%
Jun	2,361	1,716	1,212	1,274	3,590	-27.3%	-29.4%	5.1%	181.8%	52.1%	Jun	1.1%	0.8%	0.5%	0.4%	0.8%
Jul	2,180	1,496	1,079	1,295	3,777	-31.4%	-27.9%	20.0%	191.7%	73.3%	Jul	1.1%	0.8%	0.5%	0.4%	
Aug	2,334	1,446	1,065	1,527		-38.0%	-26.3%	43.4%			Aug	1.1%	0.8%	0.5%	0.4%	
Sep	2,163	1,358	955	1,532		-37.2%	-29.7%	60.4%			Sep	1.0%	0.7%	0.5%	0.4%	
Oct	2,147	1,196	946	1,603		-44.3%	-20.9%	69.5%			Oct	1.0%	0.7%	0.5%	0.4%	
Nov	1,830	878	844	1,643		-52.0%	-3.9%	94.7%			Nov	1.0%	0.7%	0.5%	0.4%	
Dec	1,651	835	798	1,843		-49.4%	-4.4%	131.0%			Dec	1.0%	0.7%	0.5%	0.4%	
Total YTD	28,715	17,823	12,351	15,689	21,343	-37.9%	-30.7%	27.0%	36.0%	-25.7%	Year					
Avg Mo	2,393	1,485	1,029	1,307	3,049	-37.9%	-30.7%	27.0%	133.2%	27.4%	End	1.0%	0.7%	0.5%	0.4%	
Through July	18,590	12,110	7,743	7,541	21,343	-34.9%	-36.1%	-2.6%	183.0%	14.8%						

MAIP Assigned (CAR ID 9) Statistically Reported Exposures By Effective Month @ June, 2023
Includes New and Renewal Business

Date	2019	2020	2021	2022	2023	% Difference					Pre-Covid Comparison	PY 2019	PY 2020	PY 2021	PY 2022	PY 2023
	ID 9	ID 9	ID 9	ID 9	ID 9	20 / 19	21 / 20	22 / 21	23 / 22	23 / 19	Actg	Residual Market Share	Residual Market Share	Residual Market Share	Residual Market Share	Residual Market Share
Jan	3,875	3,239	2,063	1,385	2,461	-16%	-36.3%	-32.9%	77.7%	-36.5%	Jan	0.9%	0.8%	0.5%	0.4%	0.5%
Feb	3,944	3,157	1,782	1,289	2,543	-20%	-43.6%	-27.7%	97.3%	-35.5%	Feb	1.1%	0.9%	0.5%	0.4%	0.6%
Mar	4,684	3,383	2,473	1,766	3,767	-27.8%	-26.9%	-28.6%	113.3%	-19.6%	Mar	1.2%	0.9%	0.6%	0.4%	0.7%
Apr	4,267	2,537	1,827	1,438	3,578	-40.5%	-28.0%	-21.3%	148.8%	-16.1%	Apr	1.2%	0.9%	0.6%	0.4%	0.7%
May	3,955	3,043	1,956	1,629	3,981	-23.1%	-35.7%	-16.7%	144.4%	0.7%	May	1.2%	0.9%	0.6%	0.4%	0.8%
Jun	3,616	2,727	1,945	1,754	3,496	-24.6%	-28.7%	-9.8%	99.3%	-3.3%	Jun	1.1%	0.8%	0.5%	0.4%	0.8%
Jul	3,419	2,505	1,698	1,668		-26.7%	-32.2%	-1.8%			Jul	1.1%	0.8%	0.5%	0.4%	
Aug	3,626	2,551	1,725	1,907		-29.7%	-32.4%	10.5%			Aug	1.0%	0.8%	0.5%	0.4%	
Sep	3,303	2,430	1,598	1,931		-26.4%	-34.3%	20.8%			Sep	1.0%	0.7%	0.5%	0.4%	
Oct	3,464	2,347	1,569	1,945		-32.2%	-33.2%	24.0%			Oct	1.0%	0.7%	0.5%	0.4%	
Nov	2,924	1,741	1,278	1,895		-40.5%	-26.6%	48.2%			Nov	1.0%	0.7%	0.5%	0.4%	
Dec	2,788	1,844	1,332	2,079		-33.9%	-27.7%	56.1%			Dec	1.0%	0.7%	0.5%	0.4%	
Total YTD	43,865	31,504	21,248	20,686	19,827	-28.2%	-32.6%	-2.6%	-4.2%	-54.8%	Year End	0.9%	0.7%	0.5%	0.4%	
Avg Mo	3,655	2,625	1,774	1,724	3,304	-28.2%	-32.4%	-2.8%	91.7%	-9.6%						
Total Mkt Exp	4,686,073	4,738,078	4,711,667	4,851,322	2,562,163	1.1%	-0.6%	3.0%	-47.2%	-45.3%						
Res Mkt Shr	0.9%	0.7%	0.5%	0.4%	0.8%	-29.0%	-32.2%	-5.4%	81.5%	-17.3%						
Through June	24,340	18,086	12,047	9,261	19,827	-25.7%	-33.4%	-23.1%	114.1%	-18.5%						



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MEMORANDUM

To: Actuarial Committee
From: Tim Galligan
Financial Services Administrator
Date: August 25, 2023
Re: AC 23.04 Exhibit #5: 4/1/2024 Quota Share Credits (Formulaic Rule 29 Indication)

The following is a summary of the data used to calculate the Actuarial Committee exhibits relating to the indicated 4/1/2024 “Keep-Out” credit factors.

Premiums/Credit Factors – Rate Year

- Data used for the residual market shares for 2021-2022 reflects the effective period from September to August, and 2023 is updated to reflect the rolling-12 months through June, 2023. The premiums used for calculations throughout the exhibits use rates effective May 1, 2023.
- Voluntary Market Data includes CAR ID Code 8 for the 12-month period. Residual Market Data includes CAR ID Code 9 for the 12-month period.

Definitions

- Credit Eligible Exposures – the number of exposures that would receive credit if all policies were written voluntarily for the 12-month period.
- Potential Credit Premium – the amount of credit premium that would be written if all policies were written voluntarily for the 12-month period.
- Estimated Credits Used – the amount of credit premium that would be written for the 12-month period based on the voluntary premium.

2024 Indicated Credit Matrix

The formulaic 2024 credit matrix is calculated using the three most recent prior years of residual market share data, by territory and operator class. Credit eligible groupings are defined by ranges of residual market shares, and credit factors are assigned to each credit eligible group as defined in Rule 29.D.2.

This results in an overall change to credit eligible exposures of -97.2%, and a change to potential credit premium of -94.7% based on current data.

**Commonwealth Automobile Reinsurers
4/1/2024 Credit Offer - Data Through June, 2023 (2023 Rates)
Summary by Rate Class**

4/1/2023 Credit Factors				4/1/24 Indicated - Residual Market Share Group Methodology			
Rate Class	Total Mkt Exposures	Credit Eligible Exposures	Potential Credit Premium	Credit Eligible Exposures	%Δ	Potential Credit Premium	%Δ
10	3,163,886	324,959	630,457,021	0	-100.0%	0	-100.0%
15	1,050,594	10,918	19,452,724	0	-100.0%	0	-100.0%
17	155,807	71,601	170,889,827	3,481	-95.1%	7,953,256	-95.3%
18	68,044	1,693	3,523,745	0	-100.0%	0	-100.0%
20	38,148	37,242	156,919,958	10,118	-72.8%	46,805,135	-70.2%
21	21,090	7,537	23,449,378	0	-100.0%	0	-100.0%
25	72,321	4,780	20,587,905	0	-100.0%	0	-100.0%
26	71,517	588	2,237,860	0	-100.0%	0	-100.0%
30	48,218	494	959,174	0	-100.0%	0	-100.0%
M/M	184,214	22,574	8,508,886	0	-100.0%	0	-100.0%
Total	4,873,838	482,386	1,036,986,479	13,598	-97.2%	54,758,390	-94.7%

% of Total Mkt. Exp.	9.9%	0.3%	
Estimated Credits Used Credit Utilization	1,004,473,286 96.9%	Estimated Credits Used Credit Utilization	48,871,197 89.2%

Credit Group Ranges:				Residual Mark Share Group	Keep Out Credits
Group	Lower	Upper	Credit Factor		
0	0	0.05	0.00	0	0.00
1	0.05	0.08	1.00	1	1.00
2	0.08	0.11	1.00	2	1.00
3	0.11	0.17	1.00	3	1.00
4	0.17	0.23	1.25	4	1.25
5	0.23	0.29	1.50	5	1.50
6	0.29	0.35	1.75	6	1.75
7	0.35	0.41	2.00	7	2.00
8	0.41	0.47	2.25	8	2.25
9	0.47	1	2.50	9	2.50

Commonwealth Automobile Reinsurers
4/1/2024 Credit Offer - Data Through June, 2023 (2023 Rates)
Summary by Territory

4/1/2023 Credit Factors				4/1/24 - Residual Market Share Group			
<u>Territory</u>	<u>Total Mkt Exposures</u>	<u>Credit Eligible Exposures</u>	<u>Potential Credit Premium</u>	<u>Credit Eligible Exposures</u>	<u>%Δ</u>	<u>Potential Credit Premium</u>	<u>%Δ</u>
1	192,899	0	0	0	0.0%	0	0.0%
2	257,128	1,213	3,115,161	0	-100.0%	0	-100.0%
3	554,124	2,643	7,286,122	0	-100.0%	0	-100.0%
4	351,146	1,550	4,833,801	0	-100.0%	0	-100.0%
5	549,533	3,208	8,970,033	0	-100.0%	0	-100.0%
6	363,321	1,778	5,710,067	0	-100.0%	0	-100.0%
7	380,773	14,300	29,411,846	0	-100.0%	0	-100.0%
8	213,369	7,773	17,338,042	0	-100.0%	0	-100.0%
9	215,062	9,489	24,820,341	1,840	-80.6%	7,361,961	-70.3%
10	104,058	4,562	11,542,511	0	-100.0%	0	-100.0%
11	76,475	673	2,554,003	0	-100.0%	0	-100.0%
12	206,239	8,187	21,345,363	0	-100.0%	0	-100.0%
13	237,880	21,826	43,035,935	0	-100.0%	0	-100.0%
14	81,354	8,041	19,341,946	0	-100.0%	0	-100.0%
15	31,235	3,620	9,475,197	0	-100.0%	0	-100.0%
16	16,560	14,591	30,257,405	467	-96.8%	2,136,847	-92.9%
17	17,841	495	1,404,855	0	-100.0%	0	-100.0%
18	16,765	13,481	27,261,978	179	-98.7%	866,952	-96.8%
19	16,832	743	2,280,457	204	-72.6%	896,589	-60.7%
20	19,151	14,738	33,302,059	292	-98.0%	1,521,886	-95.4%
21	50,633	49,354	125,962,190	974	-98.0%	5,714,526	-95.5%
22	18,746	18,746	50,087,891	473	-97.5%	2,746,084	-94.5%
23	43,960	2,671	8,196,444	0	-100.0%	0	-100.0%
24	26,803	1,345	3,142,557	0	-100.0%	0	-100.0%
25	21,488	707	2,179,502	168	-76.2%	692,474	-68.2%
26	26,896	2,331	7,559,492	0	-100.0%	0	-100.0%
27	440,912	1,891	4,103,541	0	-100.0%	0	-100.0%
40	22,258	17,241	31,181,217	1,171	-93.2%	3,599,873	-88.5%
41	67,493	56,153	81,923,945	933	-98.3%	3,314,789	-96.0%
42	85,553	67,951	143,167,583	1,809	-97.3%	8,673,293	-93.9%
43	55,182	45,321	89,159,142	0	-100.0%	0	-100.0%
44	46,328	40,672	67,361,190	4,054	-90.0%	10,893,457	-83.8%
45	55,237	45,093	119,674,663	1,034	-97.7%	6,339,658	-94.7%
99	10,608	0	0	0	0.0%	0	0.0%
Total	4,873,838	482,386	1,036,986,479	13,598	-97.2%	54,758,390	-94.7%
% of Total Mkt. Exp.		9.9%		0.3%			

<u>Residual Mark Share Group</u>	<u>Keep Out Credits</u>
0	0.00
1	1.00
2	1.00
3	1.00
4	1.25
5	1.50
6	1.75
7	2.00
8	2.25
9	2.50

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer Data Through June, 2016

4/1/2024 Formulaic Credit Factor Indications Using Residual Market Ranges (Rule 29)

Territory	Rate Class Group									
	10	15	17	18	20	21	25	26	30	MC/Misc.
1	-	-	-	-	-	-	-	-	-	-
2	-	-	-	-	-	-	-	-	-	-
3	-	-	-	-	-	-	-	-	-	-
4	-	-	-	-	-	-	-	-	-	-
5	-	-	-	-	-	-	-	-	-	-
6	-	-	-	-	-	-	-	-	-	-
7	-	-	-	-	-	-	-	-	-	-
8	-	-	-	-	-	-	-	-	-	-
9	-	-	-	-	1.00	-	-	-	-	-
10	-	-	-	-	-	-	-	-	-	-
11	-	-	-	-	-	-	-	-	-	-
12	-	-	-	-	-	-	-	-	-	-
13	-	-	-	-	-	-	-	-	-	-
14	-	-	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-	-	-
16	-	-	-	-	1.00	-	-	-	-	-
17	-	-	-	-	-	-	-	-	-	-
18	-	-	-	-	1.00	-	-	-	-	-
19	-	-	-	-	1.00	-	-	-	-	-
20	-	-	-	-	1.00	-	-	-	-	-
21	-	-	-	-	1.00	-	-	-	-	-
22	-	-	-	-	1.00	-	-	-	-	-
23	-	-	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-	-	-
25	-	-	-	-	1.00	-	-	-	-	-
26	-	-	-	-	-	-	-	-	-	-
27	-	-	-	-	-	-	-	-	-	-
40	-	-	1.00	-	1.00	-	-	-	-	-
41	-	-	-	-	1.00	-	-	-	-	-
42	-	-	-	-	1.00	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-
44	-	-	1.00	-	1.00	-	-	-	-	-
45	-	-	-	-	1.00	-	-	-	-	-
99	-	-	-	-	-	-	-	-	-	-

4/1/2023 Credit Eligible Cells

Cells Remaining Creditless	213
New Credit (Gain)	0
Non Zero stay same	6
Existing Lose All	112
Existing Increase	0
Existing Decrease	9

Residual Mark Shr	Keep Out Credits
Group 0	0.00
Group 1	1.00
Group 2	1.00
Group 3	1.00
Group 4	1.25
Group 5	1.50
Group 6	1.75
Group 7	2.00
Group 8	2.25
Group 9	2.50

Total Cells with Credit 15

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 10

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2024 Credits	2023 Credits	Change	Residual Mark Shr Group	Keep Out Credits
	Aug-21	Aug-22	Jun-23	2022	2023	2024						
1	0.29%	0.24%	0.32%	0	0	0	0	-	-	-	0	0.00
2	0.29%	0.22%	0.30%	0	0	0	0	-	-	-	1	1.00
3	0.37%	0.29%	0.40%	0	0	0	0	-	-	-	2	1.00
4	0.27%	0.22%	0.32%	0	0	0	0	-	-	-	3	1.00
5	0.50%	0.39%	0.57%	0	0	0	0	-	-	-	4	1.25
6	0.39%	0.28%	0.42%	0	0	0	0	-	-	-	5	1.50
7	0.54%	0.42%	0.62%	0	0	0	0	-	-	-	6	1.75
8	0.57%	0.39%	0.53%	0	0	0	0	-	-	-	7	2.00
9	0.60%	0.44%	0.73%	0	0	0	0	-	-	-	8	2.25
10	0.75%	0.59%	0.80%	0	0	0	0	-	-	-	9	2.50
11	0.43%	0.28%	0.43%	0	0	0	0	-	-	-		
12	0.50%	0.37%	0.51%	0	0	0	0	-	-	-		
13	0.80%	0.61%	1.15%	0	0	0	0	-	-	-		
14	0.91%	0.67%	1.17%	0	0	0	0	-	-	-		
15	0.69%	0.49%	1.20%	0	0	0	0	-	-	-		
16	1.14%	0.67%	1.48%	0	0	0	0	-	1.00	(1.00)		
17	0.42%	0.33%	0.56%	0	0	0	0	-	-	-		
18	1.00%	0.97%	1.45%	0	0	0	0	-	1.00	(1.00)		
19	0.81%	0.87%	1.21%	0	0	0	0	-	-	-		
20	1.51%	1.54%	1.95%	0	0	0	0	-	1.00	(1.00)	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
21	1.71%	1.35%	1.95%	0	0	0	0	-	1.00	(1.00)		
22	2.54%	2.29%	3.50%	0	0	0	0	-	1.00	(1.00)	2024	-
23	0.42%	0.30%	0.42%	0	0	0	0	-	-	-		
24	0.48%	0.38%	0.43%	0	0	0	0	-	-	-	2023	630,457,021
25	0.41%	0.29%	0.31%	0	0	0	0	-	-	-		
26	0.52%	0.43%	0.83%	0	0	0	0	-	-	-	<u>Difference:</u>	<u>Difference:</u>
27	0.26%	0.19%	0.27%	0	0	0	0	-	-	-		
40	1.17%	0.86%	1.59%	0	0	0	0	-	1.00	(1.00)	(630,457,021)	(324,959)
41	0.82%	0.67%	1.36%	0	0	0	0	-	1.00	(1.00)		
42	0.66%	0.46%	1.03%	0	0	0	0	-	1.00	(1.00)	<u>Percent Change:</u>	<u>Percent Change:</u>
43	0.95%	0.52%	1.13%	0	0	0	0	-	1.00	(1.00)		
44	2.36%	1.85%	3.35%	0	0	0	0	-	1.00	(1.00)	-100.0%	-100.0%
45	1.49%	1.16%	1.55%	0	0	0	0	-	1.00	(1.00)		
99	0.64%	0.19%	0.14%	0	0	0	0	-	-	-		
Tot	0.54%	0.41%	0.65%									

*Selection Criteria

- If the indicated residual market share group equal in all three years, select that residual market share group.
- If two of the three years indicate the same residual market share group, select that residual market share group.
- If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 17

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2024 Credits	2023 Credits	Change	Residual Mark Shr Group	Keep Out Credits
	Aug-21	Aug-22	Jun-23	2022	2023	2024						
1	0.90%	0.63%	1.04%	0	0	0	0	-	-	-	0	0.00
2	0.68%	0.47%	0.78%	0	0	0	0	-	-	-	1	1.00
3	0.83%	0.54%	1.13%	0	0	0	0	-	-	-	2	1.00
4	0.65%	0.54%	1.07%	0	0	0	0	-	-	-	3	1.00
5	1.29%	1.10%	1.68%	0	0	0	0	-	-	-	4	1.25
6	1.25%	1.07%	1.54%	0	0	0	0	-	-	-	5	1.50
7	1.01%	0.96%	1.81%	0	0	0	0	-	1.00	(1.00)	6	1.75
8	1.37%	1.18%	2.02%	0	0	0	0	-	1.00	(1.00)	7	2.00
9	1.57%	1.32%	2.41%	0	0	0	0	-	1.00	(1.00)	8	2.25
10	1.74%	1.26%	2.85%	0	0	0	0	-	1.00	(1.00)	9	2.50
11	0.88%	0.95%	1.33%	0	0	0	0	-	-	-		
12	1.07%	1.06%	1.64%	0	0	0	0	-	1.00	(1.00)		
13	1.99%	1.92%	3.48%	0	0	0	0	-	1.00	(1.00)		
14	1.65%	1.01%	3.01%	0	0	0	0	-	1.00	(1.00)		
15	1.66%	1.24%	2.02%	0	0	0	0	-	1.00	(1.00)		
16	2.95%	2.04%	3.18%	0	0	0	0	-	1.00	(1.00)		
17	1.72%	0.40%	2.07%	0	0	0	0	-	1.00	(1.00)		
18	3.78%	1.22%	4.05%	0	0	0	0	-	1.00	(1.00)		
19	4.75%	3.31%	5.26%	0	0	1	0	-	1.00	(1.00)		
20	4.36%	3.38%	4.50%	0	0	0	0	-	1.00	(1.00)	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
21	3.80%	2.58%	4.03%	0	0	0	0	-	1.00	(1.00)		
22	4.50%	3.94%	5.23%	0	0	1	0	-	1.00	(1.00)	2024	7,953,256
23	1.12%	1.41%	1.77%	0	0	0	0	-	1.00	(1.00)		3,481
24	1.06%	0.87%	1.32%	0	0	0	0	-	-	-	2023	170,889,827
25	1.85%	0.00%	1.30%	0	0	0	0	-	1.00	(1.00)		
26	0.76%	0.80%	1.93%	0	0	0	0	-	1.00	(1.00)	<u>Difference:</u>	<u>Difference:</u>
27	0.68%	0.62%	0.99%	0	0	0	0	-	-	-		
40	5.46%	3.12%	5.88%	1	0	1	1	1.00	1.00	-	(162,936,571)	(68,121)
41	2.35%	1.32%	4.53%	0	0	0	0	-	1.00	(1.00)		
42	2.46%	2.44%	4.38%	0	0	0	0	-	1.00	(1.00)	<u>Percent Change:</u>	<u>Percent Change:</u>
43	2.12%	1.15%	3.56%	0	0	0	0	-	1.00	(1.00)		
44	5.21%	3.29%	8.99%	1	0	2	1	1.00	1.00	-	-95.3%	-95.1%
45	3.24%	3.14%	4.66%	0	0	0	0	-	1.00	(1.00)		
99	0.02%	0.05%	0.16%	0	0	0	0	-	-	-		
Tot	1.37%	1.11%	2.06%									

*Selection Criteria

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 18

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2024 Credits	2023 Credits	Change	Residual Mark Shr Group	Keep Out Credits
	Aug-21	Aug-22	Jun-23	2022	2023	2024						
1	0.38%	0.11%	0.13%	0	0	0	0	-	-	-	0	0.00
2	0.29%	0.06%	0.18%	0	0	0	0	-	-	-	1	1.00
3	0.17%	0.12%	0.25%	0	0	0	0	-	-	-	2	1.00
4	0.18%	0.06%	0.18%	0	0	0	0	-	-	-	3	1.00
5	0.20%	0.15%	0.35%	0	0	0	0	-	-	-	4	1.25
6	0.28%	0.09%	0.27%	0	0	0	0	-	-	-	5	1.50
7	0.40%	0.22%	0.49%	0	0	0	0	-	-	-	6	1.75
8	0.39%	0.33%	0.33%	0	0	0	0	-	-	-	7	2.00
9	0.30%	0.16%	0.44%	0	0	0	0	-	-	-	8	2.25
10	0.66%	0.14%	0.49%	0	0	0	0	-	-	-	9	2.50
11	0.36%	0.09%	0.08%	0	0	0	0	-	-	-		
12	0.34%	0.35%	0.31%	0	0	0	0	-	-	-		
13	0.68%	0.29%	0.52%	0	0	0	0	-	-	-		
14	0.33%	0.13%	0.37%	0	0	0	0	-	-	-		
15	0.25%	1.11%	1.24%	0	0	0	0	-	-	-		
16	1.13%	0.58%	1.58%	0	0	0	0	-	-	-		
17	0.63%	0.63%	0.32%	0	0	0	0	-	-	-		
18	0.55%	0.00%	0.89%	0	0	0	0	-	1.00	(1.00)		
19	1.05%	1.00%	0.34%	0	0	0	0	-	-	-		
20	1.31%	1.30%	2.66%	0	0	0	0	-	-	-	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
21	0.30%	0.32%	1.21%	0	0	0	0	-	-	-		
22	0.09%	0.16%	0.56%	0	0	0	0	-	1.00	(1.00)	2024	-
23	0.31%	0.13%	0.28%	0	0	0	0	-	-	-		
24	0.13%	0.73%	0.00%	0	0	0	0	-	-	-	2023	3,523,745
25	0.12%	0.00%	0.00%	0	0	0	0	-	-	-		
26	0.00%	0.00%	0.00%	0	0	0	0	-	-	-	<u>Difference:</u>	<u>Difference:</u>
27	0.23%	0.07%	0.10%	0	0	0	0	-	-	-		
40	0.00%	0.00%	1.45%	0	0	0	0	-	1.00	(1.00)	(3,523,745)	(1,693)
41	0.22%	0.15%	0.40%	0	0	0	0	-	1.00	(1.00)		
42	0.06%	0.49%	0.57%	0	0	0	0	-	-	-	<u>Percent Change:</u>	<u>Percent Change:</u>
43	1.06%	0.60%	0.53%	0	0	0	0	-	-	-		
44	1.10%	0.51%	2.00%	0	0	0	0	-	-	-	-100.0%	-100.0%
45	1.37%	0.90%	1.11%	0	0	0	0	-	-	-		
99	0.00%	0.00%	0.03%	0	0	0	0	-	-	-		
Tot	0.32%	0.18%	0.34%									

*Selection Criteria

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 20

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2024 Credits	2023 Credits	Change	Residual Mark Shr Group	Keep Out Credits	
	Aug-21	Aug-22	Jun-23	2022	2023	2024							
1	2.76%	3.44%	4.03%	0	0	0	0	-	-	-	0	0.00	
2	1.32%	2.19%	4.41%	0	0	0	0	-	1.00	(1.00)	1	1.00	
3	2.98%	3.04%	3.90%	0	0	0	0	-	1.00	(1.00)	2	1.00	
4	1.95%	2.10%	3.34%	0	0	0	0	-	1.00	(1.00)	3	1.00	
5	3.94%	2.98%	6.30%	0	0	1	0	-	1.00	(1.00)	4	1.25	
6	2.79%	3.24%	4.03%	0	0	0	0	-	1.00	(1.00)	5	1.50	
7	4.14%	3.26%	7.08%	0	0	1	0	-	1.00	(1.00)	6	1.75	
8	3.33%	3.09%	4.36%	0	0	0	0	-	1.00	(1.00)	7	2.00	
9	5.76%	4.08%	6.61%	1	0	1	1	1.00	1.00	-	8	2.25	
10	4.21%	4.08%	6.65%	0	0	1	0	-	1.00	(1.00)	9	2.50	
11	1.23%	1.54%	3.34%	0	0	0	0	-	1.00	(1.00)			
12	3.30%	2.20%	4.67%	0	0	0	0	-	1.00	(1.00)			
13	4.48%	4.68%	9.17%	0	0	2	0	-	1.00	(1.00)			
14	2.85%	2.10%	5.79%	0	0	1	0	-	1.00	(1.00)			
15	2.97%	2.50%	3.90%	0	0	0	0	-	1.25	(1.25)			
16	6.49%	6.04%	10.66%	1	1	2	1	1.00	1.50	(0.50)			
17	2.25%	1.36%	1.78%	0	0	0	0	-	1.25	(1.25)			
18	5.26%	5.67%	7.53%	1	1	1	1	1.00	1.25	(0.25)			
19	5.90%	6.29%	11.79%	1	1	3	1	1.00	1.00	-			
20	5.60%	5.35%	6.62%	1	1	1	1	1.00	1.50	(0.50)	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>	
21	10.64%	7.89%	11.28%	2	1	3	2	1.00	1.75	(0.75)	2024	46,805,135	10,118
22	10.35%	10.31%	17.52%	2	2	4	2	1.00	1.75	(0.75)			
23	3.34%	1.85%	3.06%	0	0	0	0	-	1.25	(1.25)			
24	0.99%	1.19%	2.66%	0	0	0	0	-	1.00	(1.00)	2023	156,919,958	37,242
25	6.21%	3.21%	5.21%	1	0	1	1	1.00	1.00	-			
26	2.82%	3.51%	6.31%	0	0	1	0	-	1.50	(1.50)	<u>Difference:</u>	<u>Difference:</u>	
27	2.50%	2.32%	2.54%	0	0	0	0	-	1.00	(1.00)			
40	10.87%	10.25%	15.64%	2	2	3	2	1.00	1.50	(0.50)	(110,114,823)	(27,125)	
41	5.77%	4.46%	9.94%	1	0	2	1	1.00	1.00	-			
42	9.17%	8.60%	13.16%	2	2	3	2	1.00	1.25	(0.25)	<u>Percent Change:</u>	<u>Percent Change:</u>	
43	4.50%	3.82%	7.33%	0	0	1	0	-	1.25	(1.25)			
44	3.91%	5.80%	12.70%	0	1	3	1	1.00	1.50	(0.50)	-70.2%	-72.8%	
45	10.02%	6.89%	9.94%	2	1	2	2	1.00	1.25	(0.25)			
99	0.71%	1.78%	1.78%	0	0	0	0	-	-	-			
Tot	4.35%	3.90%	6.77%										

*Selection Criteria

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 21

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2024 Credits	2023 Credits	Change	Residual Mark Shr Group	Keep Out Credits
	Aug-21	Aug-22	Jun-23	2022	2023	2024						
1	0.27%	0.00%	0.24%	0	0	0	0	-	-	-	0	0.00
2	0.16%	0.29%	0.87%	0	0	0	0	-	-	-	1	1.00
3	0.95%	0.48%	0.53%	0	0	0	0	-	-	-	2	1.00
4	0.48%	0.78%	0.39%	0	0	0	0	-	-	-	3	1.00
5	0.86%	0.83%	0.89%	0	0	0	0	-	-	-	4	1.25
6	0.59%	0.29%	0.86%	0	0	0	0	-	-	-	5	1.50
7	1.37%	0.79%	0.87%	0	0	0	0	-	-	-	6	1.75
8	0.26%	0.45%	1.44%	0	0	0	0	-	-	-	7	2.00
9	1.01%	0.79%	0.96%	0	0	0	0	-	1.00	(1.00)	8	2.25
10	0.95%	0.06%	1.04%	0	0	0	0	-	1.00	(1.00)	9	2.50
11	0.17%	0.36%	0.45%	0	0	0	0	-	-	-		
12	0.36%	0.93%	1.31%	0	0	0	0	-	-	-		
13	1.20%	0.90%	2.33%	0	0	0	0	-	1.00	(1.00)		
14	1.36%	0.92%	0.99%	0	0	0	0	-	1.00	(1.00)		
15	0.21%	0.63%	1.28%	0	0	0	0	-	1.00	(1.00)		
16	0.99%	2.35%	4.51%	0	0	0	0	-	1.00	(1.00)		
17	2.90%	0.64%	0.73%	0	0	0	0	-	-	-		
18	1.37%	0.78%	0.07%	0	0	0	0	-	1.00	(1.00)		
19	2.94%	0.91%	2.01%	0	0	0	0	-	1.00	(1.00)		
20	0.99%	0.80%	2.16%	0	0	0	0	-	1.00	(1.00)	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
21	1.30%	0.94%	2.71%	0	0	0	0	-	1.00	(1.00)		
22	0.89%	2.93%	1.93%	0	0	0	0	-	1.00	(1.00)	2024	-
23	1.01%	0.20%	0.72%	0	0	0	0	-	-	-		
24	1.12%	0.11%	0.00%	0	0	0	0	-	1.00	(1.00)	2023	23,449,378
25	2.64%	1.79%	1.41%	0	0	0	0	-	-	-		
26	0.00%	0.00%	0.53%	0	0	0	0	-	1.00	(1.00)	<u>Difference:</u>	<u>Difference:</u>
27	0.72%	0.18%	0.29%	0	0	0	0	-	-	-		
40	3.26%	2.13%	2.02%	0	0	0	0	-	1.00	(1.00)	(23,449,378)	(7,537)
41	1.02%	0.89%	3.54%	0	0	0	0	-	1.00	(1.00)		
42	1.96%	1.41%	0.98%	0	0	0	0	-	1.00	(1.00)	<u>Percent Change:</u>	<u>Percent Change:</u>
43	0.80%	1.22%	2.03%	0	0	0	0	-	1.00	(1.00)		
44	1.90%	1.23%	3.40%	0	0	0	0	-	1.00	(1.00)	-100.0%	-100.0%
45	2.18%	1.66%	1.88%	0	0	0	0	-	1.00	(1.00)		
99	4.30%	0.00%	0.00%	0	0	0	0	-	-	-		
Tot	0.90%	0.70%	1.14%									

*Selection Criteria

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 25

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2024 Credits	2023 Credits	Change	Residual Mark Shr Group	Keep Out Credits
	Aug-21	Aug-22	Jun-23	2022	2023	2024						
1	0.76%	0.73%	0.89%	0	0	0	0	-	-	-	0	0.00
2	0.51%	0.50%	0.75%	0	0	0	0	-	-	-	1	1.00
3	0.68%	0.54%	0.86%	0	0	0	0	-	-	-	2	1.00
4	0.66%	0.45%	0.73%	0	0	0	0	-	-	-	3	1.00
5	1.25%	0.99%	1.66%	0	0	0	0	-	-	-	4	1.25
6	0.78%	0.69%	1.02%	0	0	0	0	-	-	-	5	1.50
7	1.24%	0.89%	1.05%	0	0	0	0	-	-	-	6	1.75
8	1.27%	1.05%	1.41%	0	0	0	0	-	-	-	7	2.00
9	1.36%	1.12%	1.67%	0	0	0	0	-	-	-	8	2.25
10	0.74%	0.76%	1.39%	0	0	0	0	-	-	-	9	2.50
11	0.52%	0.78%	0.13%	0	0	0	0	-	-	-		
12	1.54%	1.45%	1.45%	0	0	0	0	-	-	-		
13	1.71%	1.65%	3.31%	0	0	0	0	-	-	-		
14	0.76%	0.79%	2.05%	0	0	0	0	-	1.00	(1.00)		
15	0.58%	0.31%	1.49%	0	0	0	0	-	1.00	(1.00)		
16	2.85%	1.28%	4.90%	0	0	0	0	-	1.00	(1.00)		
17	0.77%	0.83%	2.30%	0	0	0	0	-	-	-		
18	2.30%	2.12%	0.93%	0	0	0	0	-	1.00	(1.00)		
19	0.08%	0.00%	1.14%	0	0	0	0	-	-	-		
20	1.22%	1.89%	3.06%	0	0	0	0	-	1.00	(1.00)	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
21	1.72%	1.72%	2.79%	0	0	0	0	-	1.00	(1.00)		
22	1.39%	1.96%	3.09%	0	0	0	0	-	1.00	(1.00)	2024	-
23	0.57%	0.00%	0.39%	0	0	0	0	-	1.00	(1.00)		
24	0.00%	0.00%	0.54%	0	0	0	0	-	1.00	(1.00)	2023	20,587,905
25	0.00%	0.00%	0.00%	0	0	0	0	-	1.00	(1.00)		
26	0.18%	1.26%	1.32%	0	0	0	0	-	1.00	(1.00)	<u>Difference:</u>	<u>Difference:</u>
27	0.56%	0.50%	0.57%	0	0	0	0	-	-	-		
40	0.52%	1.93%	3.79%	0	0	0	0	-	-	-	(20,587,905)	(4,780)
41	2.32%	1.28%	3.17%	0	0	0	0	-	-	-		
42	2.52%	0.96%	2.54%	0	0	0	0	-	-	-		
43	2.50%	1.51%	1.48%	0	0	0	0	-	1.00	(1.00)	<u>Percent Change:</u>	<u>Percent Change:</u>
44	1.99%	1.22%	3.81%	0	0	0	0	-	1.00	(1.00)	-100.0%	-100.0%
45	4.19%	2.92%	3.54%	0	0	0	0	-	1.00	(1.00)		
99	0.19%	0.00%	0.23%	0	0	0	0	-	-	-		
Tot	1.01%	0.82%	1.27%									

*Selection Criteria

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 26

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2024 Credits	2023 Credits	Change	Residual Mark Shr Group	Keep Out Credits
	Aug-21	Aug-22	Jun-23	2022	2023	2024						
1	0.12%	0.02%	0.13%	0	0	0	0	-	-	-	0	0.00
2	0.15%	0.19%	0.20%	0	0	0	0	-	-	-	1	1.00
3	0.16%	0.14%	0.17%	0	0	0	0	-	-	-	2	1.00
4	0.14%	0.16%	0.19%	0	0	0	0	-	-	-	3	1.00
5	0.21%	0.15%	0.13%	0	0	0	0	-	-	-	4	1.25
6	0.04%	0.07%	0.17%	0	0	0	0	-	-	-	5	1.50
7	0.30%	0.25%	0.30%	0	0	0	0	-	-	-	6	1.75
8	0.22%	0.13%	0.26%	0	0	0	0	-	-	-	7	2.00
9	0.28%	0.15%	0.16%	0	0	0	0	-	-	-	8	2.25
10	0.37%	0.43%	0.25%	0	0	0	0	-	-	-	9	2.50
11	0.10%	0.09%	0.09%	0	0	0	0	-	-	-		
12	0.52%	0.18%	0.15%	0	0	0	0	-	-	-		
13	0.31%	0.14%	0.56%	0	0	0	0	-	-	-		
14	0.39%	0.47%	0.00%	0	0	0	0	-	-	-		
15	0.00%	0.00%	0.37%	0	0	0	0	-	-	-		
16	0.00%	0.00%	1.28%	0	0	0	0	-	-	-		
17	0.05%	0.31%	0.07%	0	0	0	0	-	-	-		
18	1.73%	0.00%	0.00%	0	0	0	0	-	-	-		
19	0.00%	0.74%	0.74%	0	0	0	0	-	-	-		
20	1.41%	1.50%	0.64%	0	0	0	0	-	-	-	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
21	0.00%	0.62%	0.25%	0	0	0	0	-	-	-		
22	0.00%	1.26%	1.17%	0	0	0	0	-	1.00	(1.00)	2024	-
23	0.36%	0.08%	0.00%	0	0	0	0	-	-	-		
24	0.00%	0.00%	0.78%	0	0	0	0	-	-	-	2023	2,237,860
25	0.00%	0.00%	0.00%	0	0	0	0	-	-	-		
26	0.00%	0.00%	0.00%	0	0	0	0	-	-	-	<u>Difference:</u>	<u>Difference:</u>
27	0.14%	0.01%	0.10%	0	0	0	0	-	-	-		
40	0.00%	0.00%	0.00%	0	0	0	0	-	-	-	(2,237,860)	(588)
41	0.80%	0.07%	0.59%	0	0	0	0	-	-	-		
42	0.00%	0.13%	0.00%	0	0	0	0	-	-	-	<u>Percent Change:</u>	<u>Percent Change:</u>
43	0.19%	0.29%	0.65%	0	0	0	0	-	-	-		
44	2.68%	0.70%	1.61%	0	0	0	0	-	-	-	-100.0%	-100.0%
45	1.07%	0.25%	0.84%	0	0	0	0	-	1.00	(1.00)		
99	0.00%	0.00%	0.00%	0	0	0	0	-	-	-		
Tot	0.21%	0.15%	0.20%									

*Selection Criteria

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class MM

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2024 Credits	2023 Credits	Change	Residual Mark Shr Group	Keep Out Credits
	Aug-21	Aug-22	Jun-23	2022	2023	2024						
1	0.44%	0.42%	0.44%	0	0	0	0	-	-	-	0	0.00
2	0.56%	0.38%	0.38%	0	0	0	0	-	-	-	1	1.00
3	0.74%	0.51%	0.51%	0	0	0	0	-	-	-	2	1.00
4	0.45%	0.39%	0.36%	0	0	0	0	-	-	-	3	1.00
5	0.79%	0.55%	0.57%	0	0	0	0	-	-	-	4	1.25
6	0.62%	0.57%	0.47%	0	0	0	0	-	-	-	5	1.50
7	0.96%	0.70%	0.64%	0	0	0	0	-	-	-	6	1.75
8	0.83%	0.66%	0.44%	0	0	0	0	-	-	-	7	2.00
9	1.07%	0.70%	0.57%	0	0	0	0	-	-	-	8	2.25
10	1.07%	0.89%	0.60%	0	0	0	0	-	-	-	9	2.50
11	1.10%	0.70%	0.75%	0	0	0	0	-	-	-		
12	1.13%	0.64%	0.54%	0	0	0	0	-	-	-		
13	1.77%	1.47%	1.37%	0	0	0	0	-	1.00	(1.00)		
14	1.31%	1.01%	0.76%	0	0	0	0	-	1.00	(1.00)		
15	2.54%	1.78%	2.49%	0	0	0	0	-	1.00	(1.00)		
16	1.43%	2.33%	2.56%	0	0	0	0	-	1.00	(1.00)		
17	2.86%	1.85%	1.55%	0	0	0	0	-	-	-		
18	1.38%	1.24%	1.33%	0	0	0	0	-	1.00	(1.00)		
19	0.42%	0.03%	0.00%	0	0	0	0	-	-	-		
20	2.65%	1.01%	2.68%	0	0	0	0	-	-	-	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
21	2.92%	2.07%	2.38%	0	0	0	0	-	1.00	(1.00)		
22	2.30%	2.65%	1.85%	0	0	0	0	-	1.00	(1.00)	2024	-
23	1.07%	0.55%	0.36%	0	0	0	0	-	1.00	(1.00)		
24	0.28%	0.65%	0.66%	0	0	0	0	-	1.00	(1.00)	2023	8,508,886
25	0.46%	0.15%	0.00%	0	0	0	0	-	-	-		
26	1.37%	1.55%	1.01%	0	0	0	0	-	1.00	(1.00)	<u>Difference:</u>	<u>Difference:</u>
27	0.35%	0.27%	0.37%	0	0	0	0	-	-	-		
40	1.85%	1.44%	1.76%	0	0	0	0	-	1.00	(1.00)	(8,508,886)	(22,574)
41	1.86%	0.84%	0.98%	0	0	0	0	-	1.00	(1.00)		
42	0.99%	0.58%	0.45%	0	0	0	0	-	1.00	(1.00)	<u>Percent Change:</u>	<u>Percent Change:</u>
43	2.01%	1.15%	1.00%	0	0	0	0	-	1.00	(1.00)		
44	3.11%	1.85%	2.49%	0	0	0	0	-	1.00	(1.00)	-100.0%	-100.0%
45	3.15%	1.97%	1.58%	0	0	0	0	-	1.00	(1.00)		
99	1.49%	1.30%	0.69%	0	0	0	0	-	-	-		
Tot	0.85%	0.62%	0.59%									

*Selection Criteria

- If the indicated residual market share group equal in all three years, select that residual market share group.
- If two of the three years indicate the same residual market share group, select that residual market share group.
- If all three years indicate a different residual market share group, select the median residual market share group.

Indicated Credit Factors
 Rate Class Group 10

Terr	Current										Proposals Included in Agenda				Current Exp
	2015	2016	2017	2018	2019	2020	2021	2022	2023	Rule 29 2024	Relative Range Methodology 2024	+/-	Statewide Average Methodology 2024	+/-	
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	376
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	480
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,377
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	688
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,986
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	975
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,499
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	738
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,044
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	546
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	230
12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	752
13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,904
14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	686
15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	263
16	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	184
17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	65
18	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	176
19	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	149
20	1.00	-	-	1.00	-	-	-	-	-	-	1.00	-	1.00	-	264
21	1.00	1.00	1.00	-	1.00	1.00	-	-	-	-	1.00	-	1.00	-	717
22	1.00	1.00	1.00	-	1.00	1.00	1.00	-	-	-	1.00	-	1.00	-	474
23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	138
24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	89
25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	57
26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	174
27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	713
40	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	237
41	1.00	-	-	-	-	-	-	-	-	-	-	(1.00)	-	(1.00)	666
42	1.00	-	-	-	-	-	-	-	-	-	-	(1.00)	-	(1.00)	616
43	1.00	-	-	-	-	-	-	-	-	-	-	(1.00)	-	(1.00)	445
44	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	1,163
45	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	603
99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8

Highlighted 2015/Current Credit Exists

Total Exp 20,481

Indicated Credit Factors
 Rate Class Group 15

Terr	Current										Proposals Included in Agenda				Current Exp
	2015	2016	2017	2018	2019	2020	2021	2022	2023	Rule 29 2024	Relative Range Methodology 2024	+/-	Statewide Average Methodology 2024	+/-	
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	44
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	65
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	165
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	86
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	188
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	123
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	137
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	74
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	91
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	56
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	43
12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	95
13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	144
14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	67
15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33
16	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	23
17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12
18	-	-	-	-	-	-	-	-	-	-	-	-	1.00	1.00	29
19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	19
20	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	43
21	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	99
22	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-	-	1.00	-	1.00	-	69
23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25
24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10
25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6
26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12
27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	92
40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	22
41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	48
42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	86
43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	49
44	-	-	-	-	-	-	-	-	-	-	-	-	-	-	45
45	-	-	-	-	-	-	-	-	-	-	-	-	1.00	1.00	75
99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8

Highlighted 2015/Current Credit Exists

Total Exp 2,184

Indicated Credit Factors
 Rate Class Group 17

Terr	Current										Proposals Included in Agenda				Current Exp
	2015	2016	2017	2018	2019	2020	2021	2022	2023	Rule 29 2024	Relative Range Methodology 2024	+/-	Statewide Average Methodology 2024	+/-	
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	55
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	56
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	183
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	101
5	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	293
6	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	165
7	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	214
8	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	129
9	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	164
10	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	93
11	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	29
12	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	104
13	1.00	1.00	-	-	-	-	-	-	-	-	1.00	-	1.00	-	326
14	1.00	1.00	-	-	-	-	-	-	-	-	1.00	-	1.00	-	103
15	1.00	1.00	-	-	-	-	-	-	-	-	1.00	-	1.00	-	29
16	1.00	1.00	1.00	1.00	-	-	-	-	-	-	1.00	-	1.00	-	31
17	1.00	1.00	-	-	-	-	-	-	-	-	1.00	-	1.00	-	8
18	1.00	1.00	1.00	1.00	-	-	-	-	-	-	1.25	0.25	1.25	0.25	17
19	1.00	1.00	1.00	1.00	1.00	-	-	-	-	-	1.25	0.25	1.50	0.50	23
20	1.00	1.00	1.00	1.00	1.00	1.00	-	-	-	-	1.25	0.25	1.25	0.25	26
21	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-	1.25	0.25	1.25	0.25	72
22	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-	-	1.50	0.50	1.50	0.50	48
23	1.00	1.00	1.00	1.00	-	-	-	-	-	-	1.00	-	1.00	-	24
24	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	18
25	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	6
26	1.00	1.00	1.00	-	-	-	-	-	-	-	1.00	-	1.00	-	21
27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	117
40	1.00	1.00	1.00	-	-	-	-	1.00	1.00	1.00	1.50	0.50	1.50	0.50	45
41	1.00	1.00	-	-	-	-	-	-	-	-	1.00	-	1.00	-	139
42	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	140
43	1.00	1.00	1.00	1.00	1.00	-	-	-	-	-	1.00	-	1.00	-	88
44	1.00	1.00	1.00	1.00	1.00	-	-	-	-	1.00	1.50	0.50	1.50	0.50	244
45	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-	1.25	0.25	1.25	0.25	101
99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4

Highlighted 2015/Current Credit Exists

Total Exp 3,215

Indicated Credit Factors
Rate Class Group 18

Terr	Current										Proposals Included in Agenda				Current Exp
	2015	2016	2017	2018	2019	2020	2021	2022	2023	Rule 29 2024	Relative Range Methodology 2024	+/-	Statewide Average Methodology 2024	+/-	
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	20
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	25
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	21
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9
13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15
14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4
15	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	6
16	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	3
17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
18	1.00	1.00	-	-	-	-	-	-	-	-	-	(1.00)	-	(1.00)	2
19	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	1
20	-	-	-	1.00	1.00	-	-	-	-	-	1.00	1.00	1.00	1.00	6
21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7
22	1.00	-	-	-	-	-	-	-	-	-	-	(1.00)	-	(1.00)	1
23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	7
40	1.00	-	-	-	-	-	-	-	-	-	-	(1.00)	-	(1.00)	4
41	1.00	-	-	-	-	-	-	-	-	-	-	(1.00)	-	(1.00)	4
42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5
43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4
44	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	14
45	-	-	-	-	1.00	1.00	-	-	-	-	1.00	1.00	1.00	1.00	8
99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0

Highlighted 2015/Current Credit Exists

Total Exp 233

Indicated Credit Factors
Rate Class Group 20

Proposals Included in Agenda

Terr	Current										Proposals Included in Agenda				Current Exp
	2015	2016	2017	2018	2019	2020	2021	2022	2023	Rule 29 2024	Relative Range Methodology 2024	+/-	Statewide Average Methodology 2024	+/-	
1	-	-	1.00	1.00	-	-	-	-	-	-	1.25	1.25	1.25	1.25	31
2	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	54
3	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	103
4	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	52
5	1.00	1.00	1.00	1.00	-	-	-	-	-	-	1.25	0.25	1.25	0.25	202
6	1.00	1.00	1.00	1.00	-	-	-	-	-	-	1.25	0.25	1.25	0.25	72
7	1.00	1.00	1.00	1.00	-	-	-	-	-	-	1.25	0.25	1.25	0.25	176
8	1.00	1.00	1.00	1.00	1.00	-	-	-	-	-	1.25	0.25	1.25	0.25	61
9	1.00	1.00	1.00	1.00	-	-	-	1.00	1.00	1.00	1.50	0.50	1.50	0.50	122
10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-	1.50	0.50	1.50	0.50	56
11	1.00	1.00	1.00	-	-	-	-	-	-	-	1.00	-	1.00	-	23
12	1.00	1.00	1.00	1.00	1.00	-	-	-	-	-	1.00	-	1.25	0.25	86
13	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-	1.75	0.75	1.75	0.75	297
14	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-	-	1.00	-	1.00	-	76
15	1.25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-	1.00	(0.25)	1.00	(0.25)	20
16	1.50	1.50	1.25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2.00	0.50	2.00	0.50	50
17	1.25	1.00	1.00	1.00	1.00	-	-	-	-	-	1.00	(0.25)	1.00	(0.25)	2
18	1.25	1.25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.75	0.50	1.75	0.50	14
19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2.00	1.00	2.25	1.25	24
20	1.50	1.25	1.25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.50	-	1.50	-	19
21	1.75	1.50	1.50	1.50	1.50	1.25	1.00	1.00	1.00	1.00	2.50	0.75	2.50	0.75	110
22	1.75	1.25	1.25	1.50	1.50	1.25	1.00	1.00	1.00	1.00	2.50	0.75	2.50	0.75	83
23	1.25	1.00	1.00	1.00	1.00	-	-	-	-	-	1.00	(0.25)	1.00	(0.25)	16
24	1.00	1.00	1.00	1.00	1.00	-	-	-	-	-	1.00	-	1.00	-	14
25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	1.00	1.25	0.25	1.25	0.25	9
26	1.50	1.00	1.00	1.00	1.00	1.00	1.00	-	-	-	1.50	-	1.50	-	27
27	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	48
40	1.50	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2.50	1.00	2.50	1.00	62
41	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.75	0.75	1.75	0.75	93
42	1.25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2.50	1.25	2.50	1.25	238
43	1.25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-	1.50	0.25	1.50	0.25	69
44	1.50	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	2.00	0.50	2.00	0.50	171
45	1.25	1.25	1.25	1.25	1.25	1.25	1.00	1.00	1.00	1.00	2.25	1.00	2.25	1.00	103
99	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	2

Highlighted 2015/Current Credit Exists

Total Exp 2,584

Indicated Credit Factors
 Rate Class Group 21

Terr	Current										Proposals Included in Agenda				Current Exp
	2015	2016	2017	2018	2019	2020	2021	2022	2023	Rule 29 2024	Relative Range Methodology 2024	+/-	Statewide Average Methodology 2024	+/-	
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	16
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11
7	-	-	-	-	-	-	-	-	-	-	-	-	1.00	1.00	11
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14
9	1.00	-	-	-	-	-	-	-	-	-	-	(1.00)	1.00	-	8
10	1.00	-	-	-	-	-	-	-	-	-	-	(1.00)	-	(1.00)	5
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
12	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	16
13	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	31
14	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	7
15	1.00	-	-	1.00	1.00	-	-	-	-	-	-	(1.00)	-	(1.00)	3
16	1.00	1.00	1.00	-	-	-	-	-	-	-	1.00	-	1.00	-	6
17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
18	1.00	-	-	-	-	-	-	-	-	-	-	(1.00)	1.00	-	0
19	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	2
20	1.00	1.00	-	-	1.00	1.00	-	-	-	-	1.00	-	1.00	-	3
21	1.00	-	-	1.00	1.00	1.00	-	-	-	-	1.00	-	1.00	-	11
22	1.00	-	-	-	1.00	1.00	1.00	-	-	-	1.00	-	1.00	-	3
23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
24	1.00	-	-	-	-	-	-	-	-	-	-	(1.00)	-	(1.00)	-
25	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	1
26	1.00	-	-	-	-	-	-	-	-	-	-	(1.00)	-	(1.00)	1
27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4
40	1.00	1.00	1.00	1.00	1.00	1.00	-	-	-	-	1.00	-	1.00	-	2
41	1.00	1.00	-	-	-	-	-	-	-	-	1.00	-	1.00	-	16
42	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	6
43	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	9
44	1.00	-	-	1.00	1.00	-	-	-	-	-	1.00	-	1.00	-	16
45	1.00	-	-	1.00	1.00	1.00	-	-	-	-	1.00	-	1.00	-	8
99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Highlighted 2015/Current Credit Exists

Total Exp 240

Indicated Credit Factors
 Rate Class Group 25

Terr	Current										Proposals Included in Agenda				Current Exp
	2015	2016	2017	2018	2019	2020	2021	2022	2023	Rule 29 2024	Relative Range Methodology 2024	+/-	Statewide Average Methodology 2024	+/-	
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	35
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	83
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	43
5	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	143
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	62
7	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	61
8	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	41
9	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	48
10	-	-	-	-	-	-	-	-	-	-	-	-	1.00	1.00	21
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
12	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	26
13	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	94
14	1.00	1.00	-	-	-	-	-	-	-	-	-	(1.00)	1.00	-	14
15	1.00	-	-	-	-	-	-	-	-	-	-	(1.00)	-	(1.00)	5
16	1.00	-	-	1.00	1.00	-	-	-	-	-	1.00	-	1.00	-	10
17	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	3
18	1.00	1.00	1.00	-	-	-	-	-	-	-	1.00	-	1.00	-	1
19	-	1.00	1.00	-	-	-	-	-	-	-	-	-	-	-	1
20	1.00	1.00	-	-	-	-	-	-	-	-	1.00	-	1.00	-	5
21	1.00	1.00	1.00	1.00	1.00	-	-	-	-	-	1.00	-	1.00	-	12
22	1.00	1.00	-	-	-	-	-	-	-	-	1.00	-	1.00	-	6
23	1.00	-	-	-	-	-	-	-	-	-	-	(1.00)	-	(1.00)	1
24	1.00	-	-	-	-	-	-	-	-	-	-	(1.00)	-	(1.00)	1
25	1.00	-	-	-	-	-	-	-	-	-	-	(1.00)	-	(1.00)	-
26	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	3
27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	44
40	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	9
41	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	27
42	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	23
43	1.00	1.00	-	-	-	-	-	-	-	-	1.00	-	1.00	-	9
44	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	24
45	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-	-	1.25	0.25	1.25	0.25	24
99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1

Highlighted 2015/Current Credit Exists

Total Exp 915

Indicated Credit Factors
 Rate Class Group 26

Terr	Current										Proposals Included in Agenda				Current Exp
	2015	2016	2017	2018	2019	2020	2021	2022	2023	Rule 29 2024	Relative Range Methodology 2024	+/-	Statewide Average Methodology 2024	+/-	
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	17
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	9
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3
13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	12
14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
16	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
20	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	1
21	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
22	1.00	-	-	-	-	-	-	-	-	-	-	(1.00)	1.00	-	1
23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8
40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4
42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3
44	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	6
45	1.00	-	-	-	-	-	-	-	-	-	-	(1.00)	-	(1.00)	4
99	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Highlighted 2015/Current Credit Exists

Total Exp 145

Indicated Credit Factors
 Rate Class Group 30

Terr	Current										Proposals Included in Agenda				Current Exp
	2015	2016	2017	2018	2019	2020	2021	2022	2023	Rule 29 2024	Relative Range Methodology 2024	+/-	Statewide Average Methodology 2024	+/-	
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	14
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	18
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	15
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	23
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	11
10	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	4
13	-	-	-	-	-	-	-	-	-	-	-	-	-	-	8
14	-	-	-	-	-	-	-	-	-	-	-	-	-	-	5
15	1.00	1.00	-	-	-	-	-	-	-	-	-	(1.00)	-	(1.00)	2
16	1.00	-	-	-	-	1.00	1.00	-	-	-	-	(1.00)	-	(1.00)	4
17	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
18	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	2
20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
21	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	6
22	1.00	-	-	-	1.00	1.00	1.00	-	-	-	1.25	0.25	1.50	0.50	5
23	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1
24	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	4
25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
26	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	1
27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	6
40	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0
41	-	-	-	-	-	-	-	-	-	-	-	-	-	-	3
42	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	8
44	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	3
45	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	6
99	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	-

Highlighted 2015/Current Credit Exists

Total Exp 183

Indicated Credit Factors
 Rate Class Group MM

Terr	Current										Proposals Included in Agenda				Current Exp
	2015	2016	2017	2018	2019	2020	2021	2022	2023	Rule 29 2024	Relative Range Methodology 2024	+/-	Statewide Average Methodology 2024	+/-	
1	-	-	-	-	-	-	-	-	-	-	-	-	-	-	40
2	-	-	-	-	-	-	-	-	-	-	-	-	-	-	42
3	-	-	-	-	-	-	-	-	-	-	-	-	-	-	122
4	-	-	-	-	-	-	-	-	-	-	-	-	-	-	52
5	-	-	-	-	-	-	-	-	-	-	-	-	-	-	140
6	-	-	-	-	-	-	-	-	-	-	-	-	-	-	73
7	-	-	-	-	-	-	-	-	-	-	-	-	-	-	99
8	-	-	-	-	-	-	-	-	-	-	-	-	-	-	33
9	-	-	-	-	-	-	-	-	-	-	-	-	-	-	45
10	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	23
11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13
12	-	-	-	-	-	-	-	-	-	-	-	-	-	-	28
13	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	108
14	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	14
15	1.00	1.00	1.00	1.00	1.00	1.00	-	-	-	-	1.00	-	1.00	-	20
16	1.00	1.00	1.00	1.00	-	-	-	-	-	-	1.00	-	1.00	-	7
17	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	5
18	1.00	1.00	1.00	-	-	-	-	-	-	-	1.00	-	1.00	-	4
19	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	9
21	1.00	1.00	1.00	1.00	1.00	-	-	-	-	-	1.00	-	1.00	-	19
22	1.00	1.00	-	-	-	-	-	-	-	-	1.00	-	1.00	-	5
23	1.00	-	-	-	-	-	-	-	-	-	-	(1.00)	-	(1.00)	2
24	1.00	-	-	-	-	-	-	-	-	-	-	(1.00)	-	(1.00)	3
25	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
26	1.00	1.00	1.00	1.00	1.00	-	-	-	-	-	1.00	-	1.00	-	4
27	-	-	-	-	-	-	-	-	-	-	-	-	-	-	75
40	1.00	1.00	1.00	-	-	-	-	-	-	-	1.00	-	1.00	-	14
41	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	17
42	1.00	1.00	1.00	-	-	-	-	-	-	-	-	(1.00)	-	(1.00)	13
43	1.00	-	-	-	-	-	-	-	-	-	1.00	-	1.00	-	14
44	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-	-	1.00	-	1.00	-	21
45	1.00	1.00	1.00	-	-	-	-	-	-	-	1.00	-	1.00	-	23
99	-	-	-	-	-	-	-	-	-	-	1.00	1.00	1.00	1.00	2

Highlighted 2015/Current Credit Exists

Total Exp 1,085

Residual Market Exposures

Rate Class Group 10

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	1,122	1,411	1,527	1,386	1,052	837	867	872	769	669	533	328	272	376
2	1,598	1,888	2,115	1,911	1,485	1,207	1,235	1,257	1,186	1,000	735	458	342	480
3	4,468	5,318	5,634	5,009	3,669	2,759	2,749	2,903	2,813	2,472	1,935	1,254	980	1,377
4	2,512	2,837	2,889	2,739	2,122	1,680	1,530	1,645	1,536	1,333	940	570	465	688
5	5,679	6,604	7,122	6,452	4,877	3,556	3,682	3,954	3,731	3,324	2,554	1,699	1,347	1,986
6	3,960	4,551	4,859	4,371	3,345	2,545	2,478	2,492	2,327	1,943	1,471	870	636	975
7	5,413	6,330	6,623	5,772	4,269	3,249	3,472	3,563	3,217	2,737	1,930	1,262	997	1,499
8	2,786	3,202	3,315	3,079	2,258	1,774	1,813	1,886	1,739	1,490	1,120	778	529	738
9	4,528	5,261	5,094	3,942	2,792	1,992	2,209	2,282	2,197	1,942	1,464	829	621	1,044
10	1,760	1,954	2,102	1,897	1,422	1,113	1,064	1,091	1,010	915	721	494	391	546
11	1,098	1,253	1,274	1,064	798	627	675	670	636	533	355	219	147	230
12	3,630	4,052	4,062	3,520	2,724	2,221	2,235	2,245	2,008	1,639	1,153	699	521	752
13	6,520	7,261	7,388	6,468	4,676	3,624	3,939	4,117	3,998	3,268	2,205	1,270	987	1,904
14	2,223	2,492	2,537	2,016	1,478	1,210	1,430	1,565	1,405	1,124	791	496	379	686
15	880	1,016	1,048	781	482	390	461	534	503	434	267	135	103	263
16	845	833	843	640	523	383	410	398	398	301	198	129	79	184
17	294	286	290	272	224	214	206	208	164	130	83	48	38	65
18	785	777	785	638	526	454	475	416	382	314	198	117	115	176
19	524	560	551	442	386	302	303	282	297	235	169	96	105	149
20	978	1,026	976	839	655	639	695	688	642	541	347	199	204	264
21	3,512	3,533	3,392	2,677	2,090	1,830	2,001	2,162	1,913	1,546	1,085	609	486	717
22	1,067	1,196	1,123	1,002	740	646	753	893	819	676	509	319	298	474
23	1,352	1,492	1,436	1,282	874	602	572	578	530	416	266	142	103	138
24	578	642	574	414	342	261	266	254	225	204	164	91	74	89
25	335	359	347	296	209	167	186	192	138	123	99	64	49	57
26	853	934	821	596	414	359	380	391	358	299	185	96	86	174
27	2,087	2,486	2,652	2,461	2,049	1,587	1,524	1,603	1,446	1,328	991	666	501	713
40	1,886	1,945	1,638	1,112	595	382	320	395	454	381	341	175	127	237
41	2,937	3,116	2,993	2,543	1,360	1,099	1,132	1,187	1,028	878	616	376	315	666
42	5,705	5,081	4,581	3,393	2,307	1,389	1,163	1,117	1,030	875	680	388	266	616
43	2,806	2,780	2,546	1,777	1,062	845	917	956	969	1,054	687	350	201	445
44	1,806	2,056	2,131	1,900	1,233	1,115	1,262	1,284	1,226	1,134	900	727	606	1,163
45	2,879	3,290	3,375	2,402	1,281	1,018	1,425	1,561	1,593	1,392	966	571	447	603
99	59	52	49	48	37	39	34	30	23	25	19	38	11	8
Total	79,465	87,872	88,692	75,140	54,356	42,112	43,862	45,669	42,710	36,673	26,674	16,559	12,824	20,481

Highlighted 2015/Current Credit Exists

Residual Market Exposures

Rate Class Group 15

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	49	75	105	103	92	98	101	91	88	82	70	48	26	44
2	83	92	109	125	128	125	124	123	103	104	85	57	57	65
3	173	240	309	342	271	254	248	261	246	231	205	165	128	165
4	129	154	188	189	191	179	176	198	193	174	139	96	79	86
5	206	252	334	375	335	292	263	275	272	298	269	199	162	188
6	208	250	302	337	319	263	248	265	254	207	182	114	90	123
7	224	248	320	332	286	265	285	305	311	272	204	164	125	137
8	142	176	247	261	233	205	189	185	182	163	132	94	64	74
9	159	197	225	251	208	171	157	178	197	176	149	103	68	91
10	64	81	123	114	104	91	95	96	78	69	77	64	43	56
11	90	109	113	127	102	81	72	83	105	83	70	50	46	43
12	148	210	242	252	253	228	224	229	227	209	142	120	82	95
13	281	347	416	437	361	279	326	328	335	276	238	146	109	144
14	85	106	140	148	121	106	127	133	145	112	108	70	45	67
15	33	51	73	58	60	53	71	65	65	59	45	31	21	33
16	22	35	44	35	27	25	31	38	29	43	27	20	10	23
17	19	25	31	24	24	31	27	39	38	24	18	6	7	12
18	45	46	51	43	38	38	41	48	46	37	31	32	22	29
19	38	48	51	40	44	43	47	44	39	35	32	23	18	19
20	50	51	59	58	54	60	76	86	99	90	70	51	51	43
21	306	331	376	304	267	255	276	303	328	318	231	161	105	99
22	121	127	122	134	120	104	124	147	154	152	111	81	66	69
23	117	126	142	133	97	71	58	53	57	51	43	23	18	25
24	59	69	65	62	64	51	41	32	34	35	27	15	12	10
25	13	16	19	21	16	14	11	8	11	13	11	11	5	6
26	23	25	43	42	34	32	33	36	22	20	21	11	9	12
27	102	132	179	198	196	163	162	181	160	158	134	91	76	92
40	92	83	88	78	59	35	43	44	56	41	32	22	14	22
41	77	93	114	103	81	66	56	59	58	50	50	37	25	48
42	316	309	335	331	341	249	185	170	178	120	94	68	53	86
43	67	80	96	95	65	54	51	56	61	74	75	45	34	49
44	54	65	86	85	60	58	61	83	92	75	72	41	26	45
45	133	168	185	160	126	101	126	180	191	166	148	84	68	75
99	2	8	4	5	4	4	3	3	3	2	5	12	(1)	8
Total	3,730	4,420	5,334	5,402	4,781	4,145	4,159	4,424	4,457	4,018	3,343	2,354	1,765	2,184

Highlighted 2015/Current Credit Exists

Residual Market Exposures

Rate Class Group 17

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	192	204	196	175	134	105	81	95	69	82	67	51	35	55
2	230	250	235	213	143	142	117	132	105	98	63	50	34	56
3	614	638	635	610	400	317	290	307	270	218	184	140	91	183
4	340	343	315	292	247	179	180	184	179	112	91	66	53	101
5	845	833	816	682	503	399	420	472	435	397	332	228	197	293
6	514	515	499	435	364	313	262	273	211	234	187	138	118	165
7	724	696	618	527	384	307	327	338	256	234	185	119	113	214
8	358	370	360	262	192	190	189	162	158	148	118	84	74	129
9	532	532	477	316	229	192	187	249	232	178	162	109	92	164
10	239	242	210	168	129	93	107	107	92	84	73	57	43	93
11	149	163	147	85	73	46	45	48	37	39	32	18	20	29
12	430	384	368	304	252	204	218	205	189	121	100	67	69	104
13	745	687	660	506	367	339	355	410	366	317	281	184	178	326
14	264	270	250	203	139	128	131	137	123	108	73	52	34	103
15	109	110	91	64	52	37	44	37	35	29	35	19	17	29
16	119	90	89	66	49	35	36	33	30	35	29	21	17	31
17	37	24	19	22	18	10	10	20	16	10	10	6	2	8
18	89	82	48	43	33	25	35	22	21	17	19	14	5	17
19	52	46	37	32	23	13	23	25	17	14	12	19	14	23
20	94	85	89	72	58	51	43	52	33	31	30	26	19	26
21	408	366	331	250	187	155	185	206	148	105	97	66	45	72
22	141	115	102	93	76	63	71	71	62	47	36	39	36	48
23	142	155	141	107	75	72	85	49	42	33	27	15	19	24
24	67	69	63	40	35	33	26	31	21	20	16	13	12	18
25	39	27	21	14	12	9	13	21	12	6	6	7	-	6
26	101	67	65	44	32	30	36	28	18	21	19	7	9	21
27	346	322	321	297	250	185	186	214	172	145	128	87	77	117
40	214	176	127	75	48	39	35	37	43	39	60	50	27	45
41	359	331	331	273	152	115	131	153	107	101	94	70	41	139
42	540	443	343	246	122	86	84	91	81	97	118	87	82	140
43	258	218	216	133	85	102	106	108	113	92	82	46	28	88
44	262	253	250	182	114	120	125	119	107	99	119	128	88	244
45	435	427	363	239	128	132	172	218	213	180	108	67	65	101
99	24	19	27	26	12	13	14	12	14	9	5	1	1	4
Total	10,012	9,552	8,859	7,095	5,117	4,279	4,370	4,665	4,025	3,500	2,998	2,149	1,752	3,215

Highlighted 2015/Current Credit Exists

Residual Market Exposures

Rate Class Group 18

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	20	26	29	25	15	17	15	13	11	7	9	11	3	4
2	23	23	35	29	20	16	23	25	24	12	14	12	3	8
3	57	71	98	84	60	51	41	36	28	29	17	13	10	20
4	39	42	35	45	37	21	23	28	24	23	13	9	3	10
5	74	85	89	88	70	56	59	61	49	42	25	13	11	25
6	70	74	66	44	46	32	36	36	34	36	24	14	5	15
7	80	83	80	62	44	34	31	38	40	28	20	16	10	21
8	44	51	39	24	22	25	23	22	22	17	12	11	10	10
9	52	57	43	37	29	19	28	23	28	21	12	7	4	12
10	22	17	23	18	11	18	15	11	17	19	9	8	2	7
11	18	15	13	12	7	10	9	8	6	7	3	4	1	1
12	46	51	58	49	40	28	26	29	29	14	13	8	9	9
13	88	87	59	45	36	35	42	47	37	24	21	17	8	15
14	35	38	34	30	21	17	26	18	17	12	5	3	1	4
15	13	8	12	11	11	10	8	8	10	7	3	1	4	6
16	12	11	11	2	-	2	1	5	3	3	3	2	1	3
17	8	13	5	5	3	2	4	2	3	3	1	2	2	1
18	5	11	13	10	10	6	1	2	9	5	4	1	-	2
19	8	12	8	5	3	1	6	3	1	2	1	2	2	1
20	14	18	11	7	8	6	13	13	7	7	4	3	3	6
21	53	42	35	24	15	16	21	28	22	8	10	2	2	7
22	8	16	9	10	6	5	5	11	5	2	2	0	0	1
23	16	18	15	10	6	9	3	8	5	3	3	2	1	2
24	11	8	6	8	1	5	0	4	1	3	2	0	2	-
25	4	3	4	0	2	1	1	3	0	2	-	0	-	-
26	9	10	13	7	6	4	2	2	5	3	2	-	-	-
27	33	43	48	48	40	28	24	20	27	23	20	14	5	7
40	24	18	13	9	4	0	2	4	2	1	1	-	-	4
41	48	39	43	44	11	12	14	14	14	7	3	2	2	4
42	40	47	24	12	10	7	4	7	9	8	2	1	5	5
43	21	20	24	12	13	8	5	9	14	8	8	5	4	4
44	26	24	14	5	10	12	8	9	7	7	7	7	3	14
45	34	32	43	21	14	12	20	30	29	15	7	10	7	8
99	1	1	1	4	1	-	1	1	-	1	0	-	-	0
Total	1,056	1,113	1,052	844	632	523	538	578	536	410	279	200	121	232

Highlighted 2015/Current Credit Exists

Residual Market Exposures

Rate Class Group 20

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	75	59	36	27	28	43	39	33	27	17	23	18	23	31
2	77	70	60	54	46	38	42	25	22	26	23	13	23	54
3	206	168	157	162	90	93	94	88	90	94	80	67	72	103
4	109	88	76	65	43	33	39	41	40	38	27	24	28	52
5	319	291	265	198	185	156	190	159	145	159	131	104	85	202
6	134	132	144	114	82	96	90	65	56	71	72	46	52	72
7	247	240	227	150	136	122	145	127	116	105	93	85	75	176
8	123	123	127	122	75	68	71	75	55	47	54	40	39	61
9	181	179	175	116	106	100	95	98	81	73	86	92	68	122
10	99	89	81	73	48	43	49	45	31	46	38	29	30	56
11	101	64	63	55	37	30	38	25	23	11	11	6	9	23
12	184	174	191	183	129	115	127	98	76	74	52	49	36	86
13	382	315	319	262	237	223	260	281	198	188	158	122	137	297
14	165	141	158	146	151	130	120	110	94	103	56	30	27	76
15	80	87	77	67	45	46	47	40	39	32	24	14	12	20
16	102	89	120	97	98	70	68	46	45	49	34	22	26	50
17	8	9	10	13	9	10	11	12	3	4	6	2	1	2
18	53	40	61	35	43	25	13	17	18	17	17	9	10	14
19	43	18	31	20	25	23	23	24	18	17	14	9	9	24
20	68	66	70	58	51	51	45	46	26	25	17	14	14	19
21	390	317	401	332	245	257	246	251	197	128	116	93	67	110
22	113	114	140	120	94	81	108	104	87	64	56	42	42	83
23	138	122	141	109	73	63	44	43	24	18	21	13	9	16
24	36	30	35	26	26	27	22	28	18	8	11	3	5	14
25	18	13	14	10	20	19	23	17	11	11	4	7	4	9
26	99	88	82	77	52	46	50	43	35	27	20	10	14	27
27	129	120	109	71	57	45	68	65	60	54	43	38	38	48
40	107	90	82	64	33	31	47	25	19	25	35	35	36	62
41	210	182	146	113	93	89	85	91	71	60	50	54	41	93
42	332	245	281	205	156	123	106	98	90	96	135	122	126	238
43	215	179	214	167	136	113	109	99	105	72	50	37	32	69
44	195	206	237	239	170	160	146	129	106	103	66	50	75	171
45	313	271	254	168	169	145	230	208	195	161	93	85	56	103
99	5	6	2	3	4	2	1	1	2	-	1	1	2	2
Total	5,056	4,426	4,586	3,722	2,992	2,714	2,891	2,656	2,220	2,025	1,717	1,381	1,325	2,584

Highlighted 2015/Current Credit Exists

Residual Market Exposures

Rate Class Group 21

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	9	9	13	7	6	4	6	4	5	10	6	1	-	1
2	12	9	13	14	9	7	11	12	12	6	2	1	2	9
3	31	36	53	33	23	19	17	22	19	9	9	12	7	10
4	12	19	19	17	16	7	11	9	8	5	4	4	7	4
5	52	56	53	46	34	33	30	29	26	25	13	11	12	16
6	33	23	37	32	29	18	15	19	16	18	16	6	3	11
7	40	42	40	22	28	24	32	28	19	18	11	12	9	11
8	27	16	32	25	13	16	8	11	15	5	3	2	4	14
9	24	21	36	30	20	14	17	19	13	16	7	7	6	8
10	14	19	22	25	12	11	7	9	13	11	4	3	0	5
11	15	16	15	9	8	6	5	7	4	6	4	1	2	2
12	35	42	54	39	37	25	27	29	19	16	8	3	9	16
13	44	61	66	72	36	42	24	40	37	26	21	10	10	31
14	17	37	29	27	23	17	17	20	16	15	9	6	5	7
15	15	15	9	13	7	3	8	10	6	7	0	0	1	3
16	6	8	8	8	10	4	6	4	5	5	3	1	3	6
17	-	1	3	4	-	-	2	2	3	1	3	3	1	1
18	14	10	14	5	3	3	5	4	(1)	1	-	1	1	0
19	6	5	7	4	3	2	2	1	1	1	1	2	1	2
20	14	7	10	12	8	6	6	10	7	4	5	1	1	3
21	48	45	37	34	16	14	25	18	18	9	6	4	4	11
22	12	9	9	10	4	2	4	10	8	4	4	1	4	3
23	16	20	16	9	9	7	8	8	4	1	2	2	0	2
24	5	1	8	8	4	2	3	2	2	1	1	1	0	-
25	3	1	1	1	-	1	1	1	1	0	1	1	1	1
26	14	12	9	6	2	2	6	2	3	1	0	-	-	1
27	13	17	21	21	17	12	14	10	8	10	8	7	2	4
40	18	17	12	10	7	6	4	5	6	3	2	3	3	2
41	42	48	52	40	21	19	8	13	21	15	9	4	4	16
42	41	33	33	17	16	6	11	13	16	7	5	8	7	6
43	22	20	19	16	11	7	10	6	14	11	5	2	5	9
44	18	27	20	23	12	14	15	14	14	14	7	7	5	16
45	24	25	35	23	6	10	18	21	20	11	5	7	6	8
99	-	1	2	0	-	-	(1)	1	0	-	-	1	-	-
Total	696	726	806	661	450	364	379	410	379	290	187	134	124	240

Highlighted 2015/Current Credit Exists

Residual Market Exposures

Rate Class Group 25

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	88	91	82	74	53	50	51	45	40	37	33	29	27	34
2	127	105	91	81	61	58	57	59	41	25	30	24	22	35
3	311	249	208	193	130	94	118	117	113	113	85	67	52	83
4	176	125	122	109	77	69	57	64	54	46	36	39	26	43
5	343	296	273	239	208	151	166	155	143	125	115	111	84	143
6	205	183	191	166	126	100	104	115	95	70	58	48	42	62
7	224	182	169	149	111	89	96	81	81	55	59	72	51	61
8	120	108	127	98	72	68	56	60	56	38	38	39	31	41
9	152	131	88	81	63	63	62	56	54	55	41	39	31	48
10	67	53	55	53	55	37	35	27	22	23	15	11	11	21
11	34	27	18	16	8	15	13	9	13	8	5	4	5	1
12	121	100	87	73	62	51	48	50	37	39	29	28	26	26
13	193	146	130	103	93	93	99	84	92	83	67	50	47	94
14	55	46	51	41	37	24	31	22	27	15	13	6	6	14
15	53	30	23	30	12	12	14	10	12	8	8	2	1	5
16	29	14	10	16	5	6	8	8	4	8	8	6	3	10
17	7	7	6	4	4	2	2	1	1	-	1	1	1	3
18	16	11	12	8	5	5	3	5	5	4	2	3	2	1
19	8	7	3	3	8	4	0	1	0	1	0	0	-	1
20	20	18	14	11	7	6	5	3	5	5	5	2	4	5
21	63	49	28	27	19	23	24	23	19	11	10	8	8	12
22	21	12	15	15	12	4	6	8	6	6	4	3	4	6
23	23	13	17	10	6	0	4	10	8	3	2	1	-	1
24	8	8	9	6	3	0	1	1	2	-	1	-	-	1
25	3	2	1	3	-	2	5	3	2	-	-	-	-	-
26	11	8	10	10	4	4	7	1	8	4	0	0	3	3
27	174	139	143	119	77	56	73	82	69	60	51	44	38	44
40	27	17	15	8	8	6	2	8	9	10	7	1	5	9
41	73	63	49	36	31	33	17	28	18	19	22	20	11	27
42	79	47	61	37	34	21	23	22	29	33	28	24	9	23
43	56	36	36	34	32	17	23	21	24	17	16	17	10	9
44	45	23	26	38	14	20	23	15	19	14	18	13	8	24
45	92	64	60	43	34	43	40	66	65	43	32	29	20	24
99	6	3	3	3	2	3	0	2	5	0	1	1	-	1
Total	3,030	2,414	2,230	1,935	1,473	1,227	1,269	1,262	1,175	976	841	741	587	915

Highlighted 2015/Current Credit Exists

Residual Market Exposures

Rate Class Group 26

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	19	19	25	31	20	13	9	17	10	7	6	4	1	5
2	23	26	27	27	18	18	26	19	15	12	5	7	10	11
3	72	93	90	80	55	35	45	40	36	24	18	14	13	17
4	30	39	35	41	34	23	23	18	22	13	15	8	10	12
5	65	80	82	71	71	35	47	44	41	31	26	15	11	10
6	41	46	52	47	40	33	25	31	19	16	11	2	4	11
7	54	49	43	42	31	24	31	24	20	20	15	13	11	15
8	29	30	29	30	28	18	18	25	18	13	10	7	5	9
9	32	30	24	22	14	15	15	14	16	13	5	6	4	4
10	8	12	27	20	13	15	12	12	9	11	5	4	5	3
11	6	12	5	6	6	5	2	1	4	5	3	1	1	1
12	28	36	43	36	24	19	17	23	18	15	6	10	4	3
13	39	40	49	43	27	22	19	24	18	14	14	6	3	12
14	18	21	20	12	3	3	6	6	3	6	1	2	3	-
15	7	6	9	8	4	3	4	6	4	0	-	-	-	1
16	2	4	2	0	-	1	0	1	2	1	0	-	-	1
17	4	8	2	4	2	1	1	1	1	0	-	0	1	0
18	5	4	3	4	3	2	2	1	1	-	1	2	-	-
19	4	3	1	2	-	-	0	-	-	-	1	-	1	1
20	11	10	1	1	1	0	6	2	2	1	3	2	2	1
21	15	8	11	4	2	3	4	4	7	7	3	-	2	1
22	3	2	2	2	-	-	1	-	-	-	1	-	1	1
23	6	7	3	2	3	1	3	1	1	2	1	1	0	-
24	2	5	2	1	1	1	-	0	1	-	-	-	-	1
25	1	1	1	1	-	-	0	1	-	-	-	-	-	-
26	4	1	1	1	2	2	0	0	0	1	-	-	-	-
27	28	46	35	32	27	21	26	28	23	27	16	10	1	8
40	6	4	3	0	2	1	0	1	3	3	1	-	-	-
41	21	17	16	15	7	7	6	5	7	6	4	5	0	4
42	14	14	12	6	3	4	2	7	4	6	1	-	1	-
43	9	10	10	9	4	2	2	3	2	4	4	1	1	3
44	10	5	7	4	4	4	2	6	7	4	2	7	2	6
45	12	15	18	19	5	4	9	13	16	11	6	4	1	4
99	-	-	-	-	-	-	1	-	2	1	-	-	-	-
Total	628	702	690	623	454	334	364	380	328	274	182	130	98	145

Highlighted 2015/Current Credit Exists

Residual Market Exposures

Rate Class Group 30

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	18	16	25	31	20	10	8	7	11	12	11	5	3	4
2	22	34	35	29	22	21	23	20	19	23	13	10	10	14
3	56	61	77	71	43	40	48	41	29	25	30	21	17	18
4	35	38	41	40	25	27	30	31	30	22	18	10	5	15
5	64	93	87	69	65	55	70	69	71	54	46	29	24	23
6	58	42	43	48	40	34	34	29	34	36	19	12	6	5
7	55	54	77	73	55	43	35	47	53	45	27	13	5	10
8	34	30	27	24	32	29	28	32	24	17	15	11	12	10
9	39	45	38	32	23	14	24	39	43	29	16	11	3	11
10	24	21	20	25	16	17	15	11	9	9	7	2	0	1
11	10	13	14	8	15	10	12	9	10	11	3	-	2	1
12	66	55	58	46	32	32	39	32	31	14	7	6	2	4
13	32	49	38	38	24	26	25	21	17	20	16	8	3	8
14	26	19	12	27	30	25	21	18	22	16	16	7	3	5
15	10	13	22	19	20	12	10	15	10	11	4	2	0	2
16	9	8	9	11	6	5	5	6	13	10	5	0	-	4
17	3	1	4	3	3	5	3	-	3	-	-	1	1	1
18	8	9	9	2	4	1	1	1	3	2	1	-	1	-
19	4	3	5	4	5	4	5	1	3	5	2	2	1	2
20	1	1	3	3	-	2	2	2	1	0	2	1	0	1
21	28	28	17	10	10	11	7	14	13	18	8	10	8	6
22	5	7	12	6	1	2	2	6	7	9	5	3	4	5
23	11	11	14	7	11	7	5	7	6	4	4	-	-	1
24	7	11	11	5	4	6	5	4	1	2	3	3	4	4
25	4	3	4	3	2	1	3	2	1	-	-	-	1	0
26	8	0	9	10	12	7	10	8	7	4	5	6	2	1
27	31	34	52	49	49	29	33	41	42	21	16	9	8	6
40	-	0	0	3	2	1	1	-	-	1	1	-	-	0
41	11	9	8	7	5	5	6	5	5	6	0	2	1	3
42	14	15	19	13	8	9	4	2	1	2	1	1	2	-
43	9	11	11	9	5	9	14	20	17	18	10	3	5	8
44	9	10	2	9	6	6	11	11	9	9	6	4	1	3
45	24	29	16	11	5	4	8	9	12	8	8	4	3	6
99	-	-	-	-	2	1	-	-	1	1	1	1	1	-
Total	735	776	817	742	602	509	546	562	555	463	324	195	140	183

Highlighted 2015/Current Credit Exists

Residual Market Exposures

Rate Class Group MM

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	138	146	130	125	103	87	81	95	76	68	56	38	38	40
2	182	154	157	150	139	123	131	104	94	71	58	58	42	42
3	449	437	453	398	356	297	293	279	240	198	180	169	121	122
4	182	181	205	198	193	151	141	135	123	94	74	60	55	52
5	470	521	492	482	403	359	400	352	313	234	188	184	135	140
6	283	290	324	324	272	237	249	205	163	123	112	92	87	73
7	421	422	429	401	339	290	322	288	231	190	159	142	108	99
8	212	227	205	186	177	130	132	119	110	101	77	60	50	33
9	229	248	236	204	171	159	172	139	127	85	103	82	55	45
10	111	136	145	149	100	82	71	70	72	60	43	40	35	23
11	70	69	61	68	53	24	32	38	35	35	27	18	12	13
12	228	206	191	223	195	172	159	138	120	84	54	56	33	28
13	310	309	310	317	279	249	241	193	172	125	117	134	117	108
14	123	110	98	99	82	62	65	57	50	35	33	24	19	14
15	72	66	53	48	45	35	41	41	36	25	16	19	14	20
16	17	15	17	22	20	18	12	7	8	10	7	4	6	7
17	10	11	9	10	10	12	12	8	10	9	8	9	6	5
18	19	12	15	16	16	12	16	12	7	7	7	4	4	4
19	15	17	15	13	11	13	13	8	7	5	7	1	0	-
20	32	23	12	14	14	19	14	14	14	11	8	9	3	9
21	84	74	83	73	62	65	62	53	29	16	21	23	16	19
22	19	22	22	25	14	11	12	10	18	9	6	7	7	5
23	39	44	48	46	32	26	20	15	10	7	2	6	3	2
24	18	19	23	24	18	8	8	9	5	5	4	1	3	3
25	12	11	10	9	7	8	10	9	3	1	-	1	0	-
26	24	21	23	27	27	17	25	21	11	8	6	5	6	4
27	240	242	213	233	226	173	198	188	159	124	76	68	54	75
40	64	68	55	48	40	38	24	21	22	14	13	13	11	14
41	104	100	84	82	60	57	62	58	52	45	29	31	15	17
42	156	121	146	153	117	102	93	69	57	40	50	27	16	13
43	69	68	74	76	55	52	39	33	18	22	23	28	16	14
44	53	61	47	44	38	38	56	42	50	49	33	26	16	21
45	131	138	126	96	76	66	70	67	58	44	50	46	29	23
99	1	2	3	4	1	1	3	3	3	2	2	4	4	2
Total	4,587	4,589	4,513	4,385	3,751	3,190	3,278	2,899	2,505	1,955	1,648	1,489	1,135	1,085

Highlighted 2015/Current Credit Exists

Residual Market Rate Indications

Rate Class Group 10

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	1.0%	1.2%	1.3%	1.2%	0.9%	0.7%	0.7%	0.7%	0.7%	0.6%	0.5%	0.3%	0.2%	0.3%
2	1.0%	1.2%	1.3%	1.2%	0.9%	0.8%	0.8%	0.8%	0.7%	0.6%	0.5%	0.3%	0.2%	0.3%
3	1.3%	1.6%	1.6%	1.4%	1.1%	0.8%	0.8%	0.5%	0.8%	0.7%	0.6%	0.4%	0.3%	0.4%
4	1.2%	1.3%	1.3%	1.3%	1.0%	0.8%	0.7%	0.6%	0.7%	0.6%	0.4%	0.3%	0.2%	0.3%
5	1.7%	2.0%	2.1%	1.9%	1.4%	1.1%	1.1%	1.0%	1.1%	1.0%	0.7%	0.5%	0.4%	0.6%
6	1.8%	2.0%	2.1%	1.9%	1.5%	1.1%	1.1%	0.8%	1.0%	0.8%	0.6%	0.4%	0.3%	0.4%
7	2.4%	2.7%	2.8%	2.5%	1.8%	1.4%	1.5%	1.1%	1.3%	1.1%	0.8%	0.5%	0.4%	0.6%
8	2.1%	2.4%	2.4%	2.3%	1.6%	1.3%	1.3%	0.9%	1.3%	1.1%	0.8%	0.6%	0.4%	0.5%
9	3.4%	3.9%	3.7%	2.9%	2.0%	1.4%	1.6%	1.1%	1.6%	1.4%	1.0%	0.6%	0.4%	0.7%
10	2.8%	3.1%	3.3%	2.9%	2.2%	1.7%	1.6%	1.0%	1.5%	1.3%	1.1%	0.8%	0.6%	0.8%
11	2.2%	2.4%	2.4%	2.0%	1.5%	1.2%	1.3%	0.8%	1.2%	1.0%	0.7%	0.4%	0.3%	0.4%
12	2.7%	2.9%	2.9%	2.5%	1.9%	1.6%	1.6%	1.3%	1.4%	1.1%	0.8%	0.5%	0.4%	0.5%
13	4.5%	4.9%	5.0%	4.3%	3.1%	2.4%	2.5%	2.4%	2.5%	2.0%	1.4%	0.8%	0.6%	1.2%
14	4.4%	4.8%	4.9%	3.8%	2.8%	2.3%	2.6%	1.9%	2.6%	2.0%	1.4%	0.9%	0.7%	1.2%
15	5.1%	5.8%	5.9%	4.3%	2.7%	2.1%	2.5%	2.6%	2.6%	2.2%	1.3%	0.7%	0.5%	1.2%
16	9.5%	9.0%	8.8%	6.4%	5.0%	3.5%	3.6%	4.0%	3.4%	2.6%	1.7%	1.1%	0.7%	1.5%
17	2.4%	2.4%	2.4%	2.2%	1.8%	1.7%	1.7%	0.8%	1.3%	1.1%	0.7%	0.4%	0.3%	0.6%
18	6.9%	6.6%	6.5%	5.2%	4.2%	3.6%	3.8%	0.9%	3.1%	2.5%	1.6%	1.0%	1.0%	1.4%
19	4.5%	4.6%	4.6%	3.7%	3.2%	2.5%	2.5%	2.0%	2.4%	1.9%	1.4%	0.8%	0.9%	1.2%
20	8.1%	8.2%	7.6%	6.2%	4.9%	4.7%	5.0%	6.9%	4.6%	3.8%	2.5%	1.5%	1.5%	1.9%
21	10.4%	10.2%	9.8%	7.7%	5.9%	5.1%	5.4%	5.7%	5.2%	4.2%	2.9%	1.7%	1.4%	1.9%
22	11.8%	12.5%	11.4%	9.8%	6.8%	5.8%	6.5%	6.6%	6.8%	5.5%	4.0%	2.5%	2.3%	3.5%
23	4.2%	4.5%	4.2%	3.6%	2.5%	1.7%	1.6%	1.7%	1.5%	1.2%	0.8%	0.4%	0.3%	0.4%
24	3.2%	3.4%	3.0%	2.1%	1.8%	1.3%	1.3%	1.6%	1.1%	1.0%	0.8%	0.5%	0.4%	0.4%
25	2.8%	2.8%	2.6%	2.1%	1.5%	1.2%	1.3%	3.3%	0.9%	0.8%	0.6%	0.4%	0.3%	0.3%
26	5.7%	5.9%	5.1%	3.6%	2.5%	2.1%	2.2%	1.0%	2.0%	1.6%	1.0%	0.5%	0.4%	0.8%
27	0.8%	0.9%	1.0%	0.9%	0.8%	0.6%	0.6%	0.4%	0.5%	0.5%	0.4%	0.3%	0.2%	0.3%
40	13.4%	13.5%	11.2%	7.6%	4.1%	2.6%	2.1%	1.9%	3.0%	2.5%	2.2%	1.2%	0.9%	1.6%
41	7.0%	7.3%	7.0%	5.9%	3.1%	2.5%	2.5%	2.0%	2.2%	1.9%	1.3%	0.8%	0.7%	1.4%
42	11.5%	9.9%	8.8%	6.5%	4.4%	2.6%	2.1%	1.1%	1.8%	1.5%	1.2%	0.7%	0.5%	1.0%
43	8.7%	8.4%	7.6%	5.3%	3.1%	2.4%	2.5%	1.9%	2.7%	2.8%	1.8%	1.0%	0.5%	1.1%
44	8.5%	9.2%	9.1%	7.9%	5.0%	4.4%	4.7%	2.1%	4.2%	3.7%	2.9%	2.4%	1.9%	3.4%
45	8.4%	9.2%	9.4%	6.6%	3.5%	2.7%	3.7%	6.4%	4.1%	3.6%	2.5%	1.5%	1.2%	1.6%
99	0.9%	0.8%	0.7%	0.7%	0.6%	0.6%	0.5%	0.4%	0.4%	0.5%	0.4%	0.6%	0.2%	0.1%

Highlighted 2015/Current Credit Exists

Residual Market Rate Indications

Rate Class Group 15

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
2	0.2%	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
3	0.2%	0.3%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%
4	0.2%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%
5	0.3%	0.3%	0.4%	0.4%	0.4%	0.3%	0.3%	0.3%	0.3%	0.3%	0.2%	0.2%	0.1%	0.2%
6	0.4%	0.5%	0.6%	0.6%	0.5%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%	0.1%	0.2%
7	0.4%	0.5%	0.6%	0.6%	0.5%	0.4%	0.4%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%	0.2%
8	0.5%	0.6%	0.8%	0.8%	0.7%	0.6%	0.5%	0.5%	0.5%	0.4%	0.3%	0.2%	0.1%	0.2%
9	0.6%	0.7%	0.7%	0.8%	0.6%	0.5%	0.4%	0.5%	0.5%	0.4%	0.4%	0.2%	0.2%	0.2%
10	0.4%	0.5%	0.8%	0.7%	0.6%	0.5%	0.5%	0.5%	0.4%	0.4%	0.4%	0.3%	0.2%	0.2%
11	0.9%	1.1%	1.1%	1.1%	0.9%	0.7%	0.6%	0.7%	0.8%	0.6%	0.5%	0.4%	0.3%	0.3%
12	0.6%	0.8%	0.9%	0.9%	0.9%	0.8%	0.7%	0.7%	0.7%	0.6%	0.4%	0.3%	0.2%	0.3%
13	1.0%	1.3%	1.4%	1.5%	1.2%	0.9%	1.0%	1.0%	0.9%	0.8%	0.6%	0.4%	0.3%	0.3%
14	1.0%	1.3%	1.6%	1.7%	1.3%	1.1%	1.3%	1.3%	1.4%	1.1%	1.0%	0.6%	0.4%	0.5%
15	0.9%	1.3%	1.8%	1.4%	1.4%	1.2%	1.7%	1.5%	1.5%	1.3%	1.0%	0.7%	0.4%	0.7%
16	2.1%	3.3%	3.9%	3.0%	2.3%	2.0%	2.4%	2.8%	2.1%	2.9%	1.8%	1.3%	0.6%	1.4%
17	0.7%	0.9%	1.0%	0.8%	0.8%	1.0%	0.8%	1.1%	1.0%	0.7%	0.5%	0.2%	0.2%	0.3%
18	3.1%	3.1%	3.1%	2.5%	2.1%	2.0%	2.0%	2.2%	2.0%	1.5%	1.2%	1.2%	0.8%	1.0%
19	2.6%	3.0%	3.0%	2.2%	2.2%	2.0%	2.1%	1.8%	1.6%	1.3%	1.2%	0.8%	0.6%	0.6%
20	2.7%	2.7%	2.9%	2.7%	2.4%	2.5%	3.0%	3.2%	3.5%	2.9%	2.2%	1.6%	1.5%	1.2%
21	6.0%	6.2%	6.6%	5.3%	4.4%	4.1%	4.2%	4.4%	4.5%	4.3%	3.1%	2.1%	1.3%	1.2%
22	8.6%	8.6%	7.8%	8.1%	6.6%	5.4%	5.9%	6.7%	6.5%	6.2%	4.5%	3.2%	2.5%	2.5%
23	3.1%	3.2%	3.3%	2.8%	2.0%	1.4%	1.1%	0.9%	1.0%	0.8%	0.7%	0.4%	0.3%	0.4%
24	3.2%	3.7%	3.3%	3.0%	3.0%	2.3%	1.9%	1.4%	1.4%	1.4%	1.1%	0.6%	0.5%	0.4%
25	1.2%	1.4%	1.7%	1.7%	1.3%	1.1%	0.8%	0.6%	0.8%	0.9%	0.7%	0.7%	0.3%	0.3%
26	1.2%	1.3%	2.1%	2.0%	1.6%	1.5%	1.4%	1.5%	0.9%	0.8%	0.8%	0.4%	0.3%	0.4%
27	0.2%	0.2%	0.2%	0.3%	0.2%	0.2%	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%
40	3.2%	2.8%	2.9%	2.4%	1.8%	1.0%	1.2%	1.2%	1.5%	1.0%	0.8%	0.5%	0.3%	0.5%
41	1.4%	1.7%	1.9%	1.7%	1.3%	1.0%	0.8%	0.8%	0.8%	0.6%	0.6%	0.4%	0.3%	0.5%
42	3.3%	3.2%	3.3%	3.1%	3.1%	2.2%	1.6%	1.4%	1.4%	0.9%	0.7%	0.5%	0.4%	0.6%
43	1.3%	1.5%	1.7%	1.6%	1.1%	0.8%	0.8%	0.8%	0.9%	1.0%	1.0%	0.6%	0.4%	0.6%
44	2.3%	2.7%	3.3%	3.2%	2.1%	2.0%	1.9%	2.5%	2.6%	2.0%	1.9%	1.0%	0.6%	1.0%
45	2.3%	2.8%	2.9%	2.4%	1.8%	1.4%	1.7%	2.4%	2.4%	2.1%	1.8%	1.0%	0.8%	0.8%
99	0.2%	0.6%	0.3%	0.4%	0.3%	0.2%	0.2%	0.2%	0.2%	0.1%	0.3%	0.6%	0.0%	0.5%

Highlighted 2015/Current Credit Exists

Residual Market Rate Indications

Rate Class Group 17

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	3.5%	3.7%	3.6%	3.2%	2.5%	1.9%	1.4%	1.6%	1.2%	1.4%	1.2%	0.9%	0.6%	1.0%
2	3.2%	3.3%	3.2%	3.0%	2.0%	2.0%	1.5%	1.6%	1.2%	1.3%	0.8%	0.7%	0.5%	0.8%
3	3.8%	4.0%	4.1%	4.1%	2.6%	2.0%	1.7%	1.7%	1.5%	1.3%	1.1%	0.8%	0.5%	1.1%
4	3.5%	3.5%	3.4%	3.2%	2.6%	1.8%	1.8%	1.7%	1.6%	1.1%	0.9%	0.7%	0.5%	1.1%
5	4.9%	4.9%	5.0%	4.3%	3.1%	2.3%	2.4%	2.4%	2.2%	2.1%	1.8%	1.3%	1.1%	1.7%
6	4.8%	4.8%	4.9%	4.4%	3.6%	3.0%	2.4%	2.3%	1.7%	2.0%	1.6%	1.3%	1.1%	1.5%
7	6.5%	6.2%	5.7%	5.0%	3.6%	2.8%	2.8%	2.7%	2.0%	1.9%	1.5%	1.0%	1.0%	1.8%
8	6.1%	6.3%	6.5%	5.0%	3.6%	3.3%	3.1%	2.5%	2.4%	2.4%	1.9%	1.4%	1.2%	2.0%
9	8.1%	8.2%	7.4%	5.1%	3.6%	2.9%	2.7%	3.3%	3.0%	2.4%	2.2%	1.6%	1.3%	2.4%
10	7.0%	7.4%	6.7%	5.6%	4.0%	2.7%	3.1%	2.9%	2.4%	2.5%	2.1%	1.7%	1.3%	2.8%
11	8.0%	8.4%	7.9%	4.6%	4.0%	2.6%	2.4%	2.2%	1.6%	1.9%	1.5%	0.9%	1.0%	1.3%
12	7.7%	7.0%	7.0%	5.9%	4.7%	3.7%	3.6%	3.1%	2.7%	1.8%	1.5%	1.1%	1.1%	1.6%
13	9.6%	8.9%	9.0%	7.3%	5.2%	4.4%	4.3%	4.4%	3.7%	3.4%	3.0%	2.0%	1.9%	3.5%
14	9.8%	10.1%	10.1%	8.4%	5.8%	5.0%	4.5%	4.3%	3.6%	3.3%	2.1%	1.7%	1.0%	3.0%
15	12.1%	13.0%	11.9%	8.9%	6.5%	4.3%	4.7%	3.4%	3.1%	2.7%	2.9%	1.7%	1.2%	2.0%
16	17.6%	14.9%	17.2%	14.0%	9.8%	6.3%	6.1%	4.7%	4.0%	4.7%	3.7%	3.0%	2.0%	3.2%
17	10.9%	6.8%	5.2%	6.5%	5.6%	3.3%	2.7%	4.7%	3.6%	2.4%	2.8%	1.7%	0.4%	2.1%
18	17.5%	18.5%	10.9%	10.1%	7.8%	6.3%	7.6%	4.6%	4.5%	4.3%	4.7%	3.8%	1.2%	4.1%
19	16.0%	14.7%	12.3%	11.7%	7.7%	4.7%	6.6%	6.0%	4.2%	3.6%	3.2%	4.8%	3.3%	5.3%
20	14.8%	13.2%	15.5%	12.7%	10.8%	9.6%	7.2%	7.5%	5.0%	5.1%	4.8%	4.4%	3.4%	4.5%
21	19.4%	17.6%	17.5%	15.4%	11.3%	8.9%	10.1%	10.6%	7.4%	5.9%	5.4%	3.8%	2.6%	4.0%
22	19.1%	15.0%	14.6%	14.2%	10.8%	8.6%	9.6%	9.0%	7.2%	6.1%	4.0%	4.5%	3.9%	5.2%
23	14.7%	13.8%	12.4%	8.8%	6.1%	5.4%	6.0%	3.4%	2.9%	2.5%	2.1%	1.1%	1.4%	1.8%
24	9.0%	8.6%	7.6%	4.6%	3.6%	3.2%	2.4%	2.5%	1.6%	1.5%	1.3%	1.1%	0.9%	1.3%
25	15.9%	10.6%	8.7%	6.7%	4.6%	2.8%	3.9%	5.0%	2.8%	1.6%	1.8%	1.9%	0.0%	1.3%
26	14.0%	10.7%	11.3%	8.6%	5.6%	4.8%	5.4%	3.6%	2.1%	2.4%	2.0%	0.8%	0.8%	1.9%
27	2.8%	2.6%	2.7%	2.5%	2.1%	1.5%	1.5%	1.6%	1.2%	1.1%	1.0%	0.7%	0.6%	1.0%
40	26.6%	22.7%	19.5%	12.5%	7.3%	5.3%	4.2%	4.2%	4.7%	4.5%	6.4%	5.5%	3.1%	5.9%
41	15.3%	14.1%	14.7%	12.1%	6.1%	4.5%	4.7%	5.1%	3.3%	3.4%	3.2%	2.4%	1.3%	4.5%
42	19.2%	15.1%	12.5%	9.5%	4.7%	3.3%	2.8%	2.7%	2.2%	2.9%	3.3%	2.5%	2.4%	4.4%
43	13.2%	11.6%	13.0%	8.8%	5.6%	6.3%	5.6%	5.1%	4.9%	4.3%	3.8%	2.1%	1.2%	3.6%
44	14.7%	14.4%	14.4%	11.6%	6.6%	6.4%	6.0%	5.2%	4.6%	4.4%	4.9%	5.2%	3.3%	9.0%
45	20.3%	19.7%	17.6%	12.1%	6.6%	6.5%	8.6%	9.8%	9.4%	8.5%	5.0%	3.2%	3.1%	4.7%
99	0.7%	0.6%	0.8%	0.8%	0.4%	0.4%	0.5%	0.5%	0.5%	0.3%	0.2%	0.0%	0.1%	0.2%

Highlighted 2015/Current Credit Exists

Residual Market Rate Indications

Rate Class Group 18

Terr	40391	40756	41122	41487	41852	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	0.9%	1.1%	1.3%	1.1%	0.6%	0.7%	0.6%	0.5%	0.4%	0.3%	0.3%	0.4%	0.1%	0.1%
2	0.7%	0.7%	1.1%	0.8%	0.6%	0.4%	0.6%	0.7%	0.6%	0.3%	0.4%	0.3%	0.1%	0.2%
3	0.9%	1.1%	1.6%	1.3%	0.9%	0.7%	0.6%	0.5%	0.4%	0.4%	0.2%	0.2%	0.1%	0.2%
4	1.0%	1.1%	0.9%	1.1%	0.9%	0.5%	0.5%	0.6%	0.5%	0.5%	0.3%	0.2%	0.1%	0.2%
5	1.5%	1.7%	1.8%	1.8%	1.3%	1.0%	1.0%	1.0%	0.8%	0.7%	0.4%	0.2%	0.2%	0.3%
6	1.8%	1.8%	1.7%	1.1%	1.1%	0.8%	0.9%	0.8%	0.8%	0.8%	0.5%	0.3%	0.1%	0.3%
7	2.6%	2.6%	2.6%	2.0%	1.3%	0.9%	0.9%	1.1%	1.1%	0.8%	0.5%	0.4%	0.2%	0.5%
8	2.0%	2.2%	1.8%	1.1%	0.9%	1.0%	0.9%	0.9%	0.9%	0.6%	0.4%	0.4%	0.3%	0.3%
9	3.0%	3.2%	2.5%	2.2%	1.6%	0.9%	1.4%	1.1%	1.4%	1.0%	0.6%	0.3%	0.2%	0.4%
10	2.4%	1.8%	2.5%	1.8%	1.0%	1.6%	1.3%	1.0%	1.6%	1.6%	0.7%	0.7%	0.1%	0.5%
11	1.9%	1.5%	1.4%	1.2%	0.8%	1.1%	0.9%	0.8%	0.7%	0.7%	0.3%	0.4%	0.1%	0.1%
12	2.3%	2.4%	2.9%	2.4%	1.9%	1.3%	1.2%	1.3%	1.3%	0.6%	0.6%	0.3%	0.4%	0.3%
13	5.0%	5.0%	3.5%	2.7%	2.0%	1.8%	2.2%	2.4%	1.7%	1.1%	0.9%	0.7%	0.3%	0.5%
14	4.0%	4.2%	4.1%	3.5%	2.4%	1.8%	2.7%	1.9%	1.8%	1.2%	0.5%	0.3%	0.1%	0.4%
15	5.8%	3.4%	5.9%	4.8%	4.1%	3.2%	2.5%	2.6%	3.2%	2.1%	0.7%	0.3%	1.1%	1.2%
16	10.3%	10.3%	12.1%	1.8%	0.0%	1.3%	1.0%	4.0%	2.3%	2.1%	1.8%	1.1%	0.6%	1.6%
17	3.3%	5.1%	2.0%	2.1%	1.1%	0.7%	1.4%	0.8%	1.1%	1.0%	0.3%	0.6%	0.6%	0.3%
18	2.8%	5.9%	7.5%	5.6%	5.1%	3.5%	0.8%	0.9%	4.9%	2.6%	2.0%	0.6%	0.0%	0.9%
19	5.7%	7.3%	5.1%	3.2%	2.0%	0.8%	3.9%	2.0%	0.7%	1.2%	0.5%	1.1%	1.0%	0.3%
20	6.3%	8.1%	5.9%	3.6%	4.2%	2.8%	6.5%	6.9%	3.3%	3.1%	1.9%	1.3%	1.3%	2.7%
21	10.6%	8.5%	7.2%	4.9%	3.1%	3.2%	4.0%	5.7%	4.2%	1.6%	1.9%	0.3%	0.3%	1.2%
22	6.8%	12.0%	8.3%	9.8%	4.3%	3.3%	3.9%	6.6%	3.7%	1.6%	1.3%	0.1%	0.2%	0.6%
23	4.1%	4.3%	3.7%	2.1%	1.3%	1.8%	0.7%	1.7%	1.0%	0.6%	0.5%	0.3%	0.1%	0.3%
24	5.0%	3.7%	3.1%	3.6%	0.4%	2.0%	0.2%	1.6%	0.4%	1.2%	0.7%	0.1%	0.7%	0.0%
25	3.2%	2.6%	3.7%	0.1%	1.7%	0.9%	0.9%	3.3%	0.1%	1.8%	0.0%	0.1%	0.0%	0.0%
26	4.5%	5.1%	7.0%	4.2%	3.2%	2.0%	1.0%	1.0%	1.8%	0.9%	0.5%	0.0%	0.0%	0.0%
27	0.6%	0.8%	0.9%	0.9%	0.7%	0.5%	0.4%	0.4%	0.5%	0.4%	0.3%	0.2%	0.1%	0.1%
40	14.0%	11.0%	9.0%	5.8%	2.8%	0.1%	1.0%	1.9%	1.2%	0.6%	0.7%	0.0%	0.0%	1.4%
41	9.3%	7.6%	8.3%	7.3%	1.6%	1.7%	2.1%	2.0%	1.9%	0.8%	0.3%	0.2%	0.2%	0.4%
42	8.5%	9.2%	5.3%	2.5%	1.7%	1.0%	0.6%	1.1%	1.3%	1.2%	0.2%	0.1%	0.5%	0.6%
43	4.7%	4.4%	5.6%	3.0%	3.0%	1.7%	1.0%	1.9%	2.8%	1.6%	1.7%	1.1%	0.6%	0.5%
44	8.0%	7.1%	4.3%	1.8%	2.7%	2.8%	2.0%	2.1%	1.4%	1.3%	1.1%	1.1%	0.5%	2.0%
45	8.1%	7.5%	9.9%	4.9%	3.1%	2.6%	4.3%	6.4%	5.7%	2.5%	1.0%	1.4%	0.9%	1.1%
99	0.5%	0.5%	0.5%	2.0%	0.5%	0.0%	0.4%	0.4%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%

Highlighted 2015/Current Credit Exists

Residual Market Rate Indications

Rate Class Group 20

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	14.5%	10.7%	5.9%	4.0%	4.0%	5.9%	5.5%	4.0%	3.4%	2.2%	3.8%	2.8%	3.4%	4.0%
2	11.2%	9.0%	7.3%	5.8%	4.3%	3.5%	3.8%	2.2%	1.9%	2.0%	2.4%	1.3%	2.2%	4.4%
3	13.6%	9.5%	8.4%	7.7%	3.8%	4.0%	4.0%	3.3%	3.2%	3.2%	3.4%	3.0%	3.0%	3.9%
4	11.7%	8.1%	6.9%	5.7%	3.3%	2.4%	2.9%	2.6%	2.6%	2.5%	2.2%	2.0%	2.1%	3.3%
5	17.9%	14.3%	11.5%	7.9%	6.3%	5.2%	6.4%	4.4%	4.0%	4.4%	4.6%	3.9%	3.0%	6.3%
6	13.8%	11.3%	11.4%	8.2%	5.2%	5.6%	5.2%	3.5%	3.0%	3.7%	4.3%	2.8%	3.2%	4.0%
7	17.8%	14.7%	12.8%	8.1%	5.9%	5.3%	6.5%	4.7%	4.5%	4.0%	4.4%	4.1%	3.3%	7.1%
8	18.7%	14.6%	14.8%	12.7%	6.7%	5.9%	6.2%	5.7%	4.0%	3.2%	4.4%	3.3%	3.1%	4.4%
9	19.9%	16.8%	14.2%	8.5%	6.6%	6.2%	6.2%	4.8%	4.2%	3.7%	5.2%	5.8%	4.1%	6.6%
10	21.4%	16.4%	14.0%	11.9%	7.0%	6.1%	7.3%	6.0%	4.1%	6.0%	5.6%	4.2%	4.1%	6.7%
11	23.1%	15.1%	13.6%	10.1%	5.9%	4.8%	6.6%	3.9%	3.8%	1.6%	2.3%	1.2%	1.5%	3.3%
12	17.2%	14.5%	15.4%	12.8%	7.6%	6.9%	7.6%	5.6%	4.3%	4.1%	3.5%	3.3%	2.2%	4.7%
13	23.7%	17.3%	16.4%	12.0%	8.9%	8.1%	9.3%	8.4%	5.8%	5.7%	5.4%	4.5%	4.7%	9.2%
14	23.4%	18.3%	17.2%	15.3%	13.1%	11.6%	11.3%	9.6%	8.0%	7.9%	4.9%	2.9%	2.1%	5.8%
15	32.9%	31.9%	26.2%	21.2%	13.0%	12.7%	14.6%	11.3%	10.6%	7.2%	5.7%	3.0%	2.5%	3.9%
16	37.6%	30.8%	36.5%	26.6%	25.1%	19.4%	16.4%	12.0%	11.8%	11.6%	8.7%	6.5%	6.0%	10.7%
17	14.5%	14.5%	19.6%	19.6%	9.9%	9.3%	14.0%	13.7%	3.4%	4.7%	6.9%	2.3%	1.4%	1.8%
18	31.5%	24.5%	32.3%	20.9%	22.5%	14.2%	8.6%	9.1%	9.7%	9.6%	9.4%	5.3%	5.7%	7.5%
19	34.4%	16.7%	28.6%	15.3%	16.7%	14.3%	15.8%	17.1%	11.7%	9.3%	9.7%	5.9%	6.3%	11.8%
20	29.6%	29.1%	32.6%	24.7%	18.6%	18.5%	16.3%	16.2%	9.8%	9.1%	7.2%	5.6%	5.4%	6.6%
21	37.8%	31.4%	38.1%	32.6%	24.0%	24.5%	24.3%	24.7%	20.1%	14.4%	13.9%	10.6%	7.9%	11.3%
22	35.1%	33.3%	38.9%	33.7%	22.2%	20.3%	27.2%	23.9%	19.3%	14.9%	13.2%	10.4%	10.3%	17.5%
23	34.4%	24.8%	25.0%	18.4%	10.8%	9.6%	7.3%	6.7%	4.4%	3.3%	5.5%	3.3%	1.9%	3.1%
24	21.1%	14.5%	15.0%	8.5%	5.7%	5.6%	5.5%	6.3%	4.4%	1.9%	3.1%	1.0%	1.2%	2.7%
25	24.7%	16.3%	20.9%	13.3%	13.2%	12.5%	15.1%	11.1%	7.8%	7.2%	3.7%	6.2%	3.2%	5.2%
26	38.2%	31.2%	27.7%	23.6%	13.8%	13.2%	14.3%	12.8%	10.0%	5.9%	4.9%	2.8%	3.5%	6.3%
27	12.5%	10.0%	8.7%	5.3%	3.5%	2.7%	4.0%	3.3%	3.0%	2.7%	2.7%	2.5%	2.3%	2.5%
40	45.7%	39.8%	33.7%	24.8%	11.4%	10.2%	13.2%	6.7%	4.8%	6.1%	10.7%	10.9%	10.3%	15.6%
41	30.8%	24.2%	18.6%	14.1%	9.2%	8.8%	8.9%	8.3%	6.2%	5.2%	5.1%	5.8%	4.5%	9.9%
42	30.0%	22.2%	26.5%	18.6%	12.4%	9.2%	7.6%	5.5%	5.1%	5.9%	9.9%	9.2%	8.6%	13.2%
43	37.8%	30.2%	31.5%	19.2%	14.8%	12.3%	12.6%	9.3%	10.5%	7.3%	5.9%	4.5%	3.8%	7.3%
44	24.1%	22.0%	27.3%	24.3%	16.4%	13.7%	13.7%	11.4%	9.1%	8.0%	5.4%	3.9%	5.8%	12.7%
45	39.2%	35.3%	31.9%	20.1%	18.1%	15.2%	23.0%	21.4%	18.8%	16.2%	11.4%	10.0%	6.9%	9.9%
99	6.0%	6.5%	1.6%	2.5%	3.1%	1.5%	1.4%	1.3%	2.0%	0.0%	1.5%	0.7%	1.8%	1.8%

Highlighted 2015/Current Credit Exists

Residual Market Rate Indications

Rate Class Group 21

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	3.0%	2.9%	4.0%	1.9%	1.5%	1.1%	1.4%	1.0%	1.3%	2.4%	1.6%	0.3%	0.0%	0.2%
2	2.5%	1.6%	2.2%	2.3%	1.3%	1.1%	1.6%	1.7%	1.7%	0.9%	0.4%	0.2%	0.3%	0.9%
3	3.7%	3.7%	5.1%	2.9%	1.8%	1.5%	1.4%	1.9%	1.5%	0.8%	0.8%	1.0%	0.5%	0.5%
4	2.2%	3.0%	3.0%	2.5%	2.1%	1.0%	1.3%	1.2%	1.0%	0.7%	0.5%	0.5%	0.8%	0.4%
5	6.3%	5.5%	5.2%	4.0%	2.6%	2.5%	2.3%	2.2%	2.0%	1.9%	1.0%	0.9%	0.8%	0.9%
6	5.1%	3.2%	4.7%	3.8%	3.3%	1.9%	1.7%	2.1%	1.7%	1.9%	1.9%	0.6%	0.3%	0.9%
7	6.5%	5.8%	5.1%	2.7%	2.8%	2.3%	3.2%	3.1%	2.3%	2.0%	1.4%	1.4%	0.8%	0.9%
8	6.3%	3.3%	5.7%	4.3%	2.0%	2.5%	1.3%	1.7%	2.1%	0.6%	0.5%	0.3%	0.5%	1.4%
9	6.0%	4.9%	8.1%	5.5%	3.0%	2.0%	2.6%	3.0%	2.0%	2.4%	1.1%	1.0%	0.8%	1.0%
10	6.3%	8.0%	9.4%	9.6%	4.0%	3.5%	2.2%	2.9%	4.0%	3.2%	1.1%	1.0%	0.1%	1.0%
11	5.8%	6.1%	6.0%	3.1%	2.3%	1.8%	1.6%	2.0%	1.2%	1.6%	1.4%	0.2%	0.4%	0.5%
12	6.0%	6.3%	7.1%	4.8%	3.9%	2.7%	3.2%	3.4%	2.3%	1.9%	1.0%	0.4%	0.9%	1.3%
13	8.9%	9.8%	10.5%	10.3%	3.9%	4.2%	2.7%	4.6%	4.1%	2.9%	2.6%	1.2%	0.9%	2.3%
14	5.0%	9.6%	6.5%	5.9%	4.1%	3.2%	3.5%	4.0%	3.3%	3.1%	2.0%	1.4%	0.9%	1.0%
15	20.0%	14.4%	8.3%	10.8%	4.9%	2.4%	5.6%	7.7%	4.6%	4.0%	0.1%	0.2%	0.6%	1.3%
16	11.1%	14.1%	13.8%	13.1%	13.2%	4.7%	6.3%	4.1%	4.4%	4.5%	3.4%	1.0%	2.4%	4.5%
17	0.0%	1.8%	4.1%	5.1%	0.0%	0.0%	2.5%	1.8%	3.0%	1.5%	3.3%	2.9%	0.6%	0.7%
18	18.2%	16.4%	18.6%	5.3%	3.6%	3.8%	5.7%	4.2%	-0.6%	1.1%	0.0%	1.4%	0.8%	0.1%
19	10.3%	7.8%	11.3%	5.6%	4.2%	2.6%	2.6%	1.7%	1.3%	1.4%	0.7%	2.9%	0.9%	2.0%
20	16.7%	7.7%	9.0%	11.1%	6.0%	4.7%	4.9%	9.1%	5.8%	3.8%	4.7%	1.0%	0.8%	2.2%
21	16.4%	14.6%	12.1%	10.5%	4.4%	3.9%	7.2%	5.7%	6.1%	3.4%	2.4%	1.3%	0.9%	2.7%
22	16.2%	9.9%	10.9%	9.9%	2.9%	1.7%	3.5%	13.5%	9.7%	5.4%	4.7%	0.9%	2.9%	1.9%
23	11.1%	11.9%	8.3%	4.7%	4.5%	3.1%	3.3%	4.2%	2.0%	0.6%	1.4%	1.0%	0.2%	0.7%
24	5.6%	0.7%	7.4%	6.4%	2.8%	1.1%	1.9%	1.6%	1.6%	0.8%	0.9%	1.1%	0.1%	0.0%
25	8.8%	2.6%	1.4%	2.6%	0.0%	2.0%	2.5%	1.9%	2.1%	0.4%	2.6%	2.6%	1.8%	1.4%
26	18.9%	15.7%	10.0%	6.3%	1.5%	1.8%	4.5%	2.2%	2.9%	0.9%	0.4%	0.0%	0.0%	0.5%
27	1.9%	2.2%	2.6%	2.5%	1.9%	1.3%	1.4%	1.0%	0.8%	1.0%	0.9%	0.7%	0.2%	0.3%
40	30.5%	27.1%	19.7%	13.7%	7.0%	5.2%	3.8%	5.7%	5.5%	2.7%	2.8%	3.3%	2.1%	2.0%
41	16.9%	16.0%	16.5%	12.5%	5.3%	4.7%	2.2%	3.7%	6.0%	3.4%	2.3%	1.0%	0.9%	3.5%
42	17.7%	12.7%	13.0%	6.2%	3.9%	1.4%	2.8%	3.5%	3.9%	1.8%	1.4%	2.0%	1.4%	1.0%
43	13.4%	12.7%	10.4%	7.7%	3.6%	2.2%	4.0%	2.5%	4.8%	3.9%	2.1%	0.8%	1.2%	2.0%
44	9.7%	11.4%	7.7%	8.4%	3.4%	4.0%	5.1%	5.2%	3.7%	3.3%	2.1%	1.9%	1.2%	3.4%
45	14.6%	11.8%	15.9%	10.3%	2.3%	3.5%	7.4%	7.2%	6.9%	3.9%	2.0%	2.2%	1.7%	1.9%
99	0.0%	2.3%	7.2%	0.4%	0.0%	0.0%	-3.3%	4.0%	1.5%	0.0%	0.0%	4.3%	0.0%	0.0%

Highlighted 2015/Current Credit Exists

Residual Market Rate Indications

Rate Class Group 25

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	2.2%	2.2%	2.0%	1.9%	1.4%	1.3%	1.3%	1.1%	1.0%	0.9%	0.9%	0.8%	0.7%	0.9%
2	2.6%	2.2%	1.9%	1.6%	1.2%	1.2%	1.1%	1.1%	0.8%	0.5%	0.6%	0.5%	0.5%	0.7%
3	3.0%	2.4%	2.0%	1.8%	1.3%	0.9%	1.1%	1.0%	1.0%	1.0%	0.8%	0.7%	0.5%	0.9%
4	2.9%	2.0%	1.9%	1.8%	1.3%	1.1%	0.9%	1.0%	0.8%	0.7%	0.6%	0.7%	0.5%	0.7%
5	3.4%	3.0%	2.7%	2.4%	2.1%	1.6%	1.6%	1.5%	1.3%	1.2%	1.2%	1.3%	1.0%	1.7%
6	3.2%	2.8%	2.9%	2.6%	2.0%	1.6%	1.5%	1.6%	1.3%	1.0%	0.9%	0.8%	0.7%	1.0%
7	3.7%	3.0%	2.8%	2.5%	1.9%	1.5%	1.5%	1.2%	1.2%	0.9%	1.0%	1.2%	0.9%	1.1%
8	4.1%	3.8%	4.3%	3.3%	2.5%	2.3%	1.8%	1.9%	1.7%	1.2%	1.2%	1.3%	1.1%	1.4%
9	4.8%	4.4%	2.9%	2.6%	2.2%	2.1%	2.0%	1.7%	1.6%	1.7%	1.4%	1.4%	1.1%	1.7%
10	3.9%	3.1%	3.2%	3.2%	3.3%	2.2%	2.0%	1.6%	1.4%	1.4%	1.0%	0.7%	0.8%	1.4%
11	6.0%	4.6%	3.2%	2.5%	1.3%	2.2%	1.7%	1.2%	1.8%	1.1%	0.7%	0.5%	0.8%	0.1%
12	6.5%	5.5%	4.7%	4.0%	3.4%	2.7%	2.4%	2.3%	1.8%	1.9%	1.5%	1.5%	1.5%	1.4%
13	7.2%	5.6%	4.7%	3.7%	3.4%	3.3%	3.1%	2.7%	2.9%	2.7%	2.2%	1.7%	1.7%	3.3%
14	8.2%	7.3%	8.2%	6.8%	5.3%	3.1%	3.5%	2.4%	2.9%	1.7%	1.5%	0.8%	0.8%	2.1%
15	21.5%	12.4%	9.1%	11.7%	4.5%	4.2%	4.6%	3.4%	3.7%	2.2%	2.1%	0.6%	0.3%	1.5%
16	28.7%	16.0%	12.8%	17.0%	4.9%	4.5%	5.7%	5.4%	2.9%	4.6%	3.6%	2.9%	1.3%	4.9%
17	5.3%	6.4%	6.0%	3.2%	3.6%	1.7%	1.5%	0.4%	0.7%	0.0%	0.5%	0.8%	0.8%	2.3%
18	15.7%	12.4%	12.4%	10.0%	5.0%	5.4%	2.7%	4.6%	4.6%	3.9%	1.6%	2.3%	2.1%	0.9%
19	14.5%	10.8%	4.7%	4.5%	11.4%	5.5%	0.4%	1.2%	0.1%	1.1%	0.2%	0.1%	0.0%	1.1%
20	13.8%	13.9%	10.6%	8.8%	5.7%	4.3%	3.1%	1.9%	2.4%	2.3%	2.3%	1.2%	1.9%	3.1%
21	17.4%	13.9%	9.0%	8.6%	5.9%	6.1%	5.3%	5.2%	4.1%	2.3%	2.0%	1.7%	1.7%	2.8%
22	19.6%	12.2%	14.2%	10.7%	8.4%	2.9%	3.4%	3.6%	3.0%	2.7%	1.9%	1.4%	2.0%	3.1%
23	16.4%	9.5%	11.2%	6.3%	3.4%	0.1%	1.2%	3.5%	2.7%	1.2%	0.8%	0.6%	0.0%	0.4%
24	9.0%	8.8%	10.2%	5.3%	2.0%	0.2%	0.5%	0.5%	0.6%	0.0%	0.5%	0.0%	0.0%	0.5%
25	6.3%	5.9%	5.8%	8.6%	0.0%	3.7%	8.2%	4.6%	3.3%	0.0%	0.0%	0.0%	0.0%	0.0%
26	12.1%	9.3%	10.1%	9.2%	2.8%	2.4%	3.4%	0.6%	3.7%	2.0%	0.1%	0.2%	1.3%	1.3%
27	2.0%	1.6%	1.6%	1.3%	0.9%	0.7%	0.8%	0.9%	0.8%	0.7%	0.6%	0.6%	0.5%	0.6%
40	12.4%	7.9%	6.8%	3.6%	3.6%	2.8%	0.8%	3.3%	3.2%	3.4%	2.5%	0.5%	1.9%	3.8%
41	9.6%	8.6%	6.9%	4.9%	4.2%	4.4%	2.0%	3.2%	1.9%	2.0%	2.4%	2.3%	1.3%	3.2%
42	9.5%	5.9%	7.4%	4.5%	4.1%	2.4%	2.2%	1.9%	2.5%	3.1%	2.7%	2.5%	1.0%	2.5%
43	9.9%	7.3%	7.3%	7.1%	6.5%	3.0%	3.6%	3.4%	4.0%	2.7%	2.3%	2.5%	1.5%	1.5%
44	13.3%	7.7%	8.3%	10.7%	4.3%	4.7%	4.1%	2.5%	3.2%	2.5%	2.9%	2.0%	1.2%	3.8%
45	14.8%	10.1%	9.3%	7.2%	5.6%	6.7%	5.4%	8.2%	8.3%	6.1%	4.7%	4.2%	2.9%	3.5%
99	1.2%	0.7%	0.5%	0.5%	0.4%	0.5%	0.0%	0.4%	0.9%	0.0%	0.3%	0.2%	0.0%	0.2%

Highlighted 2015/Current Credit Exists

Residual Market Rate Indications

Rate Class Group 26

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	0.6%	0.6%	0.7%	0.8%	0.6%	0.4%	0.3%	0.5%	0.3%	0.2%	0.2%	0.1%	0.0%	0.1%
2	0.5%	0.5%	0.5%	0.5%	0.4%	0.4%	0.6%	0.4%	0.3%	0.3%	0.1%	0.2%	0.2%	0.2%
3	0.8%	1.0%	0.9%	0.8%	0.6%	0.4%	0.5%	0.5%	0.4%	0.3%	0.2%	0.2%	0.1%	0.2%
4	0.5%	0.7%	0.6%	0.7%	0.6%	0.4%	0.4%	0.3%	0.4%	0.2%	0.3%	0.1%	0.2%	0.2%
5	0.9%	1.1%	1.1%	0.9%	0.9%	0.5%	0.7%	0.6%	0.6%	0.4%	0.4%	0.2%	0.2%	0.1%
6	0.7%	0.8%	0.9%	0.8%	0.7%	0.6%	0.4%	0.6%	0.3%	0.3%	0.2%	0.0%	0.1%	0.2%
7	1.3%	1.2%	1.0%	0.9%	0.7%	0.5%	0.7%	0.6%	0.5%	0.5%	0.4%	0.3%	0.3%	0.3%
8	1.0%	1.0%	1.0%	0.9%	0.9%	0.6%	0.6%	0.8%	0.6%	0.4%	0.3%	0.2%	0.1%	0.3%
9	1.5%	1.3%	1.0%	0.9%	0.6%	0.7%	0.7%	0.7%	0.8%	0.6%	0.2%	0.3%	0.2%	0.2%
10	0.7%	1.0%	2.1%	1.6%	1.0%	1.2%	1.1%	1.1%	0.8%	1.0%	0.5%	0.4%	0.4%	0.2%
11	0.7%	1.3%	0.6%	0.7%	0.7%	0.6%	0.2%	0.2%	0.4%	0.5%	0.3%	0.1%	0.1%	0.1%
12	1.5%	1.8%	2.1%	1.8%	1.2%	1.0%	0.9%	1.3%	1.0%	0.8%	0.3%	0.5%	0.2%	0.1%
13	2.1%	2.2%	2.6%	2.3%	1.4%	1.2%	1.1%	1.4%	1.1%	0.8%	0.8%	0.3%	0.1%	0.6%
14	2.9%	3.5%	3.3%	1.9%	0.5%	0.5%	1.0%	0.9%	0.5%	0.9%	0.1%	0.4%	0.5%	0.0%
15	3.6%	3.0%	3.7%	3.6%	1.9%	1.5%	2.0%	3.0%	1.5%	0.0%	0.0%	0.0%	0.0%	0.4%
16	3.8%	6.1%	3.6%	0.8%	0.0%	2.4%	0.4%	2.3%	3.7%	2.1%	0.2%	0.0%	0.0%	1.3%
17	1.5%	2.9%	0.8%	1.4%	0.7%	0.4%	0.4%	0.3%	0.3%	0.0%	0.0%	0.1%	0.3%	0.1%
18	3.2%	2.6%	2.9%	3.6%	3.3%	1.6%	1.9%	1.1%	0.8%	0.0%	0.5%	1.7%	0.0%	0.0%
19	3.9%	3.0%	0.8%	2.1%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.8%	0.0%	0.7%	0.7%
20	8.9%	8.0%	1.2%	0.8%	0.8%	0.3%	4.7%	1.9%	1.8%	0.9%	1.8%	1.4%	1.5%	0.6%
21	5.5%	3.4%	4.6%	1.8%	0.9%	1.2%	2.2%	1.7%	2.9%	3.0%	1.4%	0.0%	0.6%	0.3%
22	6.5%	6.6%	5.4%	5.6%	0.0%	0.0%	1.8%	0.0%	0.0%	0.0%	1.4%	0.0%	1.3%	1.2%
23	3.3%	3.7%	1.3%	0.9%	1.6%	0.5%	1.5%	0.4%	0.3%	0.7%	0.4%	0.4%	0.1%	0.0%
24	1.9%	5.1%	2.2%	0.9%	1.0%	1.0%	0.0%	0.3%	1.1%	0.0%	0.0%	0.0%	0.0%	0.8%
25	1.0%	1.1%	1.2%	1.4%	0.0%	0.0%	0.4%	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
26	3.8%	1.3%	1.0%	1.0%	2.0%	1.3%	0.4%	0.1%	0.2%	0.8%	0.0%	0.0%	0.0%	0.0%
27	0.4%	0.6%	0.5%	0.4%	0.4%	0.3%	0.4%	0.4%	0.3%	0.4%	0.2%	0.1%	0.0%	0.1%
40	4.6%	2.8%	2.2%	0.1%	1.5%	0.5%	0.1%	0.7%	2.4%	2.6%	1.1%	0.0%	0.0%	0.0%
41	4.2%	3.5%	3.1%	3.3%	1.5%	1.5%	1.3%	1.1%	1.3%	1.1%	0.7%	0.8%	0.1%	0.6%
42	3.8%	3.7%	3.0%	1.6%	0.7%	1.0%	0.7%	1.9%	1.0%	1.5%	0.2%	0.0%	0.1%	0.0%
43	2.4%	2.7%	2.9%	2.4%	1.1%	0.7%	0.5%	1.0%	0.8%	1.2%	1.1%	0.2%	0.3%	0.6%
44	4.6%	2.4%	3.3%	1.9%	2.1%	2.2%	1.0%	2.5%	2.5%	1.4%	0.8%	2.7%	0.7%	1.6%
45	3.5%	4.4%	5.6%	5.9%	1.6%	1.2%	2.7%	3.6%	4.3%	3.2%	1.8%	1.1%	0.3%	0.8%
99	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%	0.0%	1.8%	0.5%	0.0%	0.0%	0.0%	0.0%

Highlighted 2015/Current Credit Exists

Residual Market Rate Indications

Rate Class Group 30

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	0.6%	0.5%	0.8%	1.0%	0.6%	0.3%	0.3%	0.2%	0.4%	0.4%	0.4%	0.2%	0.1%	0.2%
2	0.7%	1.0%	1.0%	0.9%	0.7%	0.6%	0.7%	0.6%	0.6%	0.7%	0.4%	0.4%	0.4%	0.6%
3	0.7%	0.8%	0.9%	0.9%	0.5%	0.5%	0.6%	0.5%	0.4%	0.3%	0.4%	0.3%	0.3%	0.3%
4	0.7%	0.8%	0.8%	0.8%	0.5%	0.6%	0.6%	0.6%	0.6%	0.5%	0.4%	0.3%	0.1%	0.4%
5	0.9%	1.3%	1.2%	1.0%	0.9%	0.8%	1.0%	0.9%	1.0%	0.8%	0.7%	0.5%	0.4%	0.4%
6	1.3%	0.9%	0.9%	1.0%	0.9%	0.7%	0.7%	0.6%	0.7%	0.8%	0.4%	0.3%	0.2%	0.1%
7	1.2%	1.2%	1.7%	1.5%	1.1%	0.9%	0.7%	0.9%	1.1%	0.9%	0.6%	0.3%	0.1%	0.3%
8	1.3%	1.1%	1.0%	0.9%	1.2%	1.1%	1.1%	1.2%	0.9%	0.7%	0.7%	0.5%	0.6%	0.5%
9	1.6%	1.9%	1.6%	1.3%	0.9%	0.6%	1.0%	1.5%	1.7%	1.2%	0.7%	0.5%	0.2%	0.6%
10	2.2%	2.0%	1.9%	2.3%	1.5%	1.6%	1.5%	1.1%	0.9%	0.9%	0.7%	0.2%	0.0%	0.1%
11	1.2%	1.5%	1.6%	1.0%	1.7%	1.2%	1.4%	1.0%	1.2%	1.3%	0.3%	0.0%	0.3%	0.2%
12	2.8%	2.2%	2.4%	1.9%	1.3%	1.3%	1.5%	1.2%	1.2%	0.6%	0.3%	0.3%	0.1%	0.2%
13	1.9%	2.7%	2.1%	2.1%	1.3%	1.3%	1.3%	1.0%	0.8%	1.0%	0.8%	0.5%	0.2%	0.5%
14	3.4%	2.3%	1.4%	3.2%	3.4%	3.0%	2.6%	2.2%	2.5%	1.8%	1.9%	0.9%	0.4%	0.7%
15	3.6%	4.4%	8.0%	5.8%	6.9%	3.9%	3.3%	4.5%	2.7%	3.1%	1.0%	0.5%	0.1%	0.7%
16	8.1%	7.1%	7.2%	7.8%	4.3%	3.6%	3.8%	4.3%	7.3%	5.9%	3.0%	0.2%	0.0%	3.1%
17	1.5%	0.5%	1.9%	1.4%	1.4%	2.3%	1.4%	0.0%	1.2%	0.0%	0.0%	0.6%	0.6%	0.6%
18	5.1%	5.7%	5.5%	1.0%	2.1%	0.5%	0.3%	0.6%	1.5%	1.0%	0.5%	0.0%	0.6%	0.0%
19	1.8%	1.5%	2.0%	1.5%	1.9%	1.6%	1.9%	0.4%	1.3%	2.3%	1.2%	0.9%	0.5%	1.1%
20	0.7%	0.9%	2.2%	1.7%	0.0%	1.4%	1.3%	1.3%	0.8%	0.1%	1.5%	0.9%	0.1%	1.0%
21	7.3%	6.6%	4.2%	2.5%	2.4%	2.6%	1.7%	3.0%	2.8%	4.0%	1.8%	2.5%	2.2%	1.7%
22	7.7%	9.6%	13.3%	8.3%	1.3%	2.3%	1.9%	6.4%	7.6%	8.3%	4.4%	3.5%	4.6%	5.3%
23	1.9%	1.8%	2.0%	1.0%	1.6%	1.0%	0.8%	1.1%	0.9%	0.6%	0.6%	0.0%	0.0%	0.2%
24	2.1%	3.3%	2.9%	1.2%	1.1%	1.6%	1.3%	1.2%	0.3%	0.6%	0.9%	0.9%	1.6%	1.4%
25	2.2%	1.4%	1.7%	1.3%	0.8%	0.5%	1.2%	0.8%	0.5%	0.0%	0.0%	0.0%	0.5%	0.0%
26	3.7%	0.1%	3.8%	4.1%	4.9%	2.9%	3.4%	3.0%	2.5%	1.4%	1.7%	2.4%	0.9%	0.4%
27	0.4%	0.4%	0.7%	0.6%	0.6%	0.4%	0.4%	0.5%	0.5%	0.3%	0.2%	0.1%	0.1%	0.1%
40	0.0%	0.1%	0.2%	1.3%	1.0%	0.6%	0.5%	0.0%	0.0%	0.8%	0.6%	0.0%	0.0%	0.2%
41	2.8%	2.5%	2.1%	1.7%	1.2%	1.2%	1.4%	1.2%	1.0%	1.3%	0.1%	0.4%	0.3%	0.8%
42	2.7%	2.6%	3.1%	2.1%	1.4%	1.5%	0.7%	0.4%	0.2%	0.4%	0.2%	0.3%	0.5%	0.0%
43	2.6%	3.0%	2.8%	2.3%	1.3%	2.3%	3.1%	4.3%	3.8%	4.3%	2.2%	0.7%	1.1%	1.8%
44	7.3%	6.6%	1.3%	4.6%	2.9%	2.8%	4.9%	5.0%	3.7%	3.7%	2.3%	1.8%	0.2%	1.5%
45	5.0%	6.1%	3.4%	2.3%	1.1%	0.8%	1.8%	2.0%	2.6%	1.8%	1.9%	1.2%	0.9%	1.7%
99	0.0%	0.0%	0.0%	0.0%	2.4%	0.7%	0.0%	0.0%	1.6%	1.6%	1.4%	1.4%	1.5%	0.0%

Highlighted 2015/Current Credit Exists

Residual Market Rate Indications

Rate Class Group MM

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	1.8%	1.9%	1.6%	1.5%	1.3%	1.1%	1.0%	1.1%	0.9%	0.8%	0.7%	0.4%	0.4%	0.4%
2	1.9%	1.6%	1.6%	1.5%	1.4%	1.2%	1.3%	1.0%	0.9%	0.7%	0.6%	0.6%	0.4%	0.4%
3	2.2%	2.1%	2.1%	1.8%	1.6%	1.3%	1.3%	1.2%	1.1%	0.9%	0.8%	0.7%	0.5%	0.5%
4	1.5%	1.5%	1.7%	1.6%	1.5%	1.2%	1.1%	1.0%	0.9%	0.7%	0.6%	0.5%	0.4%	0.4%
5	2.3%	2.5%	2.2%	2.2%	1.8%	1.6%	1.7%	1.5%	1.4%	1.0%	0.8%	0.8%	0.6%	0.6%
6	2.2%	2.3%	2.4%	2.4%	2.0%	1.7%	1.7%	1.4%	1.1%	0.9%	0.8%	0.6%	0.6%	0.5%
7	3.2%	3.2%	3.1%	2.9%	2.4%	2.0%	2.3%	2.0%	1.6%	1.4%	1.1%	1.0%	0.7%	0.6%
8	3.3%	3.6%	3.1%	2.8%	2.6%	1.9%	1.9%	1.7%	1.6%	1.5%	1.1%	0.8%	0.7%	0.4%
9	3.5%	3.7%	3.4%	2.9%	2.4%	2.2%	2.4%	1.9%	1.7%	1.2%	1.4%	1.1%	0.7%	0.6%
10	3.5%	4.3%	4.4%	4.4%	3.0%	2.4%	2.0%	2.0%	2.0%	1.7%	1.2%	1.1%	0.9%	0.6%
11	4.4%	4.3%	3.5%	3.9%	3.0%	1.3%	1.8%	2.2%	2.0%	2.2%	1.7%	1.1%	0.7%	0.8%
12	4.6%	4.2%	3.8%	4.3%	3.7%	3.2%	3.0%	2.6%	2.3%	1.7%	1.1%	1.1%	0.6%	0.5%
13	5.4%	5.3%	5.1%	5.1%	4.3%	3.8%	3.6%	2.9%	2.6%	1.9%	1.7%	1.8%	1.5%	1.4%
14	7.5%	6.7%	5.8%	5.7%	4.7%	3.4%	3.5%	3.1%	2.8%	2.0%	1.8%	1.3%	1.0%	0.8%
15	11.5%	10.9%	8.6%	7.6%	7.1%	5.3%	5.9%	5.7%	5.2%	3.6%	2.3%	2.5%	1.8%	2.5%
16	9.7%	7.8%	8.4%	9.9%	8.7%	7.9%	5.3%	3.0%	3.7%	4.1%	2.8%	1.4%	2.3%	2.6%
17	3.3%	3.5%	2.8%	3.4%	3.4%	3.9%	3.9%	2.5%	3.2%	2.9%	2.6%	2.9%	1.9%	1.5%
18	6.8%	4.4%	4.9%	5.4%	5.3%	4.1%	5.3%	4.1%	2.3%	2.2%	2.2%	1.4%	1.2%	1.3%
19	4.7%	5.4%	4.7%	4.1%	3.3%	4.2%	3.9%	2.3%	2.2%	1.6%	2.1%	0.4%	0.0%	0.0%
20	11.5%	8.3%	3.7%	4.0%	4.2%	5.7%	4.4%	4.5%	4.1%	3.5%	2.3%	2.7%	1.0%	2.7%
21	12.9%	10.9%	11.2%	10.0%	8.2%	8.1%	7.8%	6.5%	3.7%	2.2%	2.6%	2.9%	2.1%	2.4%
22	12.4%	11.6%	9.8%	11.0%	6.0%	5.0%	4.9%	4.0%	7.4%	3.7%	2.1%	2.3%	2.7%	1.8%
23	7.0%	7.4%	7.1%	6.9%	4.8%	3.9%	2.8%	2.2%	1.5%	1.1%	0.3%	1.1%	0.6%	0.4%
24	4.0%	4.5%	5.0%	5.2%	3.7%	1.7%	1.6%	1.8%	1.1%	1.1%	0.9%	0.3%	0.7%	0.7%
25	5.2%	5.1%	4.2%	3.8%	2.6%	3.0%	3.6%	3.6%	1.2%	0.4%	0.0%	0.5%	0.2%	0.0%
26	8.7%	7.2%	7.1%	8.3%	7.7%	4.6%	6.8%	5.1%	2.6%	1.9%	1.6%	1.4%	1.6%	1.0%
27	1.4%	1.4%	1.2%	1.3%	1.2%	0.9%	1.1%	1.0%	0.8%	0.7%	0.4%	0.4%	0.3%	0.4%
40	12.0%	12.9%	9.8%	8.6%	6.8%	6.4%	3.9%	3.5%	3.5%	2.2%	1.9%	1.9%	1.4%	1.8%
41	7.4%	7.1%	5.8%	5.7%	4.0%	3.7%	4.1%	3.7%	3.3%	2.9%	1.8%	1.9%	0.8%	1.0%
42	9.2%	7.0%	8.0%	8.1%	6.2%	5.3%	4.7%	3.5%	2.8%	1.9%	2.0%	1.0%	0.6%	0.5%
43	6.1%	5.9%	6.0%	5.8%	4.2%	3.7%	2.8%	2.4%	1.3%	1.6%	1.7%	2.0%	1.2%	1.0%
44	10.2%	11.6%	8.3%	7.9%	7.2%	6.7%	8.9%	6.6%	7.7%	7.7%	4.4%	3.1%	1.9%	2.5%
45	10.3%	10.5%	9.2%	7.2%	5.6%	4.7%	5.0%	4.9%	4.3%	3.3%	3.6%	3.2%	2.0%	1.6%
99	0.4%	0.9%	1.0%	1.4%	0.4%	0.4%	1.2%	1.2%	1.3%	0.9%	0.8%	1.5%	1.3%	0.7%

Highlighted 2015/Current Credit Exists

Relativity to Statewide Average

Rate Class Group (ALL)

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	0.39	0.43	0.45	0.49	0.51	0.53	0.51	0.50	0.47	0.49	0.54	0.52	0.52	0.48
2	0.40	0.42	0.45	0.48	0.51	0.55	0.54	0.52	0.51	0.50	0.51	0.52	0.52	0.47
3	0.51	0.54	0.57	0.60	0.59	0.58	0.56	0.56	0.58	0.59	0.64	0.67	0.64	0.59
4	0.44	0.45	0.45	0.50	0.54	0.55	0.49	0.50	0.52	0.50	0.49	0.48	0.50	0.47
5	0.66	0.69	0.73	0.77	0.80	0.77	0.76	0.77	0.78	0.81	0.86	0.91	0.90	0.86
6	0.66	0.69	0.73	0.77	0.83	0.82	0.76	0.74	0.73	0.72	0.75	0.70	0.69	0.65
7	0.88	0.92	0.95	0.97	0.98	0.97	1.00	0.99	0.95	0.94	0.91	0.96	0.98	0.92
8	0.81	0.84	0.87	0.92	0.93	0.96	0.93	0.92	0.92	0.91	0.95	1.02	0.93	0.82
9	1.23	1.31	1.24	1.13	1.11	1.05	1.09	1.10	1.15	1.15	1.21	1.15	1.07	1.12
10	1.04	1.07	1.13	1.19	1.20	1.20	1.12	1.09	1.08	1.15	1.23	1.31	1.31	1.22
11	0.90	0.92	0.90	0.87	0.92	0.89	0.91	0.89	0.94	0.93	0.86	0.81	0.79	0.70
12	1.05	1.05	1.05	1.09	1.16	1.20	1.17	1.13	1.10	1.03	0.96	1.00	0.93	0.85
13	1.70	1.71	1.73	1.78	1.77	1.78	1.83	1.84	1.88	1.79	1.71	1.59	1.64	1.93
14	1.74	1.76	1.77	1.72	1.74	1.80	1.97	2.03	2.01	1.87	1.78	1.72	1.60	1.87
15	2.06	2.11	2.14	1.93	1.74	1.77	1.99	2.07	2.10	2.03	1.76	1.48	1.38	1.90
16	3.90	3.43	3.50	3.09	3.30	3.01	2.99	2.71	2.86	2.83	2.54	2.57	2.19	3.00
17	0.92	0.85	0.83	0.93	1.03	1.26	1.17	1.20	1.09	0.96	0.93	0.85	0.83	0.86
18	2.75	2.50	2.44	2.26	2.56	2.70	2.71	2.34	2.38	2.26	2.10	2.13	2.33	2.25
19	1.88	1.76	1.73	1.62	1.95	1.98	1.97	1.77	1.88	1.79	1.80	1.76	2.17	2.05
20	3.14	2.95	2.76	2.69	2.90	3.53	3.63	3.55	3.51	3.46	3.19	3.11	3.83	3.08
21	4.24	3.86	3.80	3.56	3.73	4.20	4.30	4.50	4.34	4.09	3.99	3.70	3.57	3.24
22	4.81	4.64	4.39	4.58	4.36	4.63	5.13	5.74	5.64	5.39	5.30	5.30	6.14	5.78
23	1.84	1.79	1.70	1.70	1.59	1.45	1.28	1.23	1.22	1.12	1.04	0.85	0.81	0.74
24	1.39	1.37	1.24	1.08	1.21	1.20	1.10	1.04	0.96	1.00	1.09	0.98	1.05	0.82
25	1.17	1.07	0.99	0.98	0.98	1.02	1.10	1.07	0.80	0.80	0.83	0.93	0.74	0.57
26	2.35	2.19	1.98	1.76	1.65	1.78	1.84	1.72	1.61	1.50	1.30	1.06	1.19	1.40
27	0.32	0.33	0.35	0.38	0.43	0.42	0.41	0.42	0.41	0.50	0.43	0.44	0.43	0.39
40	4.87	4.52	3.79	3.08	2.35	1.99	1.65	1.82	2.24	2.18	2.75	2.52	2.40	2.78
41	2.75	2.66	2.54	2.52	1.88	1.94	1.86	1.91	1.76	1.73	1.70	1.76	1.67	2.35
42	4.15	3.35	3.05	2.71	2.56	2.05	1.62	1.49	1.49	1.48	1.68	1.61	1.62	2.05
43	3.14	2.86	2.69	2.25	1.89	1.92	1.93	1.92	2.12	2.47	2.30	1.93	1.50	1.97
44	3.42	3.41	3.43	3.56	3.06	3.47	3.54	3.35	3.38	3.50	3.73	4.50	4.50	5.74
45	3.37	3.40	3.40	2.83	2.20	2.28	3.01	3.28	3.58	3.53	3.29	3.13	3.10	2.69
99	0.30	0.27	0.26	0.32	0.30	0.36	0.34	0.34	0.38	0.34	0.41	0.93	0.40	0.35
Total	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Statewide Avg	2.60%	2.73%	2.71%	2.29%	1.68%	1.32%	1.35%	1.37%	1.25%	1.07%	0.80%	0.54%	0.42%	0.64%
ID 9 Exp	108,995	116,589	117,579	100,549	74,608	59,397	61,655	63,506	58,891	50,583	38,192	25,332	19,871	31,263

Relativity to Statewide Average

Rate Class Group 10

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	0.37	0.44	0.48	0.51	0.54	0.55	0.55	0.54	0.52	0.53	0.56	0.54	0.57	0.51
2	0.39	0.43	0.49	0.52	0.55	0.57	0.57	0.56	0.58	0.57	0.56	0.54	0.52	0.47
3	0.51	0.57	0.61	0.63	0.63	0.61	0.59	0.61	0.65	0.65	0.70	0.69	0.69	0.62
4	0.46	0.49	0.50	0.56	0.58	0.59	0.52	0.55	0.56	0.57	0.54	0.50	0.52	0.50
5	0.66	0.72	0.78	0.83	0.86	0.80	0.79	0.83	0.86	0.89	0.91	0.93	0.93	0.89
6	0.68	0.73	0.78	0.83	0.87	0.84	0.80	0.78	0.80	0.78	0.79	0.72	0.67	0.66
7	0.91	0.99	1.04	1.07	1.08	1.04	1.07	1.09	1.07	1.06	1.00	1.00	1.00	0.96
8	0.81	0.87	0.90	0.98	0.98	0.97	0.96	0.99	1.00	0.98	1.00	1.06	0.93	0.83
9	1.31	1.43	1.37	1.26	1.21	1.09	1.16	1.18	1.24	1.26	1.28	1.11	1.05	1.14
10	1.09	1.13	1.21	1.28	1.30	1.28	1.19	1.19	1.20	1.25	1.33	1.39	1.40	1.25
11	0.84	0.88	0.90	0.87	0.90	0.90	0.94	0.93	0.97	0.94	0.85	0.80	0.67	0.68
12	1.04	1.07	1.07	1.09	1.15	1.18	1.15	1.14	1.12	1.05	0.99	0.93	0.88	0.80
13	1.74	1.81	1.83	1.89	1.85	1.81	1.88	1.93	2.02	1.89	1.70	1.48	1.45	1.80
14	1.71	1.77	1.79	1.68	1.66	1.70	1.93	2.07	2.04	1.86	1.75	1.69	1.60	1.83
15	1.98	2.11	2.18	1.90	1.59	1.61	1.81	2.03	2.08	2.03	1.66	1.28	1.17	1.87
16	3.65	3.30	3.25	2.79	2.96	2.66	2.69	2.53	2.74	2.38	2.10	2.11	1.60	2.31
17	0.94	0.87	0.87	0.96	1.08	1.31	1.23	1.24	1.07	1.00	0.86	0.78	0.79	0.87
18	2.64	2.43	2.39	2.28	2.52	2.73	2.80	2.40	2.44	2.33	1.98	1.85	2.31	2.25
19	1.74	1.70	1.69	1.61	1.90	1.90	1.84	1.70	1.94	1.79	1.71	1.50	2.07	1.88
20	3.14	3.01	2.80	2.72	2.90	3.52	3.68	3.58	3.64	3.55	3.09	2.80	3.67	3.04
21	4.00	3.74	3.61	3.35	3.53	3.89	4.01	4.27	4.18	3.94	3.68	3.17	3.21	3.03
22	4.53	4.57	4.23	4.30	4.06	4.36	4.79	5.57	5.43	5.13	5.05	4.70	5.45	5.45
23	1.63	1.63	1.54	1.59	1.48	1.29	1.17	1.18	1.22	1.13	0.96	0.78	0.71	0.65
24	1.25	1.25	1.10	0.94	1.04	1.02	0.99	0.93	0.90	0.93	1.00	0.89	0.90	0.67
25	1.07	1.03	0.94	0.94	0.89	0.90	0.96	0.95	0.74	0.75	0.80	0.76	0.69	0.48
26	2.20	2.18	1.88	1.60	1.47	1.60	1.61	1.61	1.58	1.49	1.20	0.96	1.02	1.29
27	0.31	0.35	0.37	0.41	0.46	0.45	0.42	0.44	0.43	0.47	0.46	0.48	0.45	0.42
40	5.15	4.96	4.15	3.34	2.43	1.97	1.56	1.89	2.37	2.30	2.75	2.17	2.05	2.48
41	2.70	2.68	2.57	2.57	1.85	1.88	1.84	1.89	1.78	1.73	1.63	1.52	1.60	2.12
42	4.44	3.62	3.24	2.83	2.60	1.97	1.56	1.47	1.46	1.42	1.44	1.22	1.10	1.61
43	3.33	3.08	2.81	2.31	1.84	1.82	1.87	1.93	2.12	2.60	2.28	1.76	1.24	1.76
44	3.28	3.36	3.37	3.47	2.97	3.30	3.44	3.32	3.38	3.50	3.64	4.37	4.40	5.23
45	3.22	3.38	3.47	2.90	2.08	2.07	2.77	2.98	3.31	3.35	3.10	2.76	2.76	2.42
99	0.34	0.28	0.27	0.31	0.33	0.45	0.39	0.37	0.33	0.44	0.45	1.19	0.45	0.22
Total	1.03	1.07	1.07	1.07	1.05	1.04	1.04	1.07	1.09	1.08	1.05	1.00	0.98	1.01
Statewide														
Avg	2.60%	2.73%	2.71%	2.29%	1.68%	1.32%	1.35%	1.37%	1.25%	1.07%	0.80%	0.54%	0.42%	0.64%
ID 9 Exp	79,465	87,872	88,692	75,140	54,356	42,112	43,862	45,669	42,710	36,673	26,674	16,559	12,824	20,481

Highlighted 2015/Current Credit Exists

Relativity to Statewide Average

Rate Class Group 15

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	0.07	0.10	0.13	0.14	0.16	0.21	0.20	0.17	0.17	0.18	0.20	0.20	0.14	0.14
2	0.09	0.09	0.10	0.13	0.17	0.21	0.19	0.18	0.16	0.19	0.20	0.19	0.24	0.17
3	0.09	0.11	0.13	0.17	0.17	0.20	0.19	0.18	0.18	0.19	0.21	0.24	0.24	0.20
4	0.09	0.10	0.11	0.13	0.17	0.20	0.19	0.20	0.21	0.21	0.21	0.22	0.21	0.15
5	0.11	0.12	0.15	0.19	0.23	0.24	0.20	0.20	0.21	0.25	0.30	0.31	0.31	0.23
6	0.16	0.18	0.20	0.26	0.32	0.32	0.28	0.28	0.29	0.27	0.30	0.28	0.26	0.24
7	0.17	0.17	0.21	0.24	0.27	0.31	0.32	0.32	0.34	0.34	0.33	0.37	0.36	0.25
8	0.19	0.22	0.29	0.34	0.40	0.44	0.38	0.35	0.37	0.37	0.39	0.41	0.33	0.25
9	0.21	0.25	0.27	0.34	0.38	0.38	0.33	0.35	0.41	0.41	0.45	0.44	0.38	0.32
10	0.17	0.20	0.29	0.31	0.37	0.40	0.39	0.38	0.32	0.33	0.46	0.56	0.48	0.39
11	0.36	0.40	0.39	0.49	0.52	0.52	0.43	0.48	0.63	0.57	0.64	0.65	0.76	0.46
12	0.22	0.29	0.32	0.39	0.51	0.58	0.53	0.53	0.55	0.58	0.51	0.63	0.55	0.40
13	0.40	0.46	0.53	0.64	0.70	0.66	0.73	0.69	0.75	0.70	0.78	0.69	0.64	0.54
14	0.40	0.47	0.60	0.72	0.79	0.86	0.98	0.97	1.10	0.98	1.23	1.15	0.93	0.85
15	0.33	0.48	0.68	0.62	0.85	0.94	1.22	1.07	1.16	1.20	1.21	1.24	1.00	1.02
16	0.83	1.22	1.44	1.30	1.35	1.52	1.79	2.07	1.68	2.73	2.21	2.39	1.48	2.16
17	0.26	0.33	0.38	0.35	0.45	0.73	0.59	0.80	0.83	0.61	0.60	0.30	0.43	0.46
18	1.19	1.12	1.16	1.07	1.23	1.51	1.47	1.58	1.57	1.38	1.54	2.19	1.86	1.50
19	1.00	1.11	1.10	0.95	1.30	1.55	1.55	1.32	1.24	1.25	1.49	1.56	1.50	1.01
20	1.04	0.98	1.08	1.18	1.42	1.89	2.21	2.31	2.78	2.74	2.78	3.02	3.52	1.90
21	2.31	2.28	2.45	2.32	2.63	3.07	3.12	3.19	3.62	4.01	3.84	3.89	3.14	1.90
22	3.32	3.14	2.88	3.54	3.94	4.09	4.36	4.87	5.20	5.82	5.63	5.96	6.02	3.89
23	1.21	1.16	1.21	1.23	1.18	1.05	0.79	0.69	0.77	0.78	0.85	0.67	0.64	0.60
24	1.23	1.34	1.23	1.31	1.77	1.75	1.38	1.01	1.14	1.30	1.35	1.11	1.14	0.59
25	0.45	0.52	0.63	0.76	0.76	0.84	0.59	0.42	0.61	0.82	0.91	1.31	0.74	0.53
26	0.46	0.47	0.77	0.87	0.93	1.10	1.07	1.11	0.74	0.75	0.99	0.80	0.76	0.68
27	0.06	0.07	0.09	0.11	0.14	0.15	0.14	0.15	0.14	0.15	0.16	0.15	0.17	0.13
40	1.24	1.04	1.06	1.07	1.07	0.78	0.90	0.89	1.19	0.97	0.96	0.98	0.74	0.78
41	0.54	0.61	0.71	0.73	0.76	0.76	0.60	0.58	0.60	0.58	0.75	0.80	0.67	0.79
42	1.27	1.16	1.21	1.35	1.85	1.67	1.15	1.01	1.09	0.84	0.85	0.91	0.88	0.89
43	0.49	0.55	0.63	0.69	0.63	0.64	0.57	0.59	0.68	0.93	1.23	1.11	1.02	0.92
44	0.88	0.98	1.23	1.38	1.26	1.49	1.43	1.85	2.09	1.90	2.33	1.91	1.48	1.60
45	0.88	1.02	1.06	1.04	1.09	1.08	1.26	1.73	1.95	1.92	2.21	1.85	1.88	1.29
99	0.06	0.21	0.10	0.16	0.15	0.17	0.14	0.12	0.16	0.12	0.36	1.13	-0.07	0.74
Total	0.22	0.25	0.28	0.32	0.37	0.39	0.38	0.38	0.40	0.40	0.44	0.44	0.40	0.32

Statewide

Avg	2.60%	2.73%	2.71%	2.29%	1.68%	1.32%	1.35%	1.37%	1.25%	1.07%	0.80%	0.54%	0.42%	0.64%
ID 9 Exp	3,730	4,420	5,334	5,402	4,781	4,145	4,159	4,424	4,457	4,018	3,343	2,354	1,765	2,184

Highlighted 2015/Current Credit Exists

Relativity to Statewide Average

Rate Class Group 17

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	1.35	1.35	1.33	1.42	1.47	1.47	1.07	1.16	0.92	1.34	1.45	1.67	1.50	1.62
2	1.22	1.22	1.18	1.30	1.21	1.48	1.13	1.18	0.99	1.18	1.01	1.26	1.12	1.21
3	1.47	1.46	1.52	1.77	1.55	1.51	1.29	1.27	1.18	1.18	1.33	1.54	1.29	1.76
4	1.33	1.28	1.24	1.40	1.57	1.39	1.36	1.27	1.29	1.01	1.09	1.20	1.29	1.66
5	1.90	1.79	1.84	1.86	1.82	1.77	1.74	1.78	1.73	1.99	2.25	2.39	2.62	2.62
6	1.84	1.78	1.80	1.92	2.13	2.28	1.79	1.69	1.37	1.90	2.03	2.31	2.55	2.40
7	2.50	2.28	2.11	2.19	2.13	2.09	2.09	1.97	1.57	1.78	1.89	1.87	2.29	2.82
8	2.35	2.32	2.41	2.19	2.13	2.52	2.27	1.80	1.88	2.22	2.39	2.54	2.81	3.16
9	3.13	3.00	2.73	2.21	2.12	2.20	2.01	2.42	2.36	2.25	2.76	2.91	3.14	3.76
10	2.71	2.71	2.48	2.43	2.37	2.08	2.30	2.15	1.92	2.29	2.63	3.22	3.00	4.44
11	3.08	3.07	2.91	2.01	2.38	1.96	1.75	1.63	1.29	1.75	1.91	1.63	2.26	2.08
12	2.98	2.58	2.58	2.58	2.82	2.78	2.69	2.28	2.19	1.70	1.93	1.98	2.52	2.56
13	3.71	3.27	3.34	3.21	3.07	3.33	3.16	3.23	2.97	3.20	3.70	3.69	4.57	5.42
14	3.76	3.72	3.75	3.69	3.44	3.76	3.36	3.15	2.91	3.05	2.66	3.06	2.40	4.69
15	4.68	4.78	4.39	3.89	3.84	3.29	3.49	2.51	2.50	2.49	3.63	3.07	2.95	3.14
16	6.78	5.45	6.36	6.13	5.81	4.80	4.50	3.42	3.19	4.36	4.60	5.46	4.86	4.96
17	4.22	2.48	1.93	2.84	3.32	2.48	2.03	3.44	2.91	2.28	3.49	3.19	0.95	3.23
18	6.73	6.76	4.02	4.41	4.63	4.78	5.61	3.35	3.58	3.98	5.84	7.00	2.90	6.32
19	6.14	5.37	4.56	5.10	4.60	3.57	4.89	4.41	3.34	3.34	3.96	8.80	7.88	8.20
20	5.69	4.84	5.73	5.56	6.45	7.30	5.32	5.47	3.96	4.73	6.03	8.07	8.05	7.01
21	7.48	6.45	6.47	6.74	6.73	6.73	7.49	7.71	5.93	5.52	6.70	7.04	6.14	6.29
22	7.35	5.49	5.38	6.22	6.40	6.49	7.10	6.53	5.77	5.69	4.96	8.33	9.38	8.15
23	5.66	5.05	4.58	3.84	3.64	4.06	4.42	2.45	2.34	2.30	2.61	2.07	3.36	2.76
24	3.47	3.13	2.83	2.03	2.15	2.42	1.81	1.84	1.27	1.42	1.58	1.96	2.07	2.05
25	6.11	3.90	3.23	2.91	2.71	2.14	2.91	3.66	2.27	1.49	2.25	3.43	0.00	2.03
26	5.37	3.93	4.18	3.77	3.36	3.67	4.03	2.60	1.66	2.25	2.51	1.41	1.90	3.00
27	1.09	0.96	0.99	1.10	1.23	1.13	1.07	1.14	0.98	1.03	1.21	1.26	1.48	1.54
40	10.23	8.31	7.21	5.48	4.33	4.05	3.11	3.07	3.75	4.23	7.94	10.11	7.43	9.17
41	5.88	5.16	5.41	5.27	3.65	3.39	3.46	3.71	2.67	3.20	3.95	4.35	3.14	7.06
42	7.39	5.52	4.60	4.17	2.80	2.46	2.10	1.99	1.74	2.70	4.08	4.56	5.81	6.83
43	5.08	4.24	4.82	3.85	3.33	4.74	4.13	3.72	3.94	4.03	4.71	3.93	2.74	5.55
44	5.67	5.29	5.32	5.06	3.94	4.87	4.44	3.79	3.64	4.14	6.10	9.65	7.83	14.02
45	7.83	7.20	6.50	5.30	3.95	4.92	6.38	7.17	7.50	7.90	6.26	6.00	7.48	7.26
99	0.28	0.22	0.30	0.36	0.23	0.30	0.36	0.34	0.41	0.30	0.28	0.04	0.12	0.25
Total	2.61	2.38	2.31	2.26	2.17	2.22	2.11	2.06	1.86	2.02	2.31	2.54	2.64	3.22

Statewide

Avg	2.60%	2.73%	2.71%	2.29%	1.68%	1.32%	1.35%	1.37%	1.25%	1.07%	0.80%	0.54%	0.42%	0.64%
ID 9 Exp	10,012	9,552	8,859	7,095	5,117	4,279	4,370	4,665	4,025	3,500	2,998	2,149	1,752	3,215

Highlighted 2015/Current Credit Exists

Relativity to Statewide Average

Rate Class Group 18

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	0.34	0.42	0.47	0.49	0.38	0.51	0.43	0.39	0.34	0.23	0.39	0.70	0.26	0.20
2	0.26	0.25	0.39	0.37	0.33	0.33	0.47	0.50	0.50	0.30	0.44	0.54	0.14	0.28
3	0.35	0.41	0.59	0.59	0.55	0.56	0.44	0.39	0.33	0.37	0.29	0.31	0.29	0.39
4	0.39	0.39	0.34	0.50	0.51	0.36	0.39	0.46	0.42	0.47	0.34	0.33	0.14	0.28
5	0.56	0.62	0.67	0.77	0.75	0.72	0.73	0.76	0.66	0.64	0.50	0.37	0.36	0.54
6	0.68	0.66	0.62	0.48	0.67	0.57	0.64	0.60	0.61	0.72	0.61	0.52	0.21	0.42
7	1.00	0.94	0.94	0.87	0.78	0.70	0.63	0.80	0.87	0.71	0.65	0.74	0.52	0.76
8	0.76	0.80	0.66	0.47	0.56	0.75	0.67	0.64	0.70	0.59	0.53	0.72	0.79	0.52
9	1.16	1.16	0.94	0.95	0.93	0.69	1.04	0.82	1.08	0.95	0.71	0.56	0.38	0.69
10	0.92	0.65	0.93	0.80	0.61	1.23	0.98	0.70	1.30	1.52	0.89	1.22	0.33	0.76
11	0.73	0.54	0.51	0.54	0.46	0.80	0.70	0.59	0.53	0.66	0.38	0.67	0.21	0.12
12	0.89	0.87	1.07	1.06	1.10	0.95	0.86	0.93	1.04	0.58	0.69	0.63	0.83	0.48
13	1.93	1.84	1.30	1.19	1.17	1.35	1.66	1.72	1.38	1.02	1.13	1.26	0.69	0.82
14	1.54	1.55	1.53	1.54	1.42	1.36	2.01	1.37	1.44	1.10	0.56	0.61	0.31	0.58
15	2.25	1.23	2.17	2.08	2.42	2.43	1.85	1.93	2.52	1.94	0.93	0.46	2.64	1.93
16	3.98	3.77	4.47	0.77	0.00	0.95	0.75	2.91	1.86	1.92	2.28	2.09	1.38	2.46
17	1.27	1.85	0.75	0.94	0.67	0.56	1.07	0.61	0.85	0.96	0.40	1.17	1.50	0.50
18	1.09	2.15	2.77	2.46	3.04	2.64	0.62	0.64	3.89	2.47	2.45	1.02	0.00	1.39
19	2.19	2.66	1.88	1.38	1.21	0.61	2.89	1.46	0.54	1.09	0.68	1.94	2.38	0.52
20	2.41	2.96	2.17	1.57	2.47	2.11	4.78	5.01	2.66	2.91	2.34	2.43	3.10	4.15
21	4.10	3.13	2.67	2.13	1.82	2.42	2.99	4.15	3.38	1.52	2.43	0.56	0.76	1.89
22	2.63	4.38	3.07	4.27	2.57	2.48	2.87	4.82	2.96	1.52	1.64	0.17	0.38	0.87
23	1.59	1.59	1.37	0.93	0.76	1.36	0.51	1.26	0.79	0.58	0.58	0.57	0.31	0.44
24	1.94	1.34	1.16	1.56	0.26	1.53	0.13	1.16	0.33	1.10	0.90	0.24	1.74	0.00
25	1.22	0.95	1.38	0.06	1.00	0.70	0.64	2.39	0.06	1.65	0.00	0.22	0.00	0.00
26	1.74	1.86	2.59	1.84	1.91	1.53	0.76	0.70	1.40	0.87	0.66	0.00	0.00	0.00
27	0.24	0.29	0.34	0.39	0.43	0.37	0.31	0.26	0.38	0.36	0.40	0.43	0.17	0.16
40	5.37	4.03	3.33	2.52	1.65	0.05	0.76	1.41	0.97	0.60	0.88	0.00	0.00	2.26
41	3.60	2.77	3.08	3.18	0.98	1.30	1.53	1.42	1.52	0.78	0.39	0.41	0.36	0.63
42	3.26	3.36	1.94	1.09	1.01	0.78	0.46	0.80	1.02	1.11	0.30	0.11	1.17	0.89
43	1.80	1.60	2.09	1.32	1.81	1.27	0.76	1.36	2.22	1.50	2.11	1.96	1.43	0.82
44	3.09	2.61	1.60	0.79	1.61	2.08	1.45	1.51	1.09	1.22	1.40	2.04	1.21	3.11
45	3.12	2.75	3.66	2.12	1.85	1.97	3.21	4.64	4.58	2.35	1.20	2.54	2.14	1.73
99	0.18	0.17	0.19	0.86	0.30	0.00	0.32	0.31	0.00	0.29	0.05	0.00	0.00	0.05
Total	0.83	0.82	0.81	0.75	0.72	0.72	0.73	0.77	0.77	0.66	0.58	0.59	0.43	0.53

Statewide

Avg	2.60%	2.73%	2.71%	2.29%	1.68%	1.32%	1.35%	1.37%	1.25%	1.07%	0.80%	0.54%	0.42%	0.64%
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ID 9 Exp	1,056	1,113	1,052	844	632	523	538	578	536	410	279	200	121	232
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Highlighted 2015/Current Credit Exists

Relativity to Statewide Average

Rate Class Group 20

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	5.60	3.93	2.19	1.76	2.37	4.45	4.05	2.95	2.70	2.02	4.76	5.11	8.19	6.29
2	4.32	3.29	2.71	2.55	2.57	2.67	2.84	1.59	1.54	1.90	2.98	2.44	5.21	6.88
3	5.25	3.48	3.10	3.36	2.27	3.00	2.99	2.40	2.55	2.99	4.25	5.52	7.24	6.08
4	4.50	2.96	2.56	2.49	1.98	1.85	2.15	1.92	2.06	2.30	2.75	3.61	5.00	5.21
5	6.89	5.22	4.24	3.45	3.73	3.93	4.71	3.18	3.22	4.11	5.73	7.30	7.10	9.83
6	5.30	4.15	4.21	3.57	3.10	4.23	3.82	2.55	2.42	3.47	5.35	5.17	7.71	6.28
7	6.85	5.37	4.73	3.53	3.53	4.03	4.79	3.43	3.58	3.73	5.55	7.67	7.76	11.04
8	7.20	5.35	5.48	5.54	3.96	4.45	4.62	4.15	3.22	3.01	5.54	6.17	7.36	6.80
9	7.65	6.13	5.25	3.72	3.92	4.73	4.56	3.52	3.33	3.41	6.54	10.67	9.71	10.31
10	8.25	5.99	5.16	5.20	4.15	4.63	5.39	4.34	3.26	5.64	7.01	7.80	9.71	10.37
11	8.90	5.54	5.03	4.43	3.48	3.62	4.90	2.88	3.01	1.52	2.91	2.28	3.67	5.22
12	6.63	5.32	5.69	5.58	4.49	5.19	5.66	4.05	3.45	3.81	4.38	6.11	5.24	7.27
13	9.11	6.33	6.04	5.24	5.27	6.14	6.86	6.12	4.67	5.30	6.79	8.30	11.14	14.30
14	9.01	6.69	6.36	6.68	7.80	8.80	8.35	7.04	6.43	7.34	6.10	5.28	5.00	9.03
15	12.68	11.69	9.68	9.24	7.74	9.59	10.82	8.27	8.47	6.69	7.10	5.50	5.95	6.08
16	14.50	11.26	13.47	11.62	14.96	14.70	12.14	8.77	9.46	10.85	10.89	12.02	14.38	16.62
17	5.60	5.31	7.25	8.57	5.89	7.04	10.37	9.97	2.70	4.38	8.63	4.17	3.24	2.78
18	12.15	8.97	11.94	9.12	13.40	10.76	6.39	6.64	7.72	8.93	11.74	9.74	13.50	11.74
19	13.25	6.11	10.55	6.69	9.92	10.84	11.71	12.51	9.36	8.65	12.09	10.93	14.98	18.38
20	11.39	10.66	12.06	10.78	11.04	13.98	12.10	11.79	7.82	8.47	9.03	10.37	12.74	10.33
21	14.54	11.48	14.06	14.25	14.26	18.52	18.02	18.02	16.07	13.46	17.36	19.70	18.79	17.58
22	13.52	12.20	14.36	14.75	13.20	15.41	20.17	17.42	15.42	13.92	16.51	19.17	24.55	27.32
23	13.25	9.09	9.24	8.02	6.45	7.30	5.39	4.91	3.50	3.11	6.88	6.19	4.40	4.78
24	8.11	5.31	5.53	3.73	3.40	4.27	4.10	4.58	3.50	1.81	3.91	1.83	2.83	4.15
25	9.50	5.99	7.73	5.81	7.83	9.49	11.15	8.08	6.20	6.69	4.68	11.50	7.64	8.12
26	14.72	11.41	10.25	10.30	8.19	10.01	10.61	9.33	8.02	5.51	6.08	5.22	8.36	9.84
27	4.81	3.66	3.21	2.30	2.11	2.02	2.94	2.43	2.38	2.49	3.34	4.63	5.52	3.96
40	17.61	14.59	12.43	10.86	6.77	7.70	9.80	4.90	3.86	5.70	13.40	20.13	24.40	24.38
41	11.88	8.86	6.87	6.16	5.49	6.66	6.58	6.07	4.96	4.83	6.39	10.69	10.62	15.49
42	11.57	8.12	9.79	8.15	7.37	6.96	5.62	4.03	4.06	5.48	12.34	16.98	20.48	20.51
43	14.55	11.07	11.64	8.40	8.81	9.34	9.32	6.82	8.40	6.82	7.35	8.33	9.10	11.44
44	9.30	8.04	10.07	10.61	9.79	10.36	10.16	8.34	7.26	7.43	6.80	7.24	13.81	19.80
45	15.09	12.92	11.77	8.77	10.78	11.48	17.00	15.58	15.01	15.15	14.30	18.56	16.40	15.49
99	2.29	2.40	0.60	1.08	1.83	1.13	1.01	0.91	1.61	0.00	1.81	1.31	4.24	2.78
Total	8.73	6.51	6.39	5.62	5.30	6.02	6.36	5.06	4.64	4.83	6.60	8.06	9.29	10.56
Statewide														
Avg	2.60%	2.73%	2.71%	2.29%	1.68%	1.32%	1.35%	1.37%	1.25%	1.07%	0.80%	0.54%	0.42%	0.64%
ID 9 Exp	5,056	4,426	4,586	3,722	2,992	2,714	2,891	2,656	2,220	2,025	1,717	1,381	1,325	2,584

Highlighted 2015/Current Credit Exists

Relativity to Statewide Average

Rate Class Group 21

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	1.17	1.07	1.47	0.82	0.90	0.82	1.04	0.70	1.00	2.21	1.98	0.50	0.00	0.38
2	0.97	0.59	0.82	1.00	0.77	0.81	1.19	1.26	1.33	0.80	0.48	0.30	0.69	1.35
3	1.42	1.37	1.89	1.27	1.08	1.16	1.03	1.35	1.21	0.74	0.99	1.76	1.14	0.83
4	0.85	1.11	1.11	1.09	1.26	0.73	0.99	0.86	0.79	0.69	0.68	0.89	1.86	0.60
5	2.41	2.03	1.94	1.77	1.53	1.89	1.71	1.63	1.56	1.73	1.29	1.59	1.98	1.38
6	1.98	1.17	1.75	1.66	1.95	1.45	1.22	1.54	1.38	1.81	2.43	1.09	0.69	1.34
7	2.52	2.11	1.87	1.18	1.64	1.77	2.40	2.25	1.80	1.86	1.73	2.54	1.88	1.36
8	2.41	1.21	2.11	1.89	1.17	1.87	0.93	1.26	1.69	0.58	0.61	0.48	1.07	2.24
9	2.31	1.80	2.98	2.39	1.77	1.48	1.93	2.15	1.57	2.23	1.43	1.87	1.88	1.50
10	2.44	2.95	3.49	4.21	2.40	2.66	1.61	2.10	3.18	2.94	1.39	1.76	0.14	1.62
11	2.25	2.24	2.20	1.35	1.39	1.34	1.16	1.47	0.93	1.50	1.70	0.31	0.86	0.71
12	2.31	2.31	2.63	2.09	2.31	2.02	2.36	2.45	1.86	1.74	1.28	0.67	2.21	2.04
13	3.42	3.60	3.90	4.50	2.33	3.18	1.98	3.37	3.26	2.73	3.29	2.22	2.14	3.63
14	1.91	3.50	2.40	2.57	2.41	2.45	2.57	2.95	2.67	2.85	2.49	2.52	2.19	1.54
15	7.70	5.29	3.06	4.73	2.92	1.80	4.18	5.61	3.66	3.76	0.15	0.39	1.50	1.99
16	4.28	5.16	5.10	5.74	7.83	3.58	4.65	2.96	3.48	4.23	4.29	1.83	5.60	7.03
17	0.00	0.65	1.50	2.23	0.00	0.00	1.84	1.31	2.37	1.44	4.08	5.37	1.52	1.14
18	7.00	5.99	6.87	2.32	2.15	2.85	4.21	3.04	-0.47	0.99	0.00	2.54	1.86	0.11
19	3.98	2.85	4.16	2.46	2.48	1.98	1.95	1.20	1.03	1.29	0.84	5.44	2.17	3.13
20	6.42	2.84	3.33	4.85	3.58	3.57	3.61	6.61	4.62	3.50	5.93	1.83	1.90	3.37
21	6.33	5.33	4.49	4.60	2.59	2.97	5.30	4.14	4.86	3.21	2.98	2.41	2.24	4.22
22	6.25	3.64	4.02	4.32	1.70	1.30	2.61	9.88	7.78	5.03	5.88	1.65	6.98	3.01
23	4.28	4.36	3.07	2.04	2.67	2.34	2.47	3.04	1.61	0.57	1.75	1.87	0.48	1.13
24	2.14	0.26	2.73	2.80	1.64	0.81	1.44	1.19	1.30	0.77	1.15	2.07	0.26	0.00
25	3.40	0.96	0.52	1.14	0.00	1.52	1.82	1.38	1.67	0.35	3.23	4.89	4.26	2.20
26	7.29	5.75	3.71	2.76	0.88	1.33	3.36	1.61	2.31	0.80	0.51	0.00	0.00	0.82
27	0.74	0.79	0.95	1.11	1.12	0.96	1.04	0.71	0.63	0.95	1.06	1.33	0.43	0.45
40	11.75	9.91	7.27	5.98	4.17	3.93	2.79	4.15	4.43	2.56	3.48	6.04	5.07	3.15
41	6.50	5.87	6.09	5.48	3.17	3.54	1.59	2.71	4.76	3.21	2.84	1.89	2.12	5.51
42	6.81	4.65	4.80	2.70	2.30	1.03	2.07	2.58	3.11	1.66	1.78	3.63	3.36	1.53
43	5.17	4.63	3.84	3.35	2.14	1.64	2.96	1.84	3.86	3.61	2.61	1.48	2.90	3.17
44	3.75	4.19	2.86	3.68	1.99	3.00	3.74	3.77	2.94	3.05	2.65	3.52	2.93	5.30
45	5.64	4.32	5.89	4.51	1.38	2.67	5.47	5.28	5.48	3.60	2.49	4.04	3.95	2.93
99	0.00	0.83	2.67	0.16	0.00	0.00	-2.43	2.90	1.22	0.00	0.00	7.96	0.00	0.00
Total	2.73	2.37	2.49	2.25	1.77	1.80	1.91	2.09	2.04	1.83	1.70	1.67	1.67	1.77

Statewide

Avg	2.60%	2.73%	2.71%	2.29%	1.68%	1.32%	1.35%	1.37%	1.25%	1.07%	0.80%	0.54%	0.42%	0.64%
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ID 9 Exp	696	726	806	661	450	364	379	410	379	290	187	134	124	240
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Highlighted 2015/Current Credit Exists

Relativity to Statewide Average

Rate Class Group 25

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	0.84	0.82	0.75	0.82	0.82	0.98	0.93	0.77	0.76	0.82	1.06	1.41	1.74	1.38
2	0.99	0.79	0.69	0.71	0.73	0.89	0.81	0.82	0.62	0.45	0.78	0.94	1.19	1.16
3	1.15	0.89	0.73	0.81	0.75	0.70	0.79	0.74	0.78	0.96	1.04	1.26	1.29	1.33
4	1.10	0.74	0.71	0.77	0.76	0.85	0.65	0.69	0.64	0.67	0.75	1.22	1.07	1.14
5	1.32	1.09	1.00	1.04	1.24	1.17	1.20	1.08	1.07	1.15	1.53	2.31	2.36	2.59
6	1.23	1.04	1.07	1.12	1.18	1.20	1.14	1.20	1.04	0.95	1.14	1.44	1.64	1.60
7	1.42	1.08	1.03	1.11	1.14	1.14	1.11	0.88	0.96	0.79	1.24	2.30	2.12	1.64
8	1.57	1.40	1.59	1.44	1.48	1.77	1.36	1.40	1.38	1.11	1.54	2.35	2.50	2.20
9	1.87	1.60	1.08	1.14	1.28	1.59	1.44	1.23	1.31	1.60	1.69	2.52	2.67	2.60
10	1.52	1.13	1.20	1.39	1.97	1.67	1.47	1.13	1.08	1.33	1.26	1.37	1.81	2.17
11	2.29	1.70	1.17	1.11	0.78	1.68	1.24	0.85	1.42	1.00	0.88	0.96	1.86	0.21
12	2.49	2.00	1.75	1.76	2.03	2.03	1.77	1.70	1.40	1.77	1.84	2.85	3.45	2.25
13	2.76	2.04	1.75	1.64	2.02	2.51	2.31	1.94	2.28	2.55	2.76	3.17	3.93	5.17
14	3.15	2.66	3.03	2.97	3.15	2.36	2.56	1.74	2.33	1.63	1.83	1.41	1.88	3.20
15	8.30	4.55	3.37	5.12	2.65	3.16	3.37	2.47	2.96	2.05	2.64	1.07	0.74	2.32
16	11.06	5.85	4.75	7.44	2.92	3.40	4.25	3.96	2.35	4.31	4.45	5.28	3.05	7.64
17	2.04	2.33	2.22	1.41	2.17	1.32	1.10	0.27	0.55	0.00	0.58	1.43	1.98	3.59
18	6.04	4.54	4.58	4.35	2.98	4.08	1.99	3.35	3.70	3.66	2.04	4.26	5.05	1.46
19	5.60	3.96	1.74	1.95	6.80	4.18	0.26	0.88	0.07	1.05	0.20	0.15	0.00	1.77
20	5.31	5.08	3.92	3.85	3.42	3.27	2.30	1.37	1.93	2.17	2.93	2.26	4.50	4.77
21	6.70	5.07	3.34	3.74	3.49	4.63	3.94	3.77	3.29	2.14	2.48	3.19	4.10	4.35
22	7.56	4.46	5.24	4.67	4.99	2.21	2.53	2.66	2.42	2.56	2.33	2.57	4.67	4.81
23	6.33	3.47	4.14	2.75	2.02	0.06	0.89	2.54	2.15	1.08	1.01	1.06	0.00	0.61
24	3.46	3.23	3.76	2.31	1.21	0.17	0.36	0.34	0.51	0.00	0.56	0.00	0.00	0.85
25	2.41	2.16	2.15	3.78	0.00	2.77	6.10	3.35	2.65	0.00	0.00	0.00	0.00	0.00
26	4.66	3.41	3.72	4.02	1.64	1.80	2.53	0.42	2.94	1.84	0.11	0.33	3.00	2.06
27	0.75	0.57	0.58	0.58	0.52	0.49	0.61	0.66	0.60	0.63	0.79	1.04	1.19	0.89
40	4.77	2.89	2.51	1.58	2.17	2.15	0.58	2.39	2.54	3.17	3.11	0.96	4.60	5.91
41	3.70	3.15	2.56	2.16	2.51	3.31	1.49	2.36	1.51	1.85	3.03	4.30	3.05	4.94
42	3.66	2.17	2.75	1.95	2.46	1.80	1.59	1.42	1.96	2.85	3.43	4.67	2.29	3.97
43	3.82	2.68	2.70	3.09	3.88	2.25	2.67	2.45	3.18	2.53	2.88	4.63	3.60	2.31
44	5.13	2.82	3.07	4.70	2.54	3.57	3.00	1.82	2.55	2.33	3.56	3.69	2.90	5.94
45	5.69	3.72	3.44	3.13	3.35	5.09	3.96	5.99	6.61	5.68	5.88	7.76	6.95	5.52
99	0.45	0.26	0.18	0.23	0.24	0.40	0.01	0.29	0.71	0.03	0.43	0.35	0.00	0.36
Total	1.54	1.17	1.08	1.11	1.17	1.23	1.17	1.10	1.12	1.12	1.38	1.87	1.95	1.97

Statewide

Avg	2.60%	2.73%	2.71%	2.29%	1.68%	1.32%	1.35%	1.37%	1.25%	1.07%	0.80%	0.54%	0.42%	0.64%
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ID 9 Exp	3,030	2,414	2,230	1,935	1,473	1,227	1,269	1,262	1,175	976	841	741	587	915
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Highlighted 2015/Current Credit Exists

Relativity to Statewide Average

Rate Class Group 26

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	0.22	0.20	0.26	0.37	0.33	0.30	0.20	0.36	0.24	0.21	0.25	0.22	0.05	0.20
2	0.18	0.18	0.20	0.23	0.21	0.27	0.41	0.30	0.26	0.24	0.15	0.28	0.45	0.31
3	0.31	0.36	0.34	0.37	0.35	0.28	0.36	0.33	0.32	0.24	0.26	0.30	0.33	0.26
4	0.20	0.24	0.21	0.29	0.33	0.30	0.29	0.23	0.30	0.21	0.34	0.26	0.38	0.29
5	0.35	0.40	0.40	0.41	0.55	0.35	0.49	0.46	0.46	0.40	0.49	0.39	0.36	0.20
6	0.28	0.29	0.33	0.35	0.40	0.42	0.31	0.41	0.27	0.26	0.25	0.07	0.17	0.26
7	0.50	0.42	0.36	0.40	0.40	0.41	0.55	0.43	0.38	0.42	0.45	0.56	0.60	0.47
8	0.39	0.38	0.36	0.41	0.53	0.46	0.46	0.61	0.49	0.40	0.39	0.41	0.31	0.41
9	0.57	0.49	0.38	0.41	0.35	0.49	0.49	0.47	0.61	0.57	0.28	0.52	0.36	0.24
10	0.26	0.36	0.79	0.68	0.61	0.93	0.80	0.79	0.60	0.93	0.60	0.69	1.02	0.39
11	0.25	0.49	0.21	0.29	0.40	0.47	0.16	0.12	0.34	0.47	0.41	0.19	0.21	0.14
12	0.57	0.68	0.79	0.77	0.71	0.74	0.68	0.91	0.77	0.73	0.38	0.96	0.43	0.23
13	0.80	0.80	0.97	1.00	0.85	0.92	0.81	1.04	0.86	0.73	0.99	0.57	0.33	0.87
14	1.11	1.27	1.23	0.82	0.28	0.35	0.73	0.67	0.40	0.83	0.14	0.72	1.12	0.00
15	1.38	1.09	1.38	1.58	1.15	1.16	1.47	2.18	1.23	0.04	0.00	0.00	0.00	0.58
16	1.45	2.22	1.33	0.33	0.00	1.84	0.32	1.69	2.93	1.95	0.26	0.00	0.00	1.99
17	0.57	1.05	0.29	0.61	0.42	0.28	0.27	0.23	0.26	0.03	0.00	0.09	0.74	0.11
18	1.22	0.96	1.06	1.56	1.96	1.21	1.43	0.77	0.62	0.00	0.66	3.20	0.00	0.00
19	1.51	1.08	0.30	0.94	0.00	0.00	0.08	0.00	0.00	0.00	0.99	0.00	1.76	1.16
20	3.42	2.92	0.43	0.35	0.46	0.25	3.44	1.35	1.42	0.87	2.29	2.61	3.57	1.00
21	2.13	1.24	1.71	0.77	0.54	0.91	1.61	1.27	2.31	2.81	1.70	0.00	1.48	0.40
22	2.51	2.42	1.99	2.44	0.00	0.00	1.33	0.00	0.00	0.00	1.71	0.00	3.00	1.83
23	1.26	1.36	0.49	0.40	0.92	0.36	1.08	0.30	0.22	0.69	0.50	0.67	0.19	0.00
24	0.72	1.88	0.82	0.37	0.57	0.77	0.00	0.20	0.85	0.00	0.00	0.00	0.00	1.22
25	0.40	0.42	0.45	0.61	0.00	0.00	0.32	0.88	0.00	0.00	0.00	0.00	0.00	0.00
26	1.48	0.48	0.37	0.42	1.20	1.02	0.27	0.09	0.12	0.72	0.00	0.00	0.00	0.00
27	0.14	0.22	0.17	0.18	0.21	0.21	0.26	0.29	0.26	0.36	0.30	0.26	0.02	0.15
40	1.76	1.04	0.81	0.02	0.88	0.36	0.06	0.50	1.90	2.39	1.43	0.00	0.00	0.00
41	1.62	1.29	1.16	1.42	0.92	1.14	0.97	0.81	1.07	1.04	0.85	1.48	0.17	0.91
42	1.45	1.37	1.11	0.69	0.43	0.77	0.49	1.37	0.81	1.36	0.19	0.00	0.31	0.00
43	0.93	0.99	1.09	1.06	0.65	0.50	0.40	0.76	0.62	1.13	1.41	0.35	0.69	1.01
44	1.77	0.86	1.20	0.82	1.27	1.67	0.74	1.80	1.99	1.29	0.99	4.96	1.67	2.51
45	1.34	1.62	2.09	2.57	0.93	0.94	1.96	2.65	3.43	2.95	2.19	1.98	0.60	1.31
99	0.00	0.00	0.00	0.00	0.00	0.00	0.58	0.00	1.42	0.43	0.00	0.00	0.00	0.00
Total	0.38	0.40	0.39	0.41	0.41	0.39	0.44	0.45	0.42	0.41	0.38	0.39	0.36	0.32

Statewide

Avg	2.60%	2.73%	2.71%	2.29%	1.68%	1.32%	1.35%	1.37%	1.25%	1.07%	0.80%	0.54%	0.42%	0.64%
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ID 9 Exp	628	702	690	623	454	334	364	380	328	274	182	130	98	145
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Highlighted 2015/Current Credit Exists

Relativity to Statewide Average

Rate Class Group 30

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	0.22	0.19	0.28	0.43	0.38	0.24	0.19	0.17	0.28	0.36	0.46	0.37	0.29	0.28
2	0.26	0.37	0.38	0.37	0.39	0.48	0.50	0.44	0.46	0.66	0.54	0.69	0.86	0.87
3	0.28	0.28	0.35	0.38	0.31	0.37	0.42	0.36	0.29	0.30	0.50	0.56	0.64	0.47
4	0.28	0.28	0.31	0.36	0.30	0.42	0.46	0.47	0.50	0.46	0.49	0.46	0.31	0.61
5	0.35	0.48	0.45	0.42	0.54	0.59	0.71	0.69	0.77	0.70	0.83	0.83	0.93	0.62
6	0.49	0.33	0.34	0.44	0.51	0.55	0.55	0.46	0.58	0.74	0.55	0.56	0.40	0.22
7	0.48	0.44	0.62	0.67	0.67	0.66	0.51	0.69	0.86	0.87	0.75	0.56	0.31	0.39
8	0.52	0.42	0.38	0.41	0.73	0.86	0.79	0.91	0.75	0.64	0.81	0.96	1.36	0.77
9	0.64	0.69	0.58	0.56	0.56	0.42	0.70	1.12	1.38	1.11	0.89	0.91	0.36	0.93
10	0.86	0.72	0.71	1.00	0.89	1.23	1.10	0.78	0.68	0.83	0.89	0.43	0.02	0.20
11	0.47	0.55	0.60	0.42	1.04	0.90	1.04	0.75	0.92	1.17	0.39	0.00	0.76	0.33
12	1.09	0.81	0.87	0.81	0.77	0.97	1.10	0.89	0.95	0.52	0.34	0.46	0.26	0.33
13	0.73	0.98	0.79	0.90	0.77	1.00	0.97	0.75	0.65	0.95	1.01	0.85	0.48	0.76
14	1.30	0.84	0.53	1.42	2.05	2.24	1.90	1.61	2.01	1.68	2.40	1.69	0.98	1.03
15	1.38	1.60	2.96	2.54	4.11	2.92	2.46	3.28	2.18	2.91	1.20	0.85	0.33	1.14
16	3.12	2.60	2.65	3.43	2.57	2.73	2.79	3.12	5.82	5.47	3.69	0.37	0.00	4.90
17	0.57	0.20	0.71	0.61	0.81	1.76	1.03	0.00	0.92	0.00	0.00	1.11	1.43	0.93
18	1.96	2.10	2.05	0.45	1.27	0.40	0.24	0.40	1.20	0.96	0.61	0.00	1.52	0.00
19	0.70	0.54	0.74	0.65	1.15	1.18	1.44	0.26	1.06	2.18	1.51	1.57	1.19	1.72
20	0.28	0.33	0.81	0.74	0.00	1.07	0.99	0.93	0.62	0.05	1.85	1.61	0.31	1.64
21	2.82	2.41	1.57	1.08	1.42	1.97	1.23	2.22	2.21	3.71	2.24	4.54	5.12	2.64
22	2.96	3.52	4.93	3.63	0.76	1.77	1.39	4.68	6.07	7.77	5.49	6.41	10.95	8.30
23	0.73	0.67	0.74	0.43	0.92	0.74	0.56	0.77	0.70	0.58	0.79	0.00	0.00	0.34
24	0.82	1.20	1.06	0.53	0.63	1.20	0.94	0.89	0.23	0.58	1.14	1.70	3.74	2.21
25	0.83	0.52	0.65	0.57	0.48	0.40	0.92	0.61	0.42	0.00	0.00	0.00	1.12	0.06
26	1.43	0.04	1.41	1.81	2.93	2.19	2.51	2.20	2.01	1.27	2.08	4.43	2.24	0.64
27	0.15	0.16	0.25	0.27	0.36	0.27	0.30	0.37	0.42	0.25	0.28	0.24	0.31	0.15
40	0.00	0.03	0.07	0.56	0.58	0.45	0.38	0.00	0.00	0.75	0.78	0.00	0.00	0.26
41	1.08	0.91	0.76	0.73	0.71	0.92	1.01	0.87	0.80	1.18	0.13	0.81	0.60	1.28
42	1.04	0.95	1.15	0.92	0.80	1.15	0.54	0.32	0.15	0.37	0.28	0.52	1.26	0.00
43	1.01	1.09	1.03	1.01	0.75	1.73	2.26	3.14	3.06	3.97	2.80	1.35	2.67	2.84
44	2.80	2.40	0.46	2.01	1.71	2.14	3.64	3.62	2.93	3.44	2.83	3.24	0.57	2.39
45	1.93	2.22	1.26	1.01	0.63	0.60	1.35	1.47	2.08	1.68	2.38	2.17	2.07	2.58
99	0.00	0.00	0.00	0.00	1.43	0.54	0.00	0.00	1.24	1.49	1.71	2.67	3.50	0.00
Total	0.48	0.46	0.49	0.52	0.58	0.62	0.64	0.66	0.71	0.71	0.69	0.69	0.67	0.59

Statewide

Avg	2.60%	2.73%	2.71%	2.29%	1.68%	1.32%	1.35%	1.37%	1.25%	1.07%	0.80%	0.54%	0.42%	0.64%
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ID 9 Exp	735	776	817	742	602	509	546	562	555	463	324	195	140	183
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Highlighted 2015/Current Credit Exists

Relativity to Statewide Average

Rate Class Group MM

Terr	Aug-10	Aug-11	Aug-12	Aug-13	Aug-14	Aug-15	Aug-16	Aug-17	Aug-18	Aug-19	Aug-20	Aug-21	Aug-22	Jun-23
1	0.69	0.69	0.59	0.66	0.74	0.80	0.72	0.82	0.71	0.77	0.83	0.81	1.00	0.68
2	0.75	0.60	0.59	0.65	0.82	0.92	0.94	0.73	0.73	0.66	0.71	1.04	0.90	0.59
3	0.84	0.78	0.78	0.80	0.97	1.02	0.98	0.90	0.85	0.85	1.01	1.37	1.21	0.79
4	0.59	0.56	0.61	0.69	0.90	0.89	0.81	0.75	0.75	0.69	0.71	0.83	0.93	0.56
5	0.87	0.92	0.83	0.95	1.08	1.20	1.29	1.12	1.08	0.97	1.03	1.46	1.31	0.88
6	0.84	0.83	0.89	1.03	1.17	1.28	1.29	1.03	0.90	0.80	0.96	1.15	1.36	0.74
7	1.25	1.19	1.16	1.27	1.45	1.55	1.67	1.45	1.29	1.27	1.39	1.78	1.67	1.00
8	1.27	1.30	1.14	1.22	1.55	1.42	1.40	1.22	1.25	1.36	1.35	1.54	1.57	0.68
9	1.35	1.37	1.25	1.27	1.45	1.68	1.76	1.38	1.39	1.11	1.75	1.98	1.67	0.89
10	1.35	1.57	1.61	1.94	1.76	1.78	1.48	1.42	1.62	1.61	1.49	1.98	2.12	0.94
11	1.69	1.57	1.29	1.70	1.76	1.01	1.30	1.57	1.58	2.01	2.06	2.04	1.67	1.17
12	1.77	1.55	1.39	1.89	2.19	2.41	2.21	1.91	1.84	1.56	1.34	2.09	1.52	0.84
13	2.08	1.93	1.87	2.22	2.58	2.86	2.67	2.09	2.04	1.79	2.09	3.28	3.50	2.14
14	2.89	2.47	2.12	2.48	2.80	2.61	2.57	2.26	2.21	1.89	2.26	2.43	2.40	1.19
15	4.42	3.99	3.19	3.32	4.21	3.98	4.36	4.18	4.14	3.32	2.81	4.70	4.24	3.88
16	3.74	2.84	3.11	4.34	5.18	5.95	3.92	2.18	2.93	3.82	3.49	2.65	5.55	4.00
17	1.25	1.28	1.02	1.49	2.01	2.93	2.90	1.80	2.54	2.73	3.26	5.30	4.40	2.41
18	2.61	1.62	1.82	2.37	3.13	3.13	3.89	2.96	1.81	2.04	2.76	2.56	2.95	2.07
19	1.79	1.98	1.73	1.81	1.98	3.17	2.90	1.66	1.75	1.50	2.68	0.78	0.07	0.00
20	4.42	3.05	1.38	1.76	2.48	4.33	3.24	3.27	3.25	3.31	2.81	4.91	2.40	4.17
21	4.96	4.00	4.15	4.35	4.86	6.14	5.80	4.72	2.94	2.07	3.30	5.41	4.93	3.70
22	4.78	4.26	3.64	4.80	3.59	3.75	3.64	2.92	5.90	3.47	2.58	4.26	6.31	2.88
23	2.69	2.71	2.64	2.99	2.85	2.96	2.10	1.58	1.22	1.02	0.43	1.98	1.31	0.56
24	1.52	1.65	1.85	2.28	2.23	1.28	1.21	1.28	0.88	1.00	1.06	0.52	1.55	1.03
25	2.01	1.87	1.57	1.64	1.57	2.28	2.64	2.63	0.98	0.40	0.00	0.85	0.36	0.00
26	3.36	2.64	2.64	3.62	4.58	3.48	5.05	3.74	2.10	1.80	1.99	2.54	3.69	1.58
27	0.53	0.50	0.43	0.55	0.72	0.70	0.78	0.72	0.66	0.63	0.50	0.65	0.64	0.58
40	4.62	4.71	3.63	3.74	4.04	4.87	2.90	2.55	2.78	2.06	2.35	3.43	3.43	2.75
41	2.84	2.60	2.15	2.49	2.37	2.82	3.00	2.66	2.61	2.74	2.26	3.44	2.00	1.52
42	3.53	2.55	2.96	3.56	3.67	4.01	3.47	2.53	2.24	1.81	2.50	1.83	1.38	0.71
43	2.36	2.17	2.23	2.55	2.51	2.80	2.08	1.77	1.06	1.53	2.13	3.72	2.74	1.56
44	3.94	4.23	3.08	3.45	4.29	5.05	6.59	4.82	6.14	7.17	5.46	5.76	4.40	3.88
45	3.95	3.84	3.41	3.13	3.33	3.55	3.73	3.55	3.40	3.08	4.54	5.83	4.69	2.47
99	0.15	0.33	0.37	0.62	0.26	0.30	0.87	0.90	1.02	0.81	0.99	2.76	3.10	1.08
Total	1.14	1.08	1.02	1.16	1.35	1.43	1.42	1.23	1.16	1.09	1.20	1.57	1.48	0.92
Statewide Avg	2.60%	2.73%	2.71%	2.29%	1.68%	1.32%	1.35%	1.37%	1.25%	1.07%	0.80%	0.54%	0.42%	0.64%
ID 9 Exp	4,587	4,589	4,513	4,385	3,751	3,190	3,278	2,899	2,505	1,955	1,648	1,489	1,135	1,085

Highlighted 2015/Current Credit Exists

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Residual Market Shares Relativities to Statewide Average of Indicated Credits By Year
Summary By Credit Cell Variation

Data Used	Credits Effective	Cells Remaining Creditless				0 Credit Cells that GAIN Credit			
		# of Cells	Res Mkt Ratio to Statewide Average			# of Cells	Res Mkt Ratio to Statewide Average		
			Previous	Current	Impact		Previous	Current	Impact
R12 @ 8/2014	4/1/2015	191	0.77	0.80	+3.6%	1	2.37	3.13	+31.9%
R12 @ 8/2015	4/1/2016	212	0.80	0.80	-1.1%	1	6.80	4.17	-38.7%
R12 @ 8/2016	4/1/2017	211	0.80	0.79	-1.3%	2	4.43	3.71	-16.1%
R12 @ 8/2017	4/1/2018	211	0.78	0.79	+0.8%	2	4.21	3.35	-20.6%
R12 @ 8/2018	4/1/2019	211	0.79	0.79	+0.6%	2	4.74	4.02	-15.3%
R12 @ 8/2019	4/1/2020	212	0.80	0.79	-0.8%	1	4.58	2.36	-48.6%
R12 @ 8/2020	4/1/2021	213	0.79	0.79	-0.2%	0	0.00	0.00	N/A
R12 @ 8/2021	4/1/2022	213	0.79	0.78	-1.3%	0	0.00	0.00	N/A
R12 @ 8/2022	4/1/2023	213	0.78	0.76	-2.2%	0	0.00	0.00	N/A
R12 @ 6/2023	4/1/2024	213	0.76	0.72	-5.3%	0	0.00	0.00	N/A

Data Used	Credits Effective	Non-Zero Credits That Stay The Same				Credit Cells that LOSE ALL Credit			
		# of Cells	Res Mkt Ratio to Statewide Average			# of Cells	Res Mkt Ratio to Statewide Average		
			Previous	Current	Impact		Previous	Current	Impact
R12 @ 8/2014	4/1/2015	112	3.05	2.75	-9.9%	22	1.76	1.65	-6.3%
R12 @ 8/2015	4/1/2016	60	4.00	4.34	+8.6%	56	2.34	2.28	-2.3%
R12 @ 8/2016	4/1/2017	44	4.50	4.75	+5.6%	70	2.34	2.35	+0.7%
R12 @ 8/2017	4/1/2018	40	4.82	4.72	-2.0%	74	2.36	2.33	-1.7%
R12 @ 8/2018	4/1/2019	35	4.99	4.70	-5.8%	79	2.35	2.38	+1.6%
R12 @ 8/2019	4/1/2020	24	4.93	4.83	-2.0%	92	2.42	2.49	+2.9%
R12 @ 8/2020	4/1/2021	16	5.67	5.65	-0.3%	99	2.61	2.66	+1.6%
R12 @ 8/2021	4/1/2022	9	6.76	8.39	+24.1%	107	2.76	2.74	-0.7%
R12 @ 8/2022	4/1/2023	4	10.55	9.71	-7.9%	114	2.83	2.92	+3.0%
R12 @ 6/2023	4/1/2024	6	8.84	12.61	+42.6%	112	2.86	3.20	+11.9%

Data Used	Credits Effective	Existing Credit With Increase				Existing Credit With Decrease			
		# of Cells	Res Mkt Ratio to Statewide Average			# of Cells	Res Mkt Ratio to Statewide Average		
			Previous	Current	Impact		Previous	Current	Impact
R12 @ 8/2014	4/1/2015	0	0.00	0.00	N/A	14	7.22	7.15	-1.0%
R12 @ 8/2015	4/1/2016	0	0.00	0.00	N/A	11	9.43	10.71	+13.5%
R12 @ 8/2016	4/1/2017	0	0.00	0.00	N/A	13	10.92	10.60	-2.9%
R12 @ 8/2017	4/1/2018	0	0.00	0.00	N/A	13	10.57	8.65	-18.2%
R12 @ 8/2018	4/1/2019	0	0.00	0.00	N/A	13	8.64	7.96	-7.9%
R12 @ 8/2019	4/1/2020	0	0.00	0.00	N/A	11	8.39	8.06	-4.0%
R12 @ 8/2020	4/1/2021	0	0.00	0.00	N/A	12	8.87	11.03	+24.4%
R12 @ 8/2021	4/1/2022	0	0.00	0.00	N/A	11	11.39	13.60	+19.4%
R12 @ 8/2022	4/1/2023	0	0.00	0.00	N/A	9	15.02	17.92	+19.3%
R12 @ 6/2023	4/1/2024	0	0.00	0.00	N/A	9	17.79	18.99	+6.8%

Data Used	Credits Effective	Total Credit Eligible				Total Non-Credit Eligible			
		# of Cells	Res Mkt Ratio to Statewide Average			# of Cells	Res Mkt Ratio to Statewide Average		
			Previous	Current	Impact		Previous	Current	Impact
R12 @ 8/2014	4/1/2015	127	3.16	2.86	-9.4%	213	0.78	0.81	+3.1%
R12 @ 8/2015	4/1/2016	72	4.34	4.74	+9.3%	268	0.92	0.90	-1.1%
R12 @ 8/2016	4/1/2017	59	4.98	5.15	+3.5%	281	0.91	0.90	-0.8%
R12 @ 8/2017	4/1/2018	55	5.27	5.02	-4.8%	285	0.91	0.91	+0.0%
R12 @ 8/2018	4/1/2019	50	5.34	5.01	-6.1%	290	0.92	0.93	+1.1%
R12 @ 8/2019	4/1/2020	36	5.24	5.11	-2.6%	304	0.93	0.93	-0.1%
R12 @ 8/2020	4/1/2021	28	6.43	6.84	+6.3%	312	0.96	0.96	+0.5%
R12 @ 8/2021	4/1/2022	20	8.48	10.46	+23.4%	320	0.97	0.97	-0.5%
R12 @ 8/2022	4/1/2023	13	13.28	14.75	+11.1%	327	0.98	0.96	-1.1%
R12 @ 6/2023	4/1/2024	15	13.30	15.92	+19.7%	325	0.97	0.96	-0.8%

Commonwealth Automobile Reinsurers MAIP 3 Year Loss Ratio (CAR ID 9) Data through December, 2022

Territory	Rate Class Group										Total
	10	15	17	18	20	21	25	26	30	MC/Misc.	
1	80.89%	67.81%	70.96%	18.55%	65.49%	0.00%	122.29%	2.07%	0.74%	66.95%	77.18%
2	60.26%	182.26%	61.71%	27.41%	219.88%	153.35%	60.90%	638.78%	170.62%	7.14%	82.73%
3	74.55%	73.14%	81.62%	27.10%	86.27%	260.08%	73.67%	32.04%	73.31%	97.47%	76.45%
4	79.59%	67.33%	93.08%	1.53%	90.22%	3.01%	99.65%	31.76%	0.00%	206.39%	80.89%
5	84.66%	49.55%	91.17%	41.17%	92.38%	19.24%	60.49%	19.88%	30.71%	77.48%	80.44%
6	73.34%	61.93%	111.07%	30.24%	69.50%	2.60%	25.06%	71.21%	37.91%	115.82%	74.32%
7	78.10%	103.68%	68.76%	55.51%	99.08%	90.38%	64.99%	53.54%	18.58%	181.07%	80.52%
8	80.36%	82.76%	69.00%	63.27%	71.89%	102.47%	65.46%	159.38%	16.94%	32.49%	77.47%
9	76.89%	65.49%	77.81%	4.34%	81.69%	154.86%	114.27%	1.79%	62.55%	142.81%	78.92%
10	79.31%	63.38%	128.22%	6.78%	99.98%	20.35%	92.41%	50.07%	0.00%	6.88%	82.67%
11	78.59%	162.45%	136.58%	133.87%	67.19%	337.00%	258.45%	10.43%	26.48%	174.46%	99.29%
12	87.29%	83.41%	65.64%	73.70%	84.37%	16.86%	70.02%	196.35%	165.80%	106.00%	85.11%
13	87.00%	97.45%	70.37%	99.06%	62.87%	150.34%	73.63%	43.92%	51.56%	115.99%	83.17%
14	74.50%	73.35%	81.47%	28.31%	50.45%	98.60%	14.38%	4.28%	106.61%	43.13%	71.91%
15	100.64%	129.67%	28.05%	39.84%	29.23%	0.00%	147.84%	1122.32%	18.39%	81.38%	87.63%
16	72.54%	86.06%	50.46%	25.67%	14.68%	49.93%	37.67%	0.00%	0.00%	101.24%	57.88%
17	69.52%	138.21%	30.16%	182.89%	116.43%	228.65%	47.14%	6.28%	0.00%	13.61%	78.18%
18	77.30%	23.50%	107.41%	31.85%	47.41%	0.00%	0.00%	304.08%	90.53%	0.00%	71.60%
19	103.14%	89.17%	16.84%	0.00%	28.75%	211.57%	0.00%	0.00%	0.00%	8.88%	83.28%
20	59.89%	109.69%	44.08%	124.50%	121.46%	141.61%	30.50%	0.00%	41.16%	58.53%	70.05%
21	89.85%	98.27%	83.89%	49.49%	125.61%	101.63%	102.64%	311.23%	13.36%	9.72%	93.79%
22	119.17%	64.06%	83.78%	0.00%	106.47%	2.96%	18.88%	0.00%	11.99%	644.17%	105.70%
23	85.73%	108.73%	59.79%	0.00%	127.28%	626.23%	0.00%	0.00%	0.00%	33.31%	89.21%
24	83.02%	4.92%	52.21%	0.00%	113.64%	0.00%	0.00%	0.00%	127.25%	892.64%	77.04%
25	107.27%	40.49%	35.65%	0.00%	40.62%	0.00%	0.00%	0.00%	0.00%	270.41%	89.46%
26	58.55%	231.88%	171.65%	11.92%	67.11%	0.00%	37.93%	0.00%	0.00%	0.00%	77.22%
27	81.49%	43.89%	76.42%	101.40%	52.67%	46.10%	81.80%	22.59%	140.31%	24.51%	75.87%
40	71.45%	105.03%	70.62%	0.00%	105.48%	-2.66%	0.04%	0.00%	0.00%	90.42%	77.07%
41	82.71%	156.97%	34.23%	46.47%	48.24%	16.79%	28.75%	74.50%	71.55%	7.04%	70.65%
42	76.93%	42.92%	86.08%	37.89%	70.33%	66.73%	118.76%	0.00%	180.19%	112.81%	76.39%
43	69.73%	96.99%	57.55%	0.00%	62.12%	10.46%	38.22%	0.00%	0.00%	66.62%	66.22%
44	72.84%	73.47%	75.20%	74.54%	35.51%	127.32%	206.01%	72.68%	1.21%	0.31%	71.88%
45	97.67%	102.95%	60.88%	73.92%	135.03%	66.64%	140.57%	0.02%	53.94%	129.67%	98.80%
99	131.99%	22.82%	32.47%	0.00%	391.91%	1.72%	0.00%	0.00%	7.05%	0.00%	107.27%
Total	81.39%	84.49%	77.55%	49.42%	83.43%	91.74%	75.75%	82.40%	52.25%	94.65%	80.90%

Notes:

- Residual Market Share is ≥ 2 and < 3 times of statewide average
- Residual Market Share is ≥ 3 and < 4 times of statewide average
- Residual Market Share is ≥ 4 and < 5 times of statewide average
- Residual Market Share is > 5 times of statewide average
- Credit Eligible

- (1) **Earned Premium** : reflects policies effective January 2020 - December 2022 valued at December, 2022
- (2) **Reported Incurred Losses**: reflects policies effective January 2020 - December 2022 valued at December, 2022
- (3) **Credit Factors**: current approved credits
- (4) **Residual Market Share**: based on exposure data reflecting policies effective January 2022 - December 2022 valued at December, 2022

MAIP Take-Out Credits By Policy Year

<u>PY</u>	<u>MAIP PDL Exp</u>	<u>Res Mkt Share</u>	<u>Quota Share TO Prem</u>
2015	57,877	1.3%	10,700,000
2016	63,276	1.4%	7,700,000
2017	61,625	1.3%	8,100,000
2018	56,505	1.2%	8,400,000
2019	46,827	1.0%	7,100,000
2020	33,206	0.7%	6,700,000
2021	22,429	0.5%	5,300,000
2022	21,745	0.4%	3,200,000

**Commonwealth Automobile Reinsurers
Take-Out Credit Premium
Rolling 12 Month Data Through June, 2023**

Territory	Rate Class Group										Total
	10	15	17	18	20	21	25	26	30	Misc/MC	
01	29,966	3,093	7,178	76	-	(1,057)	2,464	476	2,784	292	45,272
02	35,886	2,977	7,027	-	205	-	-	2,647	1,986	155	50,882
03	117,268	7,256	11,032	2,032	22,513	9,157	3,426	1,815	2,614	3,028	180,142
04	46,399	5,000	3,423	-	2,917	-	-	1,886	-	528	60,153
05	160,934	6,240	22,668	3,762	2,564	-	8,648	4,835	-	2,453	212,102
06	90,278	10,988	8,470	-	7,871	4,212	6,199	1,355	-	501	129,874
07	92,937	8,972	20,957	1,864	3,793	-	5,753	8,046	2,299	935	145,556
08	101,048	8,228	13,916	1,463	9,219	-	-	-	5,117	380	139,370
09	97,588	6,283	8,507	2,301	3,502	-	6,308	-	1,173	823	126,485
10	37,723	1,677	6,196	-	3,251	-	-	-	-	245	49,093
11	23,284	5,503	2,727	-	-	-	3,258	-	-	-	34,772
12	87,281	12,796	15,109	3,923	7,252	-	-	-	1,749	686	128,796
13	109,769	14,701	21,886	-	12,401	-	-	-	-	1,462	160,220
14	56,445	9,432	6,397	-	3,947	-	-	-	-	958	77,179
15	10,770	1,102	4,818	-	4,069	-	-	-	-	-	20,759
16	16,549	1,737	3,484	2,000	-	-	-	-	-	419	24,188
17	10,783	949	2,131	-	-	-	-	-	-	-	13,863
18	19,382	1,687	-	-	4,551	-	-	-	-	-	25,620
19	17,067	1,160	2,854	-	-	-	-	-	-	-	21,081
20	57,414	15,938	3,197	-	-	-	-	-	-	-	76,549
21	124,966	47,928	10,164	-	16,423	-	-	-	-	-	199,481
22	69,627	15,929	3,352	-	25,364	-	-	-	-	-	114,271
23	5,880	-	2,687	-	-	-	-	-	-	522	9,089
24	8,706	939	2,431	-	1,793	-	-	-	-	-	13,869
25	2,797	-	-	-	3,956	-	-	-	-	-	6,753
26	5,321	-	-	-	-	-	646	-	-	-	5,967
27	44,069	6,240	9,997	1,575	5,162	1,561	5,627	-	852	215	75,298
40	8,913	-	-	-	-	-	-	-	-	-	8,913
41	54,708	2,639	7,843	1,642	1,376	-	495	2,739	1,654	-	73,096
42	45,328	4,769	5,373	2,168	44,659	-	-	-	-	267	102,564
43	28,813	17,342	7,527	-	4,272	-	3,942	-	1,586	172	63,654
44	81,014	9,391	5,892	-	10,116	-	4,126	-	-	-	110,540
45	137,338	14,704	19,058	2,611	26,697	-	4,932	-	-	1,192	206,533
99	-	1,785	-	-	-	-	-	-	-	-	1,785
Total	1,836,250	247,385	246,301	25,417	227,874	13,873	55,823	23,798	21,814	15,234	2,713,769
4/1/2023 Credit Factors											
Tot w/ Keep-Out	644,051	63,857	171,348	1,642	227,874	-	13,647	-	-	4,993	1,127,410
% of Take-Out	35.1%	25.8%	69.6%	6.5%	100.0%	0.0%	24.4%	0.0%	0.0%	32.8%	41.5%

**Commonwealth Automobile Reinsurers
Take-Out Credit Premium Market Share (% Total)
Rolling 12 Month Data Through June, 2023**

Territory	Rate Class Group										Total
	10	15	17	18	20	21	25	26	30	Misc/MC	
01	1.1%	0.1%	0.3%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	1.7%
02	1.3%	0.1%	0.3%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	1.9%
03	4.3%	0.3%	0.4%	0.1%	0.8%	0.3%	0.1%	0.1%	0.1%	0.1%	6.6%
04	1.7%	0.2%	0.1%	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%	0.0%	2.2%
05	5.9%	0.2%	0.8%	0.1%	0.1%	0.0%	0.3%	0.2%	0.0%	0.1%	7.8%
06	3.3%	0.4%	0.3%	0.0%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	4.8%
07	3.4%	0.3%	0.8%	0.1%	0.1%	0.0%	0.2%	0.3%	0.1%	0.0%	5.4%
08	3.7%	0.3%	0.5%	0.1%	0.3%	0.0%	0.0%	0.0%	0.2%	0.0%	5.1%
09	3.6%	0.2%	0.3%	0.1%	0.1%	0.0%	0.2%	0.0%	0.0%	0.0%	4.7%
10	1.4%	0.1%	0.2%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	1.8%
11	0.9%	0.2%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	1.3%
12	3.2%	0.5%	0.6%	0.1%	0.3%	0.0%	0.0%	0.0%	0.1%	0.0%	4.7%
13	4.0%	0.5%	0.8%	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%	0.1%	5.9%
14	2.1%	0.3%	0.2%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	2.8%
15	0.4%	0.0%	0.2%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%
16	0.6%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%
17	0.4%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%
18	0.7%	0.1%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%
19	0.6%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%
20	2.1%	0.6%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.8%
21	4.6%	1.8%	0.4%	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	7.4%
22	2.6%	0.6%	0.1%	0.0%	0.9%	0.0%	0.0%	0.0%	0.0%	0.0%	4.2%
23	0.2%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
24	0.3%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%
25	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
26	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
27	1.6%	0.2%	0.4%	0.1%	0.2%	0.1%	0.2%	0.0%	0.0%	0.0%	2.8%
40	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
41	2.0%	0.1%	0.3%	0.1%	0.1%	0.0%	0.0%	0.1%	0.1%	0.0%	2.7%
42	1.7%	0.2%	0.2%	0.1%	1.6%	0.0%	0.0%	0.0%	0.0%	0.0%	3.8%
43	1.1%	0.6%	0.3%	0.0%	0.2%	0.0%	0.1%	0.0%	0.1%	0.0%	2.3%
44	3.0%	0.3%	0.2%	0.0%	0.4%	0.0%	0.2%	0.0%	0.0%	0.0%	4.1%
45	5.1%	0.5%	0.7%	0.1%	1.0%	0.0%	0.2%	0.0%	0.0%	0.0%	7.6%
99	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Total	67.7%	9.1%	9.1%	0.9%	8.4%	0.5%	2.1%	0.9%	0.8%	0.6%	100.0%

4/1/2023 Credit Factors

**Commonwealth Automobile Reinsurers
 Take-Out Credit Premium also Keep-Out Credit Eligible
 Rolling 12 Month Data Through June, 2023**

Terr	Rate Class Group										Total	Percent Take Out	
	10	15	17	18	20	21	25	26	30	MC/Misc.			
01	-	-	-	-	-	-	-	-	-	-	-	-	0.0%
02	-	-	-	-	205	-	-	-	-	-	-	205	0.4%
03	-	-	-	-	22,513	-	-	-	-	-	-	22,513	12.5%
04	-	-	-	-	2,917	-	-	-	-	-	-	2,917	4.8%
05	-	-	-	-	2,564	-	-	-	-	-	-	2,564	1.2%
06	-	-	-	-	7,871	-	-	-	-	-	-	7,871	6.1%
07	-	-	20,957	-	3,793	-	-	-	-	-	-	24,750	17.0%
08	-	-	13,916	-	9,219	-	-	-	-	-	-	23,135	16.6%
09	-	-	8,507	-	3,502	-	-	-	-	-	-	12,009	9.5%
10	-	-	6,196	-	3,251	-	-	-	-	-	-	9,447	19.2%
11	-	-	-	-	-	-	-	-	-	-	-	-	0.0%
12	-	-	15,109	-	7,252	-	-	-	-	-	-	22,361	17.4%
13	-	-	21,886	-	12,401	-	-	-	-	1,462	-	35,750	22.3%
14	-	-	6,397	-	3,947	-	-	-	-	958	-	11,302	14.6%
15	-	-	4,818	-	4,069	-	-	-	-	-	-	8,887	42.8%
16	16,549	-	3,484	-	-	-	-	-	-	419	-	20,452	84.6%
17	-	-	2,131	-	-	-	-	-	-	-	-	2,131	15.4%
18	19,382	-	-	-	4,551	-	-	-	-	-	-	23,933	93.4%
19	-	-	2,854	-	-	-	-	-	-	-	-	2,854	13.5%
20	57,414	-	3,197	-	-	-	-	-	-	-	-	60,611	79.2%
21	124,966	47,928	10,164	-	16,423	-	-	-	-	-	-	199,481	100.0%
22	69,627	15,929	3,352	-	25,364	-	-	-	-	-	-	114,271	100.0%
23	-	-	2,687	-	-	-	-	-	-	522	-	3,209	35.3%
24	-	-	-	-	1,793	-	-	-	-	-	-	1,793	12.9%
25	-	-	-	-	3,956	-	-	-	-	-	-	3,956	58.6%
26	-	-	-	-	-	-	646	-	-	-	-	646	10.8%
27	-	-	-	-	5,162	-	-	-	-	-	-	5,162	6.9%
40	8,913	-	-	-	-	-	-	-	-	-	-	8,913	100.0%
41	54,708	-	7,843	1,642	1,376	-	-	-	-	-	-	65,568	89.7%
42	45,328	-	5,373	-	44,659	-	-	-	-	267	-	95,628	93.2%
43	28,813	-	7,527	-	4,272	-	3,942	-	-	172	-	44,726	70.3%
44	81,014	-	5,892	-	10,116	-	4,126	-	-	-	-	101,149	91.5%
45	137,338	-	19,058	-	26,697	-	4,932	-	-	1,192	-	189,217	91.6%
99	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	644,051	63,857	171,348	1,642	227,874	-	13,647	-	-	4,993	1,127,410	41.5%	
% Take-Out	35.1%	25.8%	69.6%	6.5%	100.0%	0.0%	24.4%	0.0%	0.0%	32.8%	41.5%		

4/1/2023 Credit Factors

**Commonwealth Automobile Reinsurers
Take-Out Credit also Keep-Out Credit Premium Market Share (% Total)
Rolling 12 Month Data Through June, 2023**

Terr	Rate Class Group										Total	
	10	15	17	18	20	21	25	26	30	Misc/MC		
01	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
02	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
03	0.0%	0.0%	0.0%	0.0%	2.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.0%
04	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
05	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
06	0.0%	0.0%	0.0%	0.0%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%
07	0.0%	0.0%	1.9%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.2%
08	0.0%	0.0%	1.2%	0.0%	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.1%
09	0.0%	0.0%	0.8%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%
10	0.0%	0.0%	0.5%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%
11	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
12	0.0%	0.0%	1.3%	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.0%
13	0.0%	0.0%	1.9%	0.0%	1.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	3.2%
14	0.0%	0.0%	0.6%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	1.0%
15	0.0%	0.0%	0.4%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%
16	1.5%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.8%
17	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
18	1.7%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.1%
19	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
20	5.1%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.4%
21	11.1%	4.3%	0.9%	0.0%	1.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	17.7%
22	6.2%	1.4%	0.3%	0.0%	2.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	10.1%
23	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
24	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
25	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
26	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%
27	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%
40	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%
41	4.9%	0.0%	0.7%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.8%
42	4.0%	0.0%	0.5%	0.0%	4.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	8.5%
43	2.6%	0.0%	0.7%	0.0%	0.4%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	4.0%
44	7.2%	0.0%	0.5%	0.0%	0.9%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	9.0%
45	12.2%	0.0%	1.7%	0.0%	2.4%	0.0%	0.4%	0.0%	0.0%	0.1%	0.0%	16.8%
99	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	57.1%	5.7%	15.2%	0.1%	20.2%	0.0%	1.2%	0.0%	0.0%	0.4%	100.0%	

4/1/2023 Credit Factors

**Commonwealth Automobile Reinsurers
Take-Out Credit Exposures
Rolling 12 Month Data Through June, 2023**

<u>Territory</u>	<u>Rate Class Group</u>										<u>Total</u>
	<u>10</u>	<u>15</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>	<u>MC/Misc</u>	
01	29	3	5	0	-	(1)	1	0	2	2	43
02	30	5	4	-	0	-	-	2	1	1	43
03	95	9	6	1	8	5	2	1	2	10	139
04	31	3	2	-	1	-	-	1	-	5	43
05	123	6	15	2	1	-	4	3	-	12	165
06	59	8	5	-	3	2	2	1	-	3	82
07	70	8	11	1	1	-	2	4	2	6	105
08	65	9	6	1	3	-	-	-	3	2	89
09	59	5	4	1	1	-	2	-	1	3	77
10	25	2	3	-	1	-	-	-	-	1	32
11	12	4	1	-	-	-	1	-	-	-	18
12	52	10	7	2	2	-	-	-	1	2	75
13	61	10	7	-	3	-	-	-	-	2	83
14	30	7	2	-	1	-	-	-	-	4	45
15	5	1	2	-	1	-	-	-	-	-	9
16	7	1	1	1	-	-	-	-	-	1	11
17	5	1	1	-	-	-	-	-	-	-	7
18	10	1	-	-	1	-	-	-	-	-	12
19	9	1	1	-	-	-	-	-	-	-	11
20	25	10	1	-	-	-	-	-	-	-	36
21	46	22	3	-	3	-	-	-	-	-	73
22	25	9	1	-	4	-	-	-	-	-	39
23	2	-	1	-	-	-	-	-	-	1	4
24	6	0	1	-	1	-	-	-	-	-	8
25	2	-	-	-	1	-	-	-	-	-	3
26	3	-	-	-	-	-	0	-	-	-	3
27	47	8	8	1	2	1	3	-	1	3	74
40	3	-	-	-	-	-	-	-	-	-	3
41	34	2	3	1	0	-	0	1	1	-	42
42	20	4	1	1	9	-	-	-	-	1	36
43	14	12	3	-	1	-	1	-	1	1	32
44	58	9	3	-	3	-	1	-	-	-	74
45	57	8	5	1	4	-	1	-	-	3	79
99	-	1	-	-	-	-	-	-	-	-	1
Total	1,120	176	114	13	55	7	20	12	15	63	1,597

4/1/2023 Credit Factors

Tot w/ Keep-Out	299	31	68	1	55	-	3	-	-	13	470
% of Take-Out	26.7%	17.4%	59.5%	7.5%	100.0%	0.0%	15.8%	0.0%	0.0%	20.3%	29.4%

**Commonwealth Automobile Reinsurers
Take-Out Credit Exposures Market Share (% Total)
Rolling 12 Month Data Through June, 2023**

<u>Territory</u>	<u>Rate Class Group</u>										<u>Total</u>
	<u>10</u>	<u>15</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>	<u>MC/Misc</u>	
01	1.8%	0.2%	0.3%	0.0%	0.0%	0.0%	0.1%	0.0%	0.1%	0.2%	2.7%
02	1.9%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	2.7%
03	5.9%	0.5%	0.4%	0.1%	0.5%	0.3%	0.1%	0.1%	0.1%	0.7%	8.7%
04	1.9%	0.2%	0.1%	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%	0.3%	2.7%
05	7.7%	0.4%	0.9%	0.1%	0.1%	0.0%	0.2%	0.2%	0.0%	0.7%	10.3%
06	3.7%	0.5%	0.3%	0.0%	0.2%	0.1%	0.1%	0.0%	0.0%	0.2%	5.1%
07	4.4%	0.5%	0.7%	0.1%	0.1%	0.0%	0.1%	0.3%	0.1%	0.3%	6.6%
08	4.1%	0.6%	0.4%	0.1%	0.2%	0.0%	0.0%	0.0%	0.2%	0.1%	5.6%
09	3.7%	0.3%	0.3%	0.1%	0.1%	0.0%	0.1%	0.0%	0.1%	0.2%	4.8%
10	1.6%	0.1%	0.2%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	2.0%
11	0.8%	0.3%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	1.1%
12	3.2%	0.6%	0.4%	0.1%	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	4.7%
13	3.8%	0.6%	0.5%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.1%	5.2%
14	1.9%	0.4%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.3%	2.8%
15	0.3%	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%
16	0.5%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.7%
17	0.3%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
18	0.6%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%
19	0.5%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%
20	1.6%	0.6%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.3%
21	2.9%	1.4%	0.2%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	4.6%
22	1.6%	0.6%	0.1%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	2.5%
23	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.3%
24	0.4%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%
25	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
26	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
27	2.9%	0.5%	0.5%	0.1%	0.1%	0.1%	0.2%	0.0%	0.1%	0.2%	4.6%
40	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
41	2.1%	0.1%	0.2%	0.1%	0.0%	0.0%	0.0%	0.1%	0.1%	0.0%	2.7%
42	1.3%	0.2%	0.1%	0.1%	0.6%	0.0%	0.0%	0.0%	0.0%	0.1%	2.3%
43	0.9%	0.7%	0.2%	0.0%	0.1%	0.0%	0.1%	0.0%	0.1%	0.1%	2.0%
44	3.6%	0.5%	0.2%	0.0%	0.2%	0.0%	0.1%	0.0%	0.0%	0.0%	4.6%
45	3.6%	0.5%	0.3%	0.1%	0.3%	0.0%	0.1%	0.0%	0.0%	0.2%	5.0%
99	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	70.1%	11.0%	7.1%	0.8%	3.5%	0.5%	1.3%	0.8%	1.0%	4.0%	100.0%

4/1/2023 Credit Factors

Commonwealth Automobile Reinsurers
Take-Out Credit Exposures also Keep-Out Credit Eligible
Rolling 12 Month Data Through June, 2023

Territory	Rate Class Group										Total	Percent Take Out	
	10	15	17	18	20	21	25	26	30	MC/Misc.			
01	-	-	-	-	-	-	-	-	-	-	-	-	0.0%
02	-	-	-	-	0	-	-	-	-	-	-	0	0.2%
03	-	-	-	-	8	-	-	-	-	-	-	8	6.0%
04	-	-	-	-	1	-	-	-	-	-	-	1	2.3%
05	-	-	-	-	1	-	-	-	-	-	-	1	0.6%
06	-	-	-	-	3	-	-	-	-	-	-	3	3.2%
07	-	-	11	-	1	-	-	-	-	-	-	12	11.7%
08	-	-	6	-	3	-	-	-	-	-	-	9	10.3%
09	-	-	4	-	1	-	-	-	-	-	-	5	7.0%
10	-	-	3	-	1	-	-	-	-	-	-	4	12.1%
11	-	-	-	-	-	-	-	-	-	-	-	-	0.0%
12	-	-	7	-	2	-	-	-	-	-	-	9	11.8%
13	-	-	7	-	3	-	-	-	-	2	-	12	14.4%
14	-	-	2	-	1	-	-	-	-	4	-	7	16.2%
15	-	-	2	-	1	-	-	-	-	-	-	3	33.3%
16	7	-	1	-	-	-	-	-	-	1	-	9	82.2%
17	-	-	1	-	-	-	-	-	-	-	-	1	14.3%
18	10	-	-	-	1	-	-	-	-	-	-	11	95.0%
19	-	-	1	-	-	-	-	-	-	-	-	1	9.5%
20	25	-	1	-	-	-	-	-	-	-	-	26	72.4%
21	46	22	3	-	3	-	-	-	-	-	-	73	100.0%
22	25	9	1	-	4	-	-	-	-	-	-	39	100.0%
23	-	-	1	-	-	-	-	-	-	1	-	2	48.0%
24	-	-	-	-	1	-	-	-	-	-	-	1	6.4%
25	-	-	-	-	1	-	-	-	-	-	-	1	33.3%
26	-	-	-	-	-	-	0	-	-	-	-	0	4.8%
27	-	-	-	-	2	-	-	-	-	-	-	2	2.7%
40	3	-	-	-	-	-	-	-	-	-	-	3	100.0%
41	34	-	3	1	0	-	-	-	-	-	-	38	89.6%
42	20	-	1	-	9	-	-	-	-	1	-	32	87.5%
43	14	-	3	-	1	-	1	-	-	1	-	20	60.6%
44	58	-	3	-	3	-	1	-	-	-	-	65	88.3%
45	57	-	5	-	4	-	1	-	-	3	-	71	89.2%
99	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	299	31	68	1	55	-	3	-	-	13	470	29.4%	
% Take-Out	26.7%	17.4%	59.5%	7.5%	100.0%	0.0%	15.8%	0.0%	0.0%	20.3%	29.4%		

4/1/2023 Credit Factors

**Commonwealth Automobile Reinsurers
Take-Out Credit Exposures also Keep-Out - Market Share (% Total)
Rolling 12 Month Data Through June, 2023**

Territory	Rate Class Group										Total	
	10	15	17	18	20	21	25	26	30	MC/Misc		
01	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
02	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
03	0.0%	0.0%	0.0%	0.0%	1.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.8%
04	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
05	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
06	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%
07	0.0%	0.0%	2.4%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.6%
08	0.0%	0.0%	1.3%	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.0%
09	0.0%	0.0%	0.9%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%
10	0.0%	0.0%	0.6%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%
11	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
12	0.0%	0.0%	1.5%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.9%
13	0.0%	0.0%	1.6%	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	2.5%
14	0.0%	0.0%	0.5%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.9%	0.0%	1.5%
15	0.0%	0.0%	0.4%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%
16	1.5%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	2.0%
17	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
18	2.1%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.4%
19	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
20	5.4%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.6%
21	9.7%	4.6%	0.6%	0.0%	0.6%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	15.6%
22	5.4%	1.9%	0.2%	0.0%	0.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	8.3%
23	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.4%
24	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
25	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
26	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
27	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
40	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%
41	7.2%	0.0%	0.6%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	8.1%
42	4.3%	0.0%	0.2%	0.0%	2.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	6.7%
43	2.9%	0.0%	0.6%	0.0%	0.2%	0.0%	0.2%	0.0%	0.0%	0.2%	0.0%	4.2%
44	12.4%	0.0%	0.6%	0.0%	0.6%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	13.9%
45	12.1%	0.0%	1.1%	0.0%	0.9%	0.0%	0.2%	0.0%	0.0%	0.7%	0.0%	15.0%
99	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	63.7%	6.5%	14.4%	0.2%	11.8%	0.0%	0.7%	0.0%	0.0%	2.7%	0.0%	100.0%

4/1/2023 Credit Factors



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NATALIE A. HUBLEY
PRESIDENT

MEMORANDUM

To: Actuarial Committee
From: Tim Galligan
Financial Services Administrator
Date: August 25, 2023
Re: AC 23.04 Exhibit #14: 4/1/2024 Quota Share Credits (Relative Ranges)

Relative Range Methodology

The “Relative Range” methodology develops credit eligible groups that are based on a ratio of the current residual market share to the 2011 residual market share, the year the original ranges were introduced. The “relative” ranges are developed separately for each year, with varying minimum thresholds for credit eligibility.

For example, the starting residual market share threshold of 5% to assign a credit will change as follows:

	Current Res Mkt Share	Proposed Upper Threshold	Calculation
2021	.54	.010	= .54 / 2.73 * .05
2022	.42	.008	= .42 / 2.73 * .05
2023	.64	.012	= .64 / 2.73 * .05
2011	2.73	.050	

For the current year, the recalculated credit eligible groupings are as follows:

Group	Factor	Original (2011) Ranges		2021 Ranges		2022 Ranges		2023 Ranges	
		Lower	Upper	Lower	Upper	Lower	Upper	Lower	Upper
0	0	0.00	0.05	0.000	0.010	0.000	0.008	0.000	0.012
1	1	0.05	0.08	0.010	0.016	0.008	0.012	0.012	0.019
2	1	0.08	0.11	0.016	0.022	0.012	0.017	0.019	0.026
3	1	0.11	0.17	0.022	0.034	0.017	0.026	0.026	0.040
4	1.25	0.17	0.23	0.034	0.045	0.026	0.035	0.040	0.054
5	1.5	0.23	0.29	0.045	0.057	0.035	0.045	0.054	0.068
6	1.75	0.29	0.35	0.057	0.069	0.045	0.054	0.068	0.082
7	2	0.35	0.41	0.069	0.081	0.054	0.063	0.082	0.096
8	2.25	0.41	0.47	0.081	0.093	0.063	0.072	0.096	0.110
9	2.5	0.47	1.00	0.093	1.000	0.072	1.000	0.110	1.000
		Res Mkt Share	2.73%			0.54%			0.42%
		Relativity to 2011				0.20			0.15
									0.23

2024 Indicated Credit Matrix

The formulaic 2024 credit matrix is calculated using the same methodology as used in the current Rule 29 Formula, and replaces the credit eligible group market share threshold levels as described above.

This results in an overall change to credit eligible exposures of -14.5%, and a change to potential credit premium of -2.5% based on current data.

The following summarizes the changes by class/territory cell:

Cells Remaining Credit-less	173
New Credit-Eligible Cells (Gain)	40
Non-Zero stay same	70
Existing Lose All	25
Existing Increase	29
Existing Decrease	3
Total Cells with Credit	142

"Relative" Market Share Group Ranges by Year

			>	≤	Credits	
Base Year	2011	0	0.00	0.05	0.00	0
		1	0.05	0.08	1.00	1
MAIP:	2.73%	2	0.08	0.11	1.00	2
Relativity:	1.00	3	0.11	0.17	1.00	3
		4	0.17	0.23	1.25	4
		5	0.23	0.29	1.50	5
		6	0.29	0.35	1.75	6
		7	0.35	0.41	2.00	7
		8	0.41	0.47	2.25	8
		9	0.47	1.00	2.50	9

			>	≤	Credits	
	2021	0	0.000	0.010	0.00	0
		1	0.010	0.016	1.00	1
MAIP:	0.54%	2	0.016	0.022	1.00	2
Relativity:	0.20	3	0.022	0.034	1.00	3
		4	0.034	0.045	1.25	4
		5	0.045	0.057	1.50	5
		6	0.057	0.069	1.75	6
		7	0.069	0.081	2.00	7
		8	0.081	0.093	2.25	8
		9	0.093	1.000	2.50	9

			>	≤	Credits	
	2022	0	0.000	0.008	0.00	0
		1	0.008	0.012	1.00	1
MAIP:	0.42%	2	0.012	0.017	1.00	2
Relativity:	0.15	3	0.017	0.026	1.00	3
		4	0.026	0.035	1.25	4
		5	0.035	0.045	1.50	5
		6	0.045	0.054	1.75	6
		7	0.054	0.063	2.00	7
		8	0.063	0.072	2.25	8
		9	0.072	1.000	2.50	9

			>	≤	Credits	
	2023	0	0.000	0.012	0.00	0
		1	0.012	0.019	1.00	1
MAIP:	0.64%	2	0.019	0.026	1.00	2
Relativity:	0.23	3	0.026	0.040	1.00	3
		4	0.040	0.054	1.25	4
		5	0.054	0.068	1.50	5
		6	0.068	0.082	1.75	6
		7	0.082	0.096	2.00	7
		8	0.096	0.110	2.25	8
		9	0.110	1.000	2.50	9

Commonwealth Automobile Reinsurers
4/1/2024 Credit Offer - Data Through June, 2023 (2023 Rates)
Summary by Territory

4/1/2023 Credit Factors

4/1/2024 Indicated - Relative Ranges By Year

<u>Territory</u>	<u>Total Mkt Exposures</u>	<u>Credit Eligible Exposures</u>	<u>Potential Credit Premium</u>	<u>Credit Eligible Exposures</u>	<u>%Δ</u>	<u>Potential Credit Premium</u>	<u>%Δ</u>
1	192,899	0	0	779	0.0%	2,305,264	0.0%
2	257,128	1,213	3,115,161	1,213	0.0%	3,115,161	0.0%
3	554,124	2,643	7,286,122	2,643	0.0%	7,286,122	0.0%
4	351,146	1,550	4,833,801	1,550	0.0%	4,833,801	0.0%
5	549,533	3,208	8,970,033	29,277	812.7%	62,640,332	598.3%
6	363,321	1,778	5,710,067	12,512	603.6%	27,795,446	386.8%
7	380,773	14,300	29,411,846	20,147	40.9%	48,272,064	64.1%
8	213,369	7,773	17,338,042	10,676	37.3%	27,286,402	57.4%
9	215,062	9,489	24,820,341	11,502	21.2%	36,376,595	46.6%
10	104,058	4,562	11,542,511	7,957	74.4%	12,941,893	12.1%
11	76,475	673	2,554,003	2,837	321.8%	7,302,997	185.9%
12	206,239	8,187	21,345,363	11,176	36.5%	30,922,155	44.9%
13	237,880	21,826	43,035,935	24,665	13.0%	63,514,805	47.6%
14	81,354	8,041	19,341,946	7,363	-8.4%	16,732,289	-13.5%
15	31,235	3,620	9,475,197	3,213	-11.2%	7,400,110	-21.9%
16*	16,560	14,591	30,257,405	16,354	12.1%	33,752,825	11.6%
17	17,841	495	1,404,855	955	93.1%	1,903,086	35.5%
18	16,765	13,481	27,261,978	13,164	-2.4%	27,147,611	-0.4%
19	16,832	743	2,280,457	13,270	1685.2%	24,954,892	994.3%
20*	19,151	14,738	33,302,059	19,032	29.1%	40,254,015	20.9%
21*	50,633	49,354	125,962,190	49,734	0.8%	132,813,002	5.4%
22*	18,746	18,746	50,087,891	18,422	-1.7%	52,735,339	5.3%
23	43,960	2,671	8,196,444	1,859	-30.4%	6,209,617	-24.2%
24	26,803	1,345	3,142,557	2,158	60.5%	5,479,369	74.4%
25	21,488	707	2,179,502	713	0.8%	2,320,958	6.5%
26*	26,896	2,331	7,559,492	2,384	2.3%	7,435,506	-1.6%
27	440,912	1,891	4,103,541	1,891	0.0%	4,103,541	0.0%
40*	22,258	17,241	31,181,217	17,243	0.0%	34,179,048	9.6%
41*	67,493	56,153	81,923,945	7,034	-87.5%	16,758,891	-79.5%
42*	85,553	67,951	143,167,583	6,491	-90.4%	37,149,155	-74.1%
43*	55,182	45,321	89,159,142	6,276	-86.2%	18,898,850	-78.8%
44*	46,328	40,672	67,361,190	41,914	3.1%	75,225,410	11.7%
45*	55,237	45,093	119,674,663	45,654	1.2%	129,985,848	8.6%
99	10,608	0	0	469	0.0%	706,261	0.0%
Total	4,873,838	482,386	1,036,986,479	412,526	-14.5%	1,010,738,660	-2.5%

% of Total Mkt. Exp.

9.9%

8.5%

***Summary for Key Territories cited by the Division of Insurance**

Total	464,035	372,190	779,636,777	230,537	-38.1%	579,187,888	-25.7%
% of Total Mkt. Exp.		80.2%		49.7%			

Proposed Credit Offer (2024) - Relative Range Methodology

Terr	Rate Class Group									
	10	15	17	18	20	21	25	26	30	MC/Misc.
1	-	-	-	-	1.25	-	-	-	-	-
2	-	-	-	-	1.00	-	-	-	-	-
3	-	-	-	-	1.00	-	-	-	-	-
4	-	-	-	-	1.00	-	-	-	-	-
5	-	-	1.00	-	1.25	-	1.00	-	-	-
6	-	-	1.00	-	1.25	-	-	-	-	-
7	-	-	1.00	-	1.25	-	1.00	-	-	-
8	-	-	1.00	-	1.25	-	1.00	-	-	-
9	-	-	1.00	-	1.50	-	1.00	-	-	-
10	-	-	1.00	-	1.50	-	-	-	-	1.00
11	-	-	1.00	-	1.00	-	-	-	-	-
12	-	-	1.00	-	1.00	1.00	1.00	-	-	-
13	-	-	1.00	-	1.75	1.00	1.00	-	-	1.00
14	-	-	1.00	-	1.00	1.00	-	-	-	1.00
15	-	-	1.00	1.00	1.00	-	-	-	-	1.00
16	1.00	1.00	1.00	1.00	2.00	1.00	1.00	-	-	1.00
17	-	-	1.00	-	1.00	-	1.00	-	-	1.00
18	1.00	-	1.25	-	1.75	-	1.00	-	-	1.00
19	1.00	-	1.25	1.00	2.00	1.00	-	-	-	-
20	1.00	1.00	1.25	1.00	1.50	1.00	1.00	1.00	-	1.00
21	1.00	1.00	1.25	-	2.50	1.00	1.00	-	1.00	1.00
22	1.00	1.00	1.50	-	2.50	1.00	1.00	-	1.25	1.00
23	-	-	1.00	-	1.00	-	-	-	-	-
24	-	-	1.00	-	1.00	-	-	-	1.00	-
25	-	-	1.00	-	1.25	1.00	-	-	-	-
26	-	-	1.00	-	1.50	-	1.00	-	1.00	1.00
27	-	-	-	-	1.00	-	-	-	-	-
40	1.00	-	1.50	-	2.50	1.00	1.00	-	-	1.00
41	-	-	1.00	-	1.75	1.00	1.00	-	-	1.00
42	-	-	1.00	-	2.50	1.00	1.00	-	-	-
43	-	-	1.00	-	1.50	1.00	1.00	-	1.00	1.00
44	1.00	-	1.50	1.00	2.00	1.00	1.00	1.00	1.00	1.00
45	1.00	-	1.25	1.00	2.25	1.00	1.25	-	1.00	1.00
99	-	-	-	-	1.00	-	-	-	1.00	1.00

2023 Credit Cell

Cells Remaining Creditless	173
New Credit (Gain)	40
Non Zero stay same	70
Existing Lose All	25
Existing Increase	29
Existing Decrease	3

Total Cells with Credit 142

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 10
Indexed Market Share Group Ranges By Year

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2024 Credits	2023 Credits	Change	Residual Mark Shr Group	Keep Out Credits	
	Aug-21	Aug-22	Jun-23	2021	2022	2023							
1	0.29%	0.24%	0.32%	0	0	0	0	-	-	-	0	0.00	
2	0.29%	0.22%	0.30%	0	0	0	0	-	-	-	1	1.00	
3	0.37%	0.29%	0.40%	0	0	0	0	-	-	-	2	1.00	
4	0.27%	0.22%	0.32%	0	0	0	0	-	-	-	3	1.00	
5	0.50%	0.39%	0.57%	0	0	0	0	-	-	-	4	1.25	
6	0.39%	0.28%	0.42%	0	0	0	0	-	-	-	5	1.50	
7	0.54%	0.42%	0.62%	0	0	0	0	-	-	-	6	1.75	
8	0.57%	0.39%	0.53%	0	0	0	0	-	-	-	7	2.00	
9	0.60%	0.44%	0.73%	0	0	0	0	-	-	-	8	2.25	
10	0.75%	0.59%	0.80%	0	0	0	0	-	-	-	9	2.50	
11	0.43%	0.28%	0.43%	0	0	0	0	-	-	-			
12	0.50%	0.37%	0.51%	0	0	0	0	-	-	-			
13	0.80%	0.61%	1.15%	0	0	0	0	-	-	-			
14	0.91%	0.67%	1.17%	0	0	0	0	-	-	-			
15	0.69%	0.49%	1.20%	0	0	1	0	-	-	-			
16	1.14%	0.67%	1.48%	1	0	1	1	1.00	1.00	-			
17	0.42%	0.33%	0.56%	0	0	0	0	-	-	-			
18	1.00%	0.97%	1.45%	1	1	1	1	1.00	1.00	-			
19	0.81%	0.87%	1.21%	0	1	1	1	1.00	-	1.00			
20	1.51%	1.54%	1.95%	1	2	2	2	1.00	1.00	-	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>	
21	1.71%	1.35%	1.95%	2	2	2	2	1.00	1.00	-			
22	2.54%	2.29%	3.50%	3	3	3	3	1.00	1.00	-	2024	391,317,124	189,355
23	0.42%	0.30%	0.42%	0	0	0	0	-	-	-			
24	0.48%	0.38%	0.43%	0	0	0	0	-	-	-	2023	630,457,021	324,959
25	0.41%	0.29%	0.31%	0	0	0	0	-	-	-			
26	0.52%	0.43%	0.83%	0	0	0	0	-	-	-	<u>Difference:</u>	<u>Difference:</u>	
27	0.26%	0.19%	0.27%	0	0	0	0	-	-	-			
40	1.17%	0.86%	1.59%	1	1	1	1	1.00	1.00	-	(239,139,897)	(135,604)	
41	0.82%	0.67%	1.36%	0	0	1	0	-	1.00	(1.00)			
42	0.66%	0.46%	1.03%	0	0	0	0	-	1.00	(1.00)	<u>Percent Change:</u>	<u>Percent Change:</u>	
43	0.95%	0.52%	1.13%	0	0	0	0	-	1.00	(1.00)			
44	2.36%	1.85%	3.35%	3	3	3	3	1.00	1.00	-	-37.9%	-41.7%	
45	1.49%	1.16%	1.55%	1	1	1	1	1.00	1.00	-			
99	0.64%	0.19%	0.14%	0	0	0	0	-	-	-			
Tot	0.54%	0.41%	0.65%										

*Selection Criteria

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 15
Indexed Market Share Group Ranges By Year

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2024 Credits	2023 Credits	Change	Residual Mark Shr Group	Keep Out Credits	
	Aug-21	Aug-22	Jun-23	2021	2022	2023							
1	0.11%	0.06%	0.09%	0	0	0	0	-	-	-	0	0.00	
2	0.10%	0.10%	0.11%	0	0	0	0	-	-	-	1	1.00	
3	0.13%	0.10%	0.13%	0	0	0	0	-	-	-	2	1.00	
4	0.12%	0.09%	0.10%	0	0	0	0	-	-	-	3	1.00	
5	0.17%	0.13%	0.15%	0	0	0	0	-	-	-	4	1.25	
6	0.15%	0.11%	0.15%	0	0	0	0	-	-	-	5	1.50	
7	0.20%	0.15%	0.16%	0	0	0	0	-	-	-	6	1.75	
8	0.22%	0.14%	0.16%	0	0	0	0	-	-	-	7	2.00	
9	0.24%	0.16%	0.20%	0	0	0	0	-	-	-	8	2.25	
10	0.30%	0.20%	0.25%	0	0	0	0	-	-	-	9	2.50	
11	0.35%	0.32%	0.29%	0	0	0	0	-	-	-			
12	0.34%	0.23%	0.26%	0	0	0	0	-	-	-			
13	0.37%	0.27%	0.34%	0	0	0	0	-	-	-			
14	0.62%	0.39%	0.55%	0	0	0	0	-	-	-			
15	0.67%	0.42%	0.65%	0	0	0	0	-	-	-			
16	1.29%	0.62%	1.38%	1	0	1	1	1.00	-	1.00			
17	0.16%	0.18%	0.30%	0	0	0	0	-	-	-			
18	1.18%	0.78%	0.96%	1	0	0	0	-	-	-			
19	0.84%	0.63%	0.65%	0	0	0	0	-	-	-			
20	1.63%	1.48%	1.22%	2	2	1	2	1.00	-	1.00	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>	
21	2.10%	1.32%	1.22%	2	2	1	2	1.00	1.00	-			
22	3.22%	2.53%	2.49%	3	3	2	3	1.00	1.00	-	2024	26,884,054	16,167
23	0.36%	0.27%	0.38%	0	0	0	0	-	-	-			
24	0.60%	0.48%	0.38%	0	0	0	0	-	-	-	2023	19,452,724	10,918
25	0.71%	0.31%	0.34%	0	0	0	0	-	-	-			
26	0.43%	0.32%	0.44%	0	0	0	0	-	-	-		<u>Difference:</u>	<u>Difference:</u>
27	0.08%	0.07%	0.08%	0	0	0	0	-	-	-			
40	0.53%	0.31%	0.50%	0	0	0	0	-	-	-		7,431,329	5,249
41	0.43%	0.28%	0.51%	0	0	0	0	-	-	-			
42	0.49%	0.37%	0.57%	0	0	0	0	-	-	-	<u>Percent Change:</u>	<u>Percent Change:</u>	
43	0.60%	0.43%	0.59%	0	0	0	0	-	-	-			
44	1.03%	0.62%	1.02%	1	0	0	0	-	-	-		38.2%	48.1%
45	1.00%	0.79%	0.83%	1	0	0	0	-	-	-			
99	0.61%	-0.03%	0.48%	0	0	0	0	-	-	-			
Tot	0.24%	0.17%	0.21%										

*Selection Criteria

- If the indicated residual market share group equal in all three years, select that residual market share group.
- If two of the three years indicate the same residual market share group, select that residual market share group.
- If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 17
Indexed Market Share Group Ranges By Year

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2024 Credits	2023 Credits	Change	Residual Mark Shr Group	Keep Out Credits	
	Aug-21	Aug-22	Jun-23	2021	2022	2023							
1	0.90%	0.63%	1.04%	0	0	0	0	-	-	-	0	0.00	
2	0.68%	0.47%	0.78%	0	0	0	0	-	-	-	1	1.00	
3	0.83%	0.54%	1.13%	0	0	0	0	-	-	-	2	1.00	
4	0.65%	0.54%	1.07%	0	0	0	0	-	-	-	3	1.00	
5	1.29%	1.10%	1.68%	1	1	1	1	1.00	-	1.00	4	1.25	
6	1.25%	1.07%	1.54%	1	1	1	1	1.00	-	1.00	5	1.50	
7	1.01%	0.96%	1.81%	1	1	1	1	1.00	1.00	-	6	1.75	
8	1.37%	1.18%	2.02%	1	1	2	1	1.00	1.00	-	7	2.00	
9	1.57%	1.32%	2.41%	1	2	2	2	1.00	1.00	-	8	2.25	
10	1.74%	1.26%	2.85%	2	2	3	2	1.00	1.00	-	9	2.50	
11	0.88%	0.95%	1.33%	0	1	1	1	1.00	-	1.00			
12	1.07%	1.06%	1.64%	1	1	1	1	1.00	1.00	-			
13	1.99%	1.92%	3.48%	2	3	3	3	1.00	1.00	-			
14	1.65%	1.01%	3.01%	2	1	3	2	1.00	1.00	-			
15	1.66%	1.24%	2.02%	2	2	2	2	1.00	1.00	-			
16	2.95%	2.04%	3.18%	3	3	3	3	1.00	1.00	-			
17	1.72%	0.40%	2.07%	2	0	2	2	1.00	1.00	-			
18	3.78%	1.22%	4.05%	4	2	4	4	1.25	1.00	0.25			
19	4.75%	3.31%	5.26%	5	4	4	4	1.25	1.00	0.25			
20	4.36%	3.38%	4.50%	4	4	4	4	1.25	1.00	0.25	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>	
21	3.80%	2.58%	4.03%	4	3	4	4	1.25	1.00	0.25			
22	4.50%	3.94%	5.23%	5	5	4	5	1.50	1.00	0.50	2024	239,490,843	103,324
23	1.12%	1.41%	1.77%	1	2	1	1	1.00	1.00	-			
24	1.06%	0.87%	1.32%	1	1	1	1	1.00	-	1.00	2023	170,889,827	71,601
25	1.85%	0.00%	1.30%	2	0	1	1	1.00	1.00	-			
26	0.76%	0.80%	1.93%	0	1	2	1	1.00	1.00	-		<u>Difference:</u>	<u>Difference:</u>
27	0.68%	0.62%	0.99%	0	0	0	0	-	-	-			
40	5.46%	3.12%	5.88%	5	4	5	5	1.50	1.00	0.50		68,601,016	31,723
41	2.35%	1.32%	4.53%	3	2	4	3	1.00	1.00	-			
42	2.46%	2.44%	4.38%	3	3	4	3	1.00	1.00	-	<u>Percent Change:</u>	<u>Percent Change:</u>	
43	2.12%	1.15%	3.56%	2	1	3	2	1.00	1.00	-			
44	5.21%	3.29%	8.99%	5	4	7	5	1.50	1.00	0.50		40.1%	44.3%
45	3.24%	3.14%	4.66%	3	4	4	4	1.25	1.00	0.25			
99	0.02%	0.05%	0.16%	0	0	0	0	-	-	-			
Tot	1.37%	1.11%	2.06%										

*Selection Criteria

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 18
Indexed Market Share Group Ranges By Year

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2024 Credits	2023 Credits	Change	Residual Mark Shr Group	Keep Out Credits	
	Aug-21	Aug-22	Jun-23	2021	2022	2023							
1	0.38%	0.11%	0.13%	0	0	0	0	-	-	-	0	0.00	
2	0.29%	0.06%	0.18%	0	0	0	0	-	-	-	1	1.00	
3	0.17%	0.12%	0.25%	0	0	0	0	-	-	-	2	1.00	
4	0.18%	0.06%	0.18%	0	0	0	0	-	-	-	3	1.00	
5	0.20%	0.15%	0.35%	0	0	0	0	-	-	-	4	1.25	
6	0.28%	0.09%	0.27%	0	0	0	0	-	-	-	5	1.50	
7	0.40%	0.22%	0.49%	0	0	0	0	-	-	-	6	1.75	
8	0.39%	0.33%	0.33%	0	0	0	0	-	-	-	7	2.00	
9	0.30%	0.16%	0.44%	0	0	0	0	-	-	-	8	2.25	
10	0.66%	0.14%	0.49%	0	0	0	0	-	-	-	9	2.50	
11	0.36%	0.09%	0.08%	0	0	0	0	-	-	-			
12	0.34%	0.35%	0.31%	0	0	0	0	-	-	-			
13	0.68%	0.29%	0.52%	0	0	0	0	-	-	-			
14	0.33%	0.13%	0.37%	0	0	0	0	-	-	-			
15	0.25%	1.11%	1.24%	0	1	1	1	1.00	-	1.00			
16	1.13%	0.58%	1.58%	1	0	1	1	1.00	-	1.00			
17	0.63%	0.63%	0.32%	0	0	0	0	-	-	-			
18	0.55%	0.00%	0.89%	0	0	0	0	-	1.00	(1.00)			
19	1.05%	1.00%	0.34%	1	1	0	1	1.00	-	1.00			
20	1.31%	1.30%	2.66%	1	2	3	2	1.00	-	1.00	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>	
21	0.30%	0.32%	1.21%	0	0	1	0	-	-	-			
22	0.09%	0.16%	0.56%	0	0	0	0	-	1.00	(1.00)	2024	5,883,513	2,489
23	0.31%	0.13%	0.28%	0	0	0	0	-	-	-			
24	0.13%	0.73%	0.00%	0	0	0	0	-	-	-	2023	3,523,745	1,693
25	0.12%	0.00%	0.00%	0	0	0	0	-	-	-			
26	0.00%	0.00%	-0.32%	0	0	0	0	-	-	-	<u>Difference:</u>	<u>Difference:</u>	
27	0.23%	0.07%	0.10%	0	0	0	0	-	-	-			
40	0.00%	0.00%	1.45%	0	0	1	0	-	1.00	(1.00)		2,359,768	796
41	0.22%	0.15%	0.40%	0	0	0	0	-	1.00	(1.00)			
42	0.06%	0.49%	0.57%	0	0	0	0	-	-	-	<u>Percent Change:</u>	<u>Percent Change:</u>	
43	1.06%	0.60%	0.53%	1	0	0	0	-	-	-			
44	1.10%	0.51%	2.00%	1	0	2	1	1.00	-	1.00		67.0%	47.0%
45	1.37%	0.90%	1.11%	1	1	0	1	1.00	-	1.00			
99	0.00%	0.00%	0.03%	0	0	0	0	-	-	-			
Tot	0.32%	0.18%	0.34%										

*Selection Criteria

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 20
Indexed Market Share Group Ranges By Year

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2024 Credits	2023 Credits	Change	Residual Mark Shr Group	Keep Out Credits	
	Aug-21	Aug-22	Jun-23	2021	2022	2023							
1	2.76%	3.44%	4.03%	3	4	4	4	1.25	-	1.25	0	0.00	
2	1.32%	2.19%	4.41%	1	3	4	3	1.00	1.00	-	1	1.00	
3	2.98%	3.04%	3.90%	3	4	3	3	1.00	1.00	-	2	1.00	
4	1.95%	2.10%	3.34%	2	3	3	3	1.00	1.00	-	3	1.00	
5	3.94%	2.98%	6.30%	4	4	5	4	1.25	1.00	0.25	4	1.25	
6	2.79%	3.24%	4.03%	3	4	4	4	1.25	1.00	0.25	5	1.50	
7	4.14%	3.26%	7.08%	4	4	6	4	1.25	1.00	0.25	6	1.75	
8	3.33%	3.09%	4.36%	3	4	4	4	1.25	1.00	0.25	7	2.00	
9	5.76%	4.08%	6.61%	6	5	5	5	1.50	1.00	0.50	8	2.25	
10	4.21%	4.08%	6.65%	4	5	5	5	1.50	1.00	0.50	9	2.50	
11	1.23%	1.54%	3.34%	1	2	3	2	1.00	1.00	-			
12	3.30%	2.20%	4.67%	3	3	4	3	1.00	1.00	-			
13	4.48%	4.68%	9.17%	4	6	7	6	1.75	1.00	0.75			
14	2.85%	2.10%	5.79%	3	3	5	3	1.00	1.00	-			
15	2.97%	2.50%	3.90%	3	3	3	3	1.00	1.25	(0.25)			
16	6.49%	6.04%	10.66%	6	7	8	7	2.00	1.50	0.50			
17	2.25%	1.36%	1.78%	3	2	1	2	1.00	1.25	(0.25)			
18	5.26%	5.67%	7.53%	5	7	6	6	1.75	1.25	0.50			
19	5.90%	6.29%	11.79%	6	7	9	7	2.00	1.00	1.00			
20	5.60%	5.35%	6.62%	5	6	5	5	1.50	1.50	-	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>	
21	10.64%	7.89%	11.28%	9	9	9	9	2.50	1.75	0.75			
22	10.35%	10.31%	17.52%	9	9	9	9	2.50	1.75	0.75	2024	214,227,334	38,148
23	3.34%	1.85%	3.06%	3	3	3	3	1.00	1.25	(0.25)			
24	0.99%	1.19%	2.66%	0	1	3	1	1.00	1.00	-	2023	156,919,958	37,242
25	6.21%	3.21%	5.21%	6	4	4	4	1.25	1.00	0.25			
26	2.82%	3.51%	6.31%	3	5	5	5	1.50	1.50	-	<u>Difference:</u>	<u>Difference:</u>	
27	2.50%	2.32%	2.54%	3	3	2	3	1.00	1.00	-			
40	10.87%	10.25%	15.64%	9	9	9	9	2.50	1.50	1.00	57,307,376	905	
41	5.77%	4.46%	9.94%	6	5	8	6	1.75	1.00	0.75			
42	9.17%	8.60%	13.16%	8	9	9	9	2.50	1.25	1.25	<u>Percent Change:</u>	<u>Percent Change:</u>	
43	4.50%	3.82%	7.33%	5	5	6	5	1.50	1.25	0.25			
44	3.91%	5.80%	12.70%	4	7	9	7	2.00	1.50	0.50	36.5%	2.4%	
45	10.02%	6.89%	9.94%	9	8	8	8	2.25	1.25	1.00			
99	0.71%	1.78%	1.78%	0	3	1	1	1.00	-	1.00			
Tot	4.35%	3.90%	6.77%										

*Selection Criteria

- If the indicated residual market share group equal in all three years, select that residual market share group.
- If two of the three years indicate the same residual market share group, select that residual market share group.
- If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 21
Indexed Market Share Group Ranges By Year

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2024 Credits	2023 Credits	Change	Residual Mark Shr Group	Keep Out Credits		
	Aug-21	Aug-22	Jun-23	2021	2022	2023							Available Credit Prem:	Credit Eligible Exp:
1	0.27%	0.00%	0.24%	0	0	0	0	-	-	-	0	0.00		
2	0.16%	0.29%	0.87%	0	0	0	0	-	-	-	1	1.00		
3	0.95%	0.48%	0.53%	0	0	0	0	-	-	-	2	1.00		
4	0.48%	0.78%	0.39%	0	0	0	0	-	-	-	3	1.00		
5	0.86%	0.83%	0.89%	0	1	0	0	-	-	-	4	1.25		
6	0.59%	0.29%	0.86%	0	0	0	0	-	-	-	5	1.50		
7	1.37%	0.79%	0.87%	1	0	0	0	-	-	-	6	1.75		
8	0.26%	0.45%	1.44%	0	0	1	0	-	-	-	7	2.00		
9	1.01%	0.79%	0.96%	1	0	0	0	-	1.00	(1.00)	8	2.25		
10	0.95%	0.06%	1.04%	0	0	0	0	-	1.00	(1.00)	9	2.50		
11	0.17%	0.36%	0.45%	0	0	0	0	-	-	-				
12	0.36%	0.93%	1.31%	0	1	1	1	1.00	-	1.00				
13	1.20%	0.90%	2.33%	1	1	2	1	1.00	1.00	-				
14	1.36%	0.92%	0.99%	1	1	0	1	1.00	1.00	-				
15	0.21%	0.63%	1.28%	0	0	1	0	-	1.00	(1.00)				
16	0.99%	2.35%	4.51%	0	3	4	3	1.00	1.00	-				
17	2.90%	0.64%	0.73%	3	0	0	0	-	-	-				
18	1.37%	0.78%	0.07%	1	0	0	0	-	1.00	(1.00)				
19	2.94%	0.91%	2.01%	3	1	2	2	1.00	1.00	-				
20	0.99%	0.80%	2.16%	0	1	2	1	1.00	1.00	-			<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
21	1.30%	0.94%	2.71%	1	1	3	1	1.00	1.00	-				
22	0.89%	2.93%	1.93%	0	4	2	2	1.00	1.00	-	2024	21,147,093		6,751
23	1.01%	0.20%	0.72%	1	0	0	0	-	-	-				
24	1.12%	0.11%	0.00%	1	0	0	0	-	1.00	(1.00)	2023	23,449,378		7,537
25	2.64%	1.79%	1.41%	3	3	1	3	1.00	-	1.00				
26	0.00%	0.00%	0.53%	0	0	0	0	-	1.00	(1.00)			<u>Difference:</u>	<u>Difference:</u>
27	0.72%	0.18%	0.29%	0	0	0	0	-	-	-				
40	3.26%	2.13%	2.02%	3	3	2	3	1.00	1.00	-			(2,302,285)	(787)
41	1.02%	0.89%	3.54%	1	1	3	1	1.00	1.00	-				
42	1.96%	1.41%	0.98%	2	2	0	2	1.00	1.00	-			<u>Percent Change:</u>	<u>Percent Change:</u>
43	0.80%	1.22%	2.03%	0	2	2	2	1.00	1.00	-				
44	1.90%	1.23%	3.40%	2	2	3	2	1.00	1.00	-			-9.8%	-10.4%
45	2.18%	1.66%	1.88%	2	2	1	2	1.00	1.00	-				
99	4.30%	0.00%	0.00%	4	0	0	0	-	-	-				
Tot	0.90%	0.70%	1.14%											

*Selection Criteria

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 25
Indexed Market Share Group Ranges By Year

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2024 Credits	2023 Credits	Change	Residual Mark Shr Group	Keep Out Credits	
	Aug-21	Aug-22	Jun-23	2021	2022	2023							
1	0.76%	0.73%	0.89%	0	0	0	0	-	-	-	0	0.00	
2	0.51%	0.50%	0.75%	0	0	0	0	-	-	-	1	1.00	
3	0.68%	0.54%	0.86%	0	0	0	0	-	-	-	2	1.00	
4	0.66%	0.45%	0.73%	0	0	0	0	-	-	-	3	1.00	
5	1.25%	0.99%	1.66%	1	1	1	1	1.00	-	1.00	4	1.25	
6	0.78%	0.69%	1.02%	0	0	0	0	-	-	-	5	1.50	
7	1.24%	0.89%	1.05%	1	1	0	1	1.00	-	1.00	6	1.75	
8	1.27%	1.05%	1.41%	1	1	1	1	1.00	-	1.00	7	2.00	
9	1.36%	1.12%	1.67%	1	1	1	1	1.00	-	1.00	8	2.25	
10	0.74%	0.76%	1.39%	0	0	1	0	-	-	-	9	2.50	
11	0.52%	0.78%	0.13%	0	0	0	0	-	-	-			
12	1.54%	1.45%	1.45%	1	2	1	1	1.00	-	1.00			
13	1.71%	1.65%	3.31%	2	2	3	2	1.00	-	1.00			
14	0.76%	0.79%	2.05%	0	0	2	0	-	1.00	(1.00)			
15	0.58%	0.31%	1.49%	0	0	1	0	-	1.00	(1.00)			
16	2.85%	1.28%	4.90%	3	2	4	3	1.00	1.00	-			
17	0.77%	0.83%	2.30%	0	1	2	1	1.00	-	1.00			
18	2.30%	2.12%	0.93%	3	3	0	3	1.00	1.00	-			
19	0.08%	0.00%	1.14%	0	0	0	0	-	-	-			
20	1.22%	1.89%	3.06%	1	3	3	3	1.00	1.00	-	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>	
21	1.72%	1.72%	2.79%	2	3	3	3	1.00	1.00	-			
22	1.39%	1.96%	3.09%	1	3	3	3	1.00	1.00	-	2024	98,075,680	30,287
23	0.57%	0.00%	0.39%	0	0	0	0	-	1.00	(1.00)			
24	0.00%	0.00%	0.54%	0	0	0	0	-	1.00	(1.00)	2023	20,587,905	4,780
25	0.00%	0.00%	0.00%	0	0	0	0	-	1.00	(1.00)			
26	0.18%	1.26%	1.32%	0	2	1	1	1.00	1.00	-	<u>Difference:</u>	<u>Difference:</u>	
27	0.56%	0.50%	0.57%	0	0	0	0	-	-	-			
40	0.52%	1.93%	3.79%	0	3	3	3	1.00	-	1.00	77,487,775	25,507	
41	2.32%	1.28%	3.17%	3	2	3	3	1.00	-	1.00			
42	2.52%	0.96%	2.54%	3	1	2	2	1.00	-	1.00	<u>Percent Change:</u>	<u>Percent Change:</u>	
43	2.50%	1.51%	1.48%	3	2	1	2	1.00	1.00	-			
44	1.99%	1.22%	3.81%	2	2	3	2	1.00	1.00	-	376.4%	533.7%	
45	4.19%	2.92%	3.54%	4	4	3	4	1.25	1.00	0.25			
99	0.19%	0.00%	0.23%	0	0	0	0	-	-	-			
Tot	1.01%	0.82%	1.27%										

*Selection Criteria

- If the indicated residual market share group equal in all three years, select that residual market share group.
- If two of the three years indicate the same residual market share group, select that residual market share group.
- If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 26
Indexed Market Share Group Ranges By Year

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2024 Credits	2023 Credits	Change	Residual Mark Shr Group	Keep Out Credits	
	Aug-21	Aug-22	Jun-23	2021	2022	2023							
1	0.12%	0.02%	0.13%	0	0	0	0	-	-	-	0	0.00	
2	0.15%	0.19%	0.20%	0	0	0	0	-	-	-	1	1.00	
3	0.16%	0.14%	0.17%	0	0	0	0	-	-	-	2	1.00	
4	0.14%	0.16%	0.19%	0	0	0	0	-	-	-	3	1.00	
5	0.21%	0.15%	0.13%	0	0	0	0	-	-	-	4	1.25	
6	0.04%	0.07%	0.17%	0	0	0	0	-	-	-	5	1.50	
7	0.30%	0.25%	0.30%	0	0	0	0	-	-	-	6	1.75	
8	0.22%	0.13%	0.26%	0	0	0	0	-	-	-	7	2.00	
9	0.28%	0.15%	0.16%	0	0	0	0	-	-	-	8	2.25	
10	0.37%	0.43%	0.25%	0	0	0	0	-	-	-	9	2.50	
11	0.10%	0.09%	0.09%	0	0	0	0	-	-	-			
12	0.52%	0.18%	0.15%	0	0	0	0	-	-	-			
13	0.31%	0.14%	0.56%	0	0	0	0	-	-	-			
14	0.39%	0.47%	-0.01%	0	0	0	0	-	-	-			
15	0.00%	0.00%	0.37%	0	0	0	0	-	-	-			
16	0.00%	0.00%	1.28%	0	0	1	0	-	-	-			
17	0.05%	0.31%	0.07%	0	0	0	0	-	-	-			
18	1.73%	0.00%	0.00%	2	0	0	0	-	-	-			
19	0.00%	0.74%	0.74%	0	0	0	0	-	-	-			
20	1.41%	1.50%	0.64%	1	2	0	1	1.00	-	1.00	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>	
21	0.00%	0.62%	0.25%	0	0	0	0	-	-	-			
22	0.00%	1.26%	1.17%	0	2	0	0	-	1.00	(1.00)	2024	1,326,598	503
23	0.36%	0.08%	0.00%	0	0	0	0	-	-	-			
24	0.00%	0.00%	0.78%	0	0	0	0	-	-	-	2023	2,237,860	588
25	0.00%	0.00%	0.00%	0	0	0	0	-	-	-			
26	0.00%	0.00%	0.00%	0	0	0	0	-	-	-	<u>Difference:</u>	<u>Difference:</u>	
27	0.14%	0.01%	0.10%	0	0	0	0	-	-	-			
40	0.00%	0.00%	0.00%	0	0	0	0	-	-	-	(911,262)	(85)	
41	0.80%	0.07%	0.59%	0	0	0	0	-	-	-			
42	0.00%	0.13%	0.00%	0	0	0	0	-	-	-	<u>Percent Change:</u>	<u>Percent Change:</u>	
43	0.19%	0.29%	0.65%	0	0	0	0	-	-	-			
44	2.68%	0.70%	1.61%	3	0	1	1	1.00	-	1.00	-40.7%	-14.4%	
45	1.07%	0.25%	0.84%	1	0	0	0	-	1.00	(1.00)			
99	0.00%	0.00%	0.00%	0	0	0	0	-	-	-			
Tot	0.21%	0.15%	0.20%										

*Selection Criteria

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 30
Indexed Market Share Group Ranges By Year

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2024 Credits	2023 Credits	Change	Residual Mark Shr Group	Keep Out Credits	
	Aug-21	Aug-22	Jun-23	2021	2022	2023							
1	0.20%	0.12%	0.18%	0	0	0	0	-	-	-	0	0.00	
2	0.37%	0.36%	0.56%	0	0	0	0	-	-	-	1	1.00	
3	0.30%	0.27%	0.30%	0	0	0	0	-	-	-	2	1.00	
4	0.25%	0.13%	0.39%	0	0	0	0	-	-	-	3	1.00	
5	0.45%	0.39%	0.40%	0	0	0	0	-	-	-	4	1.25	
6	0.30%	0.17%	0.14%	0	0	0	0	-	-	-	5	1.50	
7	0.30%	0.13%	0.25%	0	0	0	0	-	-	-	6	1.75	
8	0.52%	0.57%	0.50%	0	0	0	0	-	-	-	7	2.00	
9	0.49%	0.15%	0.59%	0	0	0	0	-	-	-	8	2.25	
10	0.23%	0.01%	0.13%	0	0	0	0	-	-	-	9	2.50	
11	0.00%	0.32%	0.21%	0	0	0	0	-	-	-			
12	0.25%	0.11%	0.21%	0	0	0	0	-	-	-			
13	0.46%	0.20%	0.49%	0	0	0	0	-	-	-			
14	0.91%	0.41%	0.66%	0	0	0	0	-	-	-			
15	0.46%	0.14%	0.73%	0	0	0	0	-	1.00	(1.00)			
16	0.20%	0.00%	3.14%	0	0	3	0	-	1.00	(1.00)			
17	0.60%	0.60%	0.59%	0	0	0	0	-	-	-			
18	0.00%	0.64%	0.00%	0	0	0	0	-	-	-			
19	0.85%	0.50%	1.10%	0	0	0	0	-	-	-			
20	0.87%	0.13%	1.05%	0	0	0	0	-	-	-			
21	2.45%	2.15%	1.69%	3	3	1	3	1.00	-	1.00	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>	
22	3.46%	4.60%	5.32%	4	6	4	4	1.25	1.00	0.25	2024	4,087,432	1,994
23	0.00%	0.00%	0.22%	0	0	0	0	-	-	-			
24	0.92%	1.57%	1.41%	0	2	1	1	1.00	-	1.00	2023	959,174	494
25	0.00%	0.47%	0.04%	0	0	0	0	-	-	-			
26	2.39%	0.94%	0.41%	3	1	0	1	1.00	-	1.00	<u>Difference:</u>	<u>Difference:</u>	
27	0.13%	0.13%	0.09%	0	0	0	0	-	-	-			
40	0.00%	0.00%	0.17%	0	0	0	0	-	-	-		3,128,258	1,499
41	0.44%	0.25%	0.82%	0	0	0	0	-	-	-			
42	0.28%	0.53%	0.00%	0	0	0	0	-	-	-	<u>Percent Change:</u>	<u>Percent Change:</u>	
43	0.73%	1.12%	1.82%	0	1	1	1	1.00	-	1.00			
44	1.75%	0.24%	1.53%	2	0	1	1	1.00	-	1.00		326.1%	303.3%
45	1.17%	0.87%	1.65%	1	1	1	1	1.00	-	1.00			
99	1.44%	1.47%	0.00%	1	2	0	1	1.00	-	1.00			
Tot	0.37%	0.28%	0.38%										

*Selection Criteria

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class MM
Indexed Market Share Group Ranges By Year

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2024 Credits	2023 Credits	Change	Residual Mark Shr Group	Keep Out Credits		
	Aug-21	Aug-22	Jun-23	2021	2022	2023							Available Credit Prem:	Credit Eligible Exp:
1	0.44%	0.42%	0.44%	0	0	0	0	-	-	-	0	0.00		
2	0.56%	0.38%	0.38%	0	0	0	0	-	-	-	1	1.00		
3	0.74%	0.51%	0.51%	0	0	0	0	-	-	-	2	1.00		
4	0.45%	0.39%	0.36%	0	0	0	0	-	-	-	3	1.00		
5	0.79%	0.55%	0.57%	0	0	0	0	-	-	-	4	1.25		
6	0.62%	0.57%	0.47%	0	0	0	0	-	-	-	5	1.50		
7	0.96%	0.70%	0.64%	0	0	0	0	-	-	-	6	1.75		
8	0.83%	0.66%	0.44%	0	0	0	0	-	-	-	7	2.00		
9	1.07%	0.70%	0.57%	1	0	0	0	-	-	-	8	2.25		
10	1.07%	0.89%	0.60%	1	1	0	1	1.00	-	1.00	9	2.50		
11	1.10%	0.70%	0.75%	1	0	0	0	-	-	-				
12	1.13%	0.64%	0.54%	1	0	0	0	-	-	-				
13	1.77%	1.47%	1.37%	2	2	1	2	1.00	1.00	-				
14	1.31%	1.01%	0.76%	1	1	0	1	1.00	1.00	-				
15	2.54%	1.78%	2.49%	3	3	2	3	1.00	1.00	-				
16	1.43%	2.33%	2.56%	1	3	2	2	1.00	1.00	-				
17	2.86%	1.85%	1.55%	3	3	1	3	1.00	-	1.00				
18	1.38%	1.24%	1.33%	1	2	1	1	1.00	1.00	-				
19	0.42%	0.03%	0.00%	0	0	0	0	-	-	-				
20	2.65%	1.01%	2.68%	3	1	3	3	1.00	-	1.00			<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
21	2.92%	2.07%	2.38%	3	3	2	3	1.00	1.00	-				
22	2.30%	2.65%	1.85%	3	4	1	3	1.00	1.00	-	2024	8,298,989		23,510
23	1.07%	0.55%	0.36%	1	0	0	0	-	1.00	(1.00)				
24	0.28%	0.65%	0.66%	0	0	0	0	-	1.00	(1.00)	2023	8,508,886		22,574
25	0.46%	0.15%	0.00%	0	0	0	0	-	-	-				
26	1.37%	1.55%	1.01%	1	2	0	1	1.00	1.00	-			<u>Difference:</u>	<u>Difference:</u>
27	0.35%	0.27%	0.37%	0	0	0	0	-	-	-				
40	1.85%	1.44%	1.76%	2	2	1	2	1.00	1.00	-			(209,896)	936
41	1.86%	0.84%	0.98%	2	1	0	1	1.00	1.00	-				
42	0.99%	0.58%	0.45%	0	0	0	0	-	1.00	(1.00)			<u>Percent Change:</u>	<u>Percent Change:</u>
43	2.01%	1.15%	1.00%	2	1	0	1	1.00	1.00	-				
44	3.11%	1.85%	2.49%	3	3	2	3	1.00	1.00	-			-2.5%	4.1%
45	3.15%	1.97%	1.58%	3	3	1	3	1.00	1.00	-				
99	1.49%	1.30%	0.69%	1	2	0	1	1.00	-	1.00				
Tot	0.85%	0.62%	0.59%											

*Selection Criteria

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.



COMMONWEALTH AUTOMOBILE REINSURERS

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NATALIE A. HUBLEY
 PRESIDENT

MEMORANDUM

To: Actuarial Committee
 From: Tim Galligan
 Financial Services Administrator
 Date: August 25, 2023
 Re: AC 23.04 Exhibit #15: 4/1/2024 Quota Share Credits (Statewide Avg. Relativities)

Statewide Average Relativities Methodology

The “Statewide Average Relativities” methodology develops credit eligible groupings using a statewide average residual market share relativity, based on a ratio of the threshold to the original overall residual market share of 2.8% used when this credit structure was first used.

For example, the starting threshold to obtain a credit is 5.0%. The new statewide average residual market relativity would be $1.8 = 5.0\% \text{ (original threshold)} / 2.8\% \text{ (original overall residual market share)}$. Applying the same ratio to all credit eligible group thresholds results in the following relativities:

Current %	5.0%	8.0%	11.0%	17.0%	23.0%	29.0%	35.0%	41.0%	47.0%
Proposed Relativities	1.8	2.9	3.9	6.1	8.2	10.4	12.5	14.6	16.8

CREDIT LEVEL GROUPS			
Statewide Avg Relativity Ranges			
>	≤	Group	Credits
0.000	1.800	0	0.000
1.800	2.900	1	1.000
2.900	3.900	2	1.000
3.900	6.100	3	1.000
6.100	8.200	4	1.250
8.200	10.400	5	1.500
10.400	12.500	6	1.750
12.500	14.600	7	2.000
14.600	16.800	8	2.250
16.800	100000	9	2.500

2024 Indicated Credit Matrix

The formulaic 2024 credit matrix is calculated using the same methodology as used in the current Rule 29 Formula, and replaces the credit eligible group market share threshold levels as described into a statewide average relativity.

This methodology results in an overall change to credit eligible exposures of -11.0%, and a change to potential credit premium of +.9% based on current data.

The following summarizes the changes by class/territory cell:

Cells Remaining Credit-less	169
New Credit-Eligible Cells (Gain)	44
Non-Zero stay same	73
Existing Lose All	21
Existing Increase	30
Existing Decrease	3
Total Cells with Credit	150

CREDIT LEVEL GROUPS

Statewide Avg Relativity Ranges

>	≤	Group	Credits
0.000	1.800	0	0.000
1.800	2.900	1	1.000
2.900	3.900	2	1.000
3.900	6.100	3	1.000
6.100	8.200	4	1.250
8.200	10.400	5	1.500
10.400	12.500	6	1.750
12.500	14.600	7	2.000
14.600	16.800	8	2.250
16.800	100000	9	2.500

Summary by Territory

Territory	Current (2023) Credit Factors			Statewide Avg Relativity Method Proposed (2024) Credit Factors			
	Total Mkt Exposures	Credit Eligible Exposures	Potential Credit Premium (\$000's)	Credit Eligible Exposures	%Δ	Potential Credit Premium (\$000's)	%Δ
1	192,899	-	\$ -	779	#N/A	\$ 2,305	#N/A
2	257,128	1,213	\$ 3,115	1,213	+0.0%	\$ 3,115	+0.0%
3	554,124	2,643	\$ 7,286	2,643	+0.0%	\$ 7,286	+0.0%
4	351,146	1,550	\$ 4,834	1,550	+0.0%	\$ 4,834	+0.0%
5	549,533	3,208	\$ 8,970	29,277	+812.7%	\$ 62,640	+598.3%
6	363,321	1,778	\$ 5,710	12,512	+603.6%	\$ 27,795	+386.8%
7	380,773	14,300	\$ 29,412	21,435	+49.9%	\$ 51,147	+73.9%
8	213,369	7,773	\$ 17,338	10,676	+37.3%	\$ 27,286	+57.4%
9	215,062	9,489	\$ 24,820	12,354	+30.2%	\$ 38,826	+56.4%
10	104,058	4,562	\$ 11,543	9,458	+107.3%	\$ 17,920	+55.2%
11	76,475	673	\$ 2,554	2,837	+321.8%	\$ 7,303	+185.9%
12	206,239	8,187	\$ 21,345	11,176	+36.5%	\$ 32,669	+53.0%
13	237,880	21,826	\$ 43,036	24,665	+13.0%	\$ 63,515	+47.6%
14	81,354	8,041	\$ 19,342	8,041	+0.0%	\$ 19,342	+0.0%
15	31,235	3,620	\$ 9,475	3,213	-11.2%	\$ 7,400	-21.9%
16	16,560	14,591	\$ 30,257	16,354	+12.1%	\$ 33,753	+11.6%
17	17,841	495	\$ 1,405	955	+93.1%	\$ 1,903	+35.5%
18	16,765	13,481	\$ 27,262	16,259	+20.6%	\$ 31,750	+16.5%
19	16,832	743	\$ 2,280	13,270	+1685.2%	\$ 25,459	+1016.4%
20	19,151	14,738	\$ 33,302	19,032	+29.1%	\$ 40,254	+20.9%
21	50,633	49,354	\$ 125,962	49,734	+0.8%	\$ 132,813	+5.4%
22	18,746	18,746	\$ 50,088	18,522	-1.2%	\$ 53,168	+6.1%
23	43,960	2,671	\$ 8,196	1,859	-30.4%	\$ 6,210	-24.2%
24	26,803	1,345	\$ 3,143	2,158	+60.5%	\$ 5,479	+74.4%
25	21,488	707	\$ 2,180	713	+0.8%	\$ 2,321	+6.5%
26	26,896	2,331	\$ 7,559	2,384	+2.3%	\$ 7,436	-1.6%
27	440,912	1,891	\$ 4,104	1,891	+0.0%	\$ 4,104	+0.0%
40	22,258	17,241	\$ 31,181	17,243	+0.0%	\$ 34,179	+9.6%
41	67,493	56,153	\$ 81,924	7,034	-87.5%	\$ 16,759	-79.5%
42	85,553	67,951	\$ 143,168	6,491	-90.4%	\$ 37,149	-74.1%
43	55,182	45,321	\$ 89,159	6,276	-86.2%	\$ 18,899	-78.8%
44	46,328	40,672	\$ 67,361	41,914	+3.1%	\$ 75,225	+11.7%
45	55,237	45,093	\$ 119,675	54,749	+21.4%	\$ 145,767	+21.8%
99	10,608	-	\$ -	469	#N/A	\$ 706	#N/A
Total	4,873,838	482,386	\$ 1,036,986	429,134	-11.0%	1,046,717	+0.9%

Summary by Rate Class

Rate Class	Current (Y=2023) Credit Factors			Proposed (2024) Credit Factors			
	Total Mkt Exposures	Credit Eligible Exposures	Potential Credit Premium (\$000's)	Credit Eligible Exposures	%Δ	Potential Credit Premium (\$000's)	%Δ
10	3,163,886	324,959	\$ 630,457	189,355	-41.7%	\$ 391,317	-37.9%
15	1,050,594	10,918	\$ 19,453	28,235	+158.6%	\$ 46,836	+140.8%
17	155,807	71,601	\$ 170,890	103,324	+44.3%	\$ 239,771	+40.3%
18	68,044	1,693	\$ 3,524	2,489	+47.0%	\$ 5,884	+67.0%
20	38,148	37,242	\$ 156,920	38,148	+2.4%	\$ 216,198	+37.8%
21	21,090	7,537	\$ 23,449	9,011	+19.6%	\$ 26,904	+14.7%
25	72,321	4,780	\$ 20,588	32,466	+579.2%	\$ 105,663	+413.2%
26	71,517	588	\$ 2,238	603	+2.5%	\$ 1,700	-24.1%
30	48,218	494	\$ 959	1,994	+303.3%	\$ 4,147	+332.3%
M/M	184,214	22,574	\$ 8,509	23,510	+4.1%	\$ 8,299	-2.5%
Total	4,873,838	482,386	\$ 1,036,986	429,134	-11.0%	1,046,717	+0.9%

Summary Statistics	Current (2023) Credit Factors		Proposed (2024) Credit Factors			
	Credit Eligible Exposures as a % of Total Mkt.	Average Credit Premium per Eligible Exp.	Credit Eligible Exposures as a % of Total Mkt.	%Δ	Average Credit Premium per Eligible Exp.	%Δ
	9.9%	\$2,150	8.8%	-11.0%	\$2,439	+13.5%

Proposed Credit Offer (2024) - Statewide Average Relativity Method

Territory	Rate Class Group									
	10	15	17	18	20	21	25	26	30	MC/Misc.
1	0.00	0.00	0.00	0.00	1.25	0.00	0.00	0.00	0.00	0.00
2	0.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00
3	0.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00
4	0.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00
5	0.00	0.00	1.00	0.00	1.25	0.00	1.00	0.00	0.00	0.00
6	0.00	0.00	1.00	0.00	1.25	0.00	0.00	0.00	0.00	0.00
7	0.00	0.00	1.00	0.00	1.25	1.00	1.00	0.00	0.00	0.00
8	0.00	0.00	1.00	0.00	1.25	0.00	1.00	0.00	0.00	0.00
9	0.00	0.00	1.00	0.00	1.50	1.00	1.00	0.00	0.00	0.00
10	0.00	0.00	1.00	0.00	1.50	0.00	1.00	0.00	0.00	1.00
11	0.00	0.00	1.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00
12	0.00	0.00	1.00	0.00	1.25	1.00	1.00	0.00	0.00	0.00
13	0.00	0.00	1.00	0.00	1.75	1.00	1.00	0.00	0.00	1.00
14	0.00	0.00	1.00	0.00	1.00	1.00	1.00	0.00	0.00	1.00
15	0.00	0.00	1.00	1.00	1.00	0.00	0.00	0.00	0.00	1.00
16	1.00	1.00	1.00	1.00	2.00	1.00	1.00	0.00	0.00	1.00
17	0.00	0.00	1.00	0.00	1.00	0.00	1.00	0.00	0.00	1.00
18	1.00	1.00	1.25	0.00	1.75	1.00	1.00	0.00	0.00	1.00
19	1.00	0.00	1.50	1.00	2.25	1.00	0.00	0.00	0.00	0.00
20	1.00	1.00	1.25	1.00	1.50	1.00	1.00	1.00	0.00	1.00
21	1.00	1.00	1.25	0.00	2.50	1.00	1.00	0.00	1.00	1.00
22	1.00	1.00	1.50	0.00	2.50	1.00	1.00	1.00	1.50	1.00
23	0.00	0.00	1.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00
24	0.00	0.00	1.00	0.00	1.00	0.00	0.00	0.00	1.00	0.00
25	0.00	0.00	1.00	0.00	1.25	1.00	0.00	0.00	0.00	0.00
26	0.00	0.00	1.00	0.00	1.50	0.00	1.00	0.00	1.00	1.00
27	0.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	0.00	0.00
40	1.00	0.00	1.50	0.00	2.50	1.00	1.00	0.00	0.00	1.00
41	0.00	0.00	1.00	0.00	1.75	1.00	1.00	0.00	0.00	1.00
42	0.00	0.00	1.00	0.00	2.50	1.00	1.00	0.00	0.00	0.00
43	0.00	0.00	1.00	0.00	1.50	1.00	1.00	0.00	1.00	1.00
44	1.00	0.00	1.50	1.00	2.00	1.00	1.00	1.00	1.00	1.00
45	1.00	1.00	1.25	1.00	2.25	1.00	1.25	0.00	1.00	1.00
99	0.00	0.00	0.00	0.00	1.00	0.00	0.00	0.00	1.00	1.00

2023 Credit Cell

Cells Remaining Creditless	169
New Credit (Gain)	44
Non Zero stay same	73
Existing Lose All	21
Existing Increase	30
Existing Decrease	3

Total Cells with Credit 150

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 10

Terr	Indication							Credit Eligibility							
	Residual Market Share			Indicated Mkt Share Range			Selected Range	2023 Credits	2024 Indication	Current (Y=2023)		Proposed (2024)			
	Aug-21	Aug-22	Jun-23	2021	2022	2023				Exposures	Premium	Exposures	Premium		
1	0.528	0.568	0.506	0	0	0	0	-	-	-	\$	-	\$	-	
2	0.534	0.517	0.467	0	0	0	0	-	-	-	\$	-	\$	-	
3	0.681	0.692	0.623	0	0	0	0	-	-	-	\$	-	\$	-	
4	0.494	0.523	0.496	0	0	0	0	-	-	-	\$	-	\$	-	
5	0.926	0.944	0.890	0	0	0	0	-	-	-	\$	-	\$	-	
6	0.713	0.672	0.658	0	0	0	0	-	-	-	\$	-	\$	-	
7	0.999	1.007	0.959	0	0	0	0	-	-	-	\$	-	\$	-	
8	1.062	0.929	0.826	0	0	0	0	-	-	-	\$	-	\$	-	
9	1.107	1.063	1.140	0	0	0	0	-	-	-	\$	-	\$	-	
10	1.392	1.419	1.254	0	0	0	0	-	-	-	\$	-	\$	-	
11	0.798	0.683	0.677	0	0	0	0	-	-	-	\$	-	\$	-	
12	0.932	0.881	0.802	0	0	0	0	-	-	-	\$	-	\$	-	
13	1.485	1.474	1.801	0	0	1	0	-	-	-	\$	-	\$	-	
14	1.690	1.616	1.829	0	0	1	0	-	-	-	\$	-	\$	-	
15	1.279	1.178	1.868	0	0	1	0	-	-	-	\$	-	\$	-	
16	2.116	1.597	2.306	1	0	1	1	1,000	1,000	12,433	\$	22,712,058	12,433	\$	22,712,058
17	0.780	0.799	0.867	0	0	0	0	-	-	-	\$	-	-	\$	-
18	1.848	2.324	2.254	1	1	1	1	1,000	1,000	12,155	\$	23,526,019	12,155	\$	23,526,019
19	1.498	2.086	1.883	0	1	1	1	-	1,000	-	\$	-	12,328	\$	21,078,961
20	2.791	3.695	3.036	1	2	2	2	1,000	1,000	13,548	\$	27,847,703	13,548	\$	27,847,703
21	3.153	3.242	3.033	2	2	2	2	1,000	1,000	36,837	\$	90,609,726	36,837	\$	90,609,726
22	4.695	5.493	5.449	3	3	3	3	1,000	1,000	13,564	\$	33,761,866	13,564	\$	33,761,866
23	0.778	0.729	0.648	0	0	0	0	-	-	-	\$	-	-	\$	-
24	0.892	0.901	0.673	0	0	0	0	-	-	-	\$	-	-	\$	-
25	0.765	0.703	0.483	0	0	0	0	-	-	-	\$	-	-	\$	-
26	0.955	1.042	1.287	0	0	0	0	-	-	-	\$	-	-	\$	-
27	0.473	0.462	0.423	0	0	0	0	-	-	-	\$	-	-	\$	-
40	2.154	2.054	2.478	1	1	1	1	1,000	1,000	14,938	\$	25,580,417	14,938	\$	25,580,417
41	1.517	1.601	2.121	0	0	1	0	1,000	-	48,944	\$	68,588,098	-	\$	-
42	1.228	1.095	1.613	0	0	0	0	1,000	-	59,522	\$	119,468,946	-	\$	-
43	1.750	1.257	1.759	0	0	0	0	1,000	-	39,466	\$	72,161,814	-	\$	-
44	4.363	4.445	5.228	3	3	3	3	1,000	1,000	34,680	\$	50,337,943	34,680	\$	50,337,943
45	2.758	2.791	2.418	1	1	1	1	1,000	1,000	38,873	\$	95,862,431	38,873	\$	95,862,431
99	1.181	0.459	0.219	0	0	0	0	-	-	-	\$	-	-	\$	-
Tot	0.997	0.992	1.009							324,959	\$	630,457,021	189,355	\$	391,317,124

*Selection Criteria

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 15

Terr	Indication							Credit Eligibility							
	Residual Market Share			Indicated Mkt Share Range			Selected Range	2023 Credits	2024 Indication	Current (Y=2023)		Proposed (2024)			
	Aug-21	Aug-22	Jun-23	2021	2022	2023				Exposures	Premium	Exposures	Premium		
1	0.194	0.133	0.141	0	0	0	0	-	-	-	\$	-	\$	-	
2	0.190	0.237	0.169	0	0	0	0	-	-	-	\$	-	\$	-	
3	0.249	0.243	0.197	0	0	0	0	-	-	-	\$	-	\$	-	
4	0.218	0.225	0.154	0	0	0	0	-	-	-	\$	-	\$	-	
5	0.317	0.323	0.234	0	0	0	0	-	-	-	\$	-	\$	-	
6	0.276	0.274	0.237	0	0	0	0	-	-	-	\$	-	\$	-	
7	0.374	0.357	0.246	0	0	0	0	-	-	-	\$	-	\$	-	
8	0.404	0.347	0.249	0	0	0	0	-	-	-	\$	-	\$	-	
9	0.452	0.377	0.315	0	0	0	0	-	-	-	\$	-	\$	-	
10	0.560	0.468	0.387	0	0	0	0	-	-	-	\$	-	\$	-	
11	0.654	0.762	0.455	0	0	0	0	-	-	-	\$	-	\$	-	
12	0.635	0.547	0.403	0	0	0	0	-	-	-	\$	-	\$	-	
13	0.689	0.647	0.536	0	0	0	0	-	-	-	\$	-	\$	-	
14	1.150	0.928	0.850	0	0	0	0	-	-	-	\$	-	\$	-	
15	1.242	1.016	1.019	0	0	0	0	-	-	-	\$	-	\$	-	
16	2.377	1.478	2.158	1	0	1	1	-	1.000	-	\$	1,679	\$	2,183,846	
17	0.302	0.443	0.460	0	0	0	0	-	-	-	\$	-	\$	-	
18	2.186	1.870	1.503	1	1	0	1	-	1.000	-	\$	2,974	\$	4,170,545	
19	1.552	1.510	1.006	0	0	0	0	-	-	-	\$	-	\$	-	
20	3.010	3.554	1.896	2	2	1	2	-	1.000	-	\$	3,570	\$	5,247,483	
21	3.884	3.173	1.899	2	2	1	2	1.000	1.000	8,136	\$	14,394,734	8,136	\$	14,394,734
22	5.944	6.080	3.886	3	3	2	3	1.000	1.000	2,781	\$	5,057,991	2,781	\$	5,057,991
23	0.671	0.647	0.597	0	0	0	0	-	-	-	\$	-	\$	-	
24	1.100	1.150	0.594	0	0	0	0	-	-	-	\$	-	\$	-	
25	1.308	0.733	0.525	0	0	0	0	-	-	-	\$	-	\$	-	
26	0.801	0.769	0.681	0	0	0	0	-	-	-	\$	-	\$	-	
27	0.157	0.164	0.125	0	0	0	0	-	-	-	\$	-	\$	-	
40	0.975	0.747	0.782	0	0	0	0	-	-	-	\$	-	\$	-	
41	0.787	0.673	0.793	0	0	0	0	-	-	-	\$	-	\$	-	
42	0.900	0.881	0.891	0	0	0	0	-	-	-	\$	-	\$	-	
43	1.100	1.042	0.923	0	0	0	0	-	-	-	\$	-	\$	-	
44	1.904	1.485	1.595	1	0	0	0	-	-	-	\$	-	\$	-	
45	1.854	1.887	1.293	1	1	0	1	-	1.000	-	\$	9,094	\$	15,781,133	
99	1.137	-	0.744	0	0	0	0	-	-	-	\$	-	\$	-	
Tot	0.444	0.417	0.324							10,918	\$	19,452,724	28,235	\$	46,835,732

*Selection Criteria

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 17

Terr	Indication							Credit Eligibility							
	Residual Market Share			Indicated Mkt Share Range			Selected Range	2023 Credits	2024 Indication	Current (Y=2023)		Proposed (2024)			
	Aug-21	Aug-22	Jun-23	2021	2022	2023				Exposures	Premium	Exposures	Premium		
1	1.664	1.508	1.617	0	0	0	0	-	-	-	\$	-	\$	-	
2	1.249	1.116	1.212	0	0	0	0	-	-	-	\$	-	\$	-	
3	1.532	1.292	1.755	0	0	0	0	-	-	-	\$	-	\$	-	
4	1.210	1.296	1.661	0	0	0	0	-	-	-	\$	-	\$	-	
5	2.389	2.651	2.623	1	1	1	1	-	1.000	-	\$	17,432	\$	29,651,907	
6	2.307	2.575	2.398	1	1	1	1	-	1.000	-	\$	10,734	\$	20,657,862	
7	1.872	2.292	2.823	1	1	1	1	1.000	1.000	11,808	\$	21,371,986	11,808	\$	21,371,986
8	2.539	2.821	3.155	1	1	2	1	1.000	1.000	6,370	\$	12,630,964	6,370	\$	12,630,964
9	2.901	3.163	3.758	2	2	2	2	1.000	1.000	6,797	\$	15,009,209	6,797	\$	15,009,209
10	3.214	3.034	4.441	2	2	3	2	1.000	1.000	3,274	\$	7,240,300	3,274	\$	7,240,300
11	1.632	2.289	2.077	0	1	1	1	-	1.000	-	\$	-	2,165	\$	4,748,994
12	1.985	2.555	2.556	1	1	1	1	1.000	1.000	6,339	\$	14,358,673	6,339	\$	14,358,673
13	3.680	4.601	5.418	2	3	3	3	1.000	1.000	9,385	\$	23,410,457	9,385	\$	23,410,457
14	3.058	2.427	4.687	2	1	3	2	1.000	1.000	3,429	\$	8,145,420	3,429	\$	8,145,420
15	3.063	2.975	3.142	2	2	2	2	1.000	1.000	1,460	\$	3,901,797	1,460	\$	3,901,797
16	5.450	4.895	4.956	3	3	3	3	1.000	1.000	970	\$	2,746,366	970	\$	2,746,366
17	3.186	0.961	3.229	2	0	2	2	1.000	1.000	382	\$	856,993	382	\$	856,993
18	6.990	2.931	6.316	4	2	4	4	1.000	1.250	407	\$	1,183,359	407	\$	1,479,199
19	8.778	7.948	8.204	5	4	5	5	1.000	1.500	440	\$	1,120,222	440	\$	1,680,334
20	8.064	8.117	7.011	4	4	4	4	1.000	1.250	586	\$	1,864,303	586	\$	2,330,379
21	7.019	6.193	6.287	4	4	4	4	1.000	1.250	1,775	\$	6,680,086	1,775	\$	8,350,107
22	8.310	9.464	8.152	5	5	4	5	1.000	1.500	923	\$	3,363,108	923	\$	5,044,662
23	2.063	3.381	2.755	1	2	1	1	1.000	1.000	1,339	\$	3,681,924	1,339	\$	3,681,924
24	1.959	2.098	2.053	1	1	1	1	-	1.000	-	\$	-	1,392	\$	3,204,750
25	3.419	-	2.030	2	0	1	1	1.000	1.000	474	\$	1,246,765	474	\$	1,246,765
26	1.412	1.922	3.003	0	1	2	1	1.000	1.000	1,082	\$	3,146,935	1,082	\$	3,146,935
27	1.256	1.479	1.538	0	0	0	0	-	-	-	\$	-	-	\$	-
40	10.100	7.495	9.171	5	4	5	5	1.000	1.500	772	\$	1,965,408	772	\$	2,948,112
41	4.344	3.175	7.061	3	2	4	3	1.000	1.000	3,076	\$	6,376,383	3,076	\$	6,376,383
42	4.545	5.845	6.834	3	3	4	3	1.000	1.000	3,184	\$	9,660,629	3,184	\$	9,660,629
43	3.917	2.767	5.546	3	1	3	3	1.000	1.000	2,462	\$	7,071,381	2,462	\$	7,071,381
44	9.623	7.900	14.020	5	4	7	5	1.000	1.500	2,709	\$	5,987,848	2,709	\$	8,981,772
45	5.986	7.542	7.263	3	4	4	4	1.000	1.250	2,161	\$	7,869,310	2,161	\$	9,836,638
99	0.039	0.115	0.246	0	0	0	0	-	-	-	\$	-	-	\$	-
Tot	2.534	2.656	3.217							71,601	\$	170,889,827	103,324	\$	239,770,898

*Selection Criteria

- If the indicated residual market share group equal in all three years, select that residual market share group.
- If two of the three years indicate the same residual market share group, select that residual market share group.
- If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 18

Terr	Indication							Credit Eligibility							
	Residual Market Share			Indicated Mkt Share Range			Selected Range	2023 Credits	2024 Indication	Current (Y=2023)		Proposed (2024)			
	Aug-21	Aug-22	Jun-23	2021	2022	2023				Exposures	Premium	Exposures	Premium		
1	0.702	0.263	0.196	0	0	0	0	-	-	-	\$	-	\$	-	
2	0.536	0.153	0.281	0	0	0	0	-	-	-	\$	-	\$	-	
3	0.311	0.290	0.386	0	0	0	0	-	-	-	\$	-	\$	-	
4	0.334	0.143	0.276	0	0	0	0	-	-	-	\$	-	\$	-	
5	0.371	0.366	0.543	0	0	0	0	-	-	-	\$	-	\$	-	
6	0.521	0.210	0.416	0	0	0	0	-	-	-	\$	-	\$	-	
7	0.748	0.530	0.758	0	0	0	0	-	-	-	\$	-	\$	-	
8	0.719	0.793	0.518	0	0	0	0	-	-	-	\$	-	\$	-	
9	0.545	0.379	0.692	0	0	0	0	-	-	-	\$	-	\$	-	
10	1.212	0.337	0.761	0	0	0	0	-	-	-	\$	-	\$	-	
11	0.660	0.205	0.123	0	0	0	0	-	-	-	\$	-	\$	-	
12	0.628	0.835	0.478	0	0	0	0	-	-	-	\$	-	\$	-	
13	1.251	0.705	0.818	0	0	0	0	-	-	-	\$	-	\$	-	
14	0.604	0.302	0.578	0	0	0	0	-	-	-	\$	-	\$	-	
15	0.471	2.667	1.931	0	1	1	1	-	1.000	-	\$	444	\$	998,683	
16	2.094	1.393	2.459	1	0	1	1	-	1.000	-	\$	211	\$	472,768	
17	1.168	1.501	0.496	0	0	0	0	-	-	-	\$	-	\$	-	
18	1.020	-	1.387	0	0	0	0	1.000	-	197	\$	411,663	-	\$	-
19	1.945	2.395	0.523	1	1	0	1	-	1.000	-	\$	199	\$	418,831	
20	2.422	3.110	4.145	1	2	3	2	-	1.000	-	\$	235	\$	598,638	
21	0.559	0.766	1.890	0	0	1	0	-	-	-	\$	-	\$	-	
22	0.168	0.390	0.870	0	0	0	0	1.000	-	224	\$	780,022	-	\$	-
23	0.581	0.312	0.436	0	0	0	0	-	-	-	\$	-	\$	-	
24	0.235	1.750	-	0	0	0	0	-	-	-	\$	-	\$	-	
25	0.213	-	-	0	0	0	0	-	-	-	\$	-	\$	-	
26	-	-	-	0	0	0	0	-	-	-	\$	-	\$	-	
27	0.425	0.179	0.163	0	0	0	0	-	-	-	\$	-	\$	-	
40	-	-	2.256	0	0	1	0	1.000	-	242	\$	519,565	-	\$	-
41	0.404	0.371	0.630	0	0	0	0	1.000	-	1,031	\$	1,812,496	-	\$	-
42	0.114	1.169	0.887	0	0	0	0	-	-	-	\$	-	\$	-	
43	1.961	1.438	0.823	1	0	0	0	-	-	-	\$	-	\$	-	
44	2.038	1.212	3.112	1	0	2	1	-	1.000	-	\$	693	\$	1,284,529	
45	2.540	2.148	1.727	1	1	0	1	-	1.000	-	\$	707	\$	2,110,065	
99	-	-	0.048	0	0	0	0	-	-	-	\$	-	\$	-	
Tot	0.595	0.436	0.532							1,693	\$	3,523,745	2,489	\$	5,883,513

*Selection Criteria

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 20

Terr	Indication							Credit Eligibility					
	Residual Market Share			Indicated Mkt Share Range			Selected Range	2023 Credits	2024 Indication	Current (Y=2023)		Proposed (2024)	
	Aug-21	Aug-22	Jun-23	2021	2022	2023				Exposures	Premium	Exposures	Premium
1	5.098	8.264	6.289	3	5	4	4	-	1.250	-	\$ -	779	\$ 2,305,264
2	2.443	5.247	6.876	1	3	4	3	1,000	1.000	1,213	\$ 3,115,161	1,213	\$ 3,115,161
3	5.506	7.300	6.080	3	4	3	3	1,000	1.000	2,643	\$ 7,286,122	2,643	\$ 7,286,122
4	3.610	5.043	5.213	2	3	3	3	1,000	1.000	1,550	\$ 4,833,801	1,550	\$ 4,833,801
5	7.277	7.148	9.825	4	4	5	4	1,000	1.250	3,208	\$ 8,970,033	3,208	\$ 11,212,542
6	5.147	7.769	6.283	3	4	4	4	1,000	1.250	1,778	\$ 5,710,067	1,778	\$ 7,137,584
7	7.655	7.825	11.037	4	4	6	4	1,000	1.250	2,492	\$ 8,039,861	2,492	\$ 10,049,826
8	6.162	7.418	6.804	4	4	4	4	1,000	1.250	1,403	\$ 4,707,078	1,403	\$ 5,883,848
9	10.647	9.795	10.307	6	5	5	5	1,000	1.500	1,840	\$ 7,361,961	1,840	\$ 11,042,942
10	7.774	9.794	10.368	4	5	5	5	1,000	1.500	848	\$ 3,111,488	848	\$ 4,667,231
11	2.273	3.707	5.215	1	2	3	2	1,000	1.000	673	\$ 2,554,003	673	\$ 2,554,003
12	6.103	5.274	7.274	4	3	4	4	1,000	1.250	1,849	\$ 6,986,690	1,849	\$ 8,733,363
13	8.283	11.219	14.298	5	6	7	6	1,000	1.750	3,235	\$ 13,268,319	3,235	\$ 23,219,559
14	5.270	5.044	9.034	3	3	5	3	1,000	1.000	1,319	\$ 5,609,559	1,319	\$ 5,609,559
15	5.497	5.997	6.084	3	3	3	3	1,250	1.000	513	\$ 2,714,890	513	\$ 2,171,912
16	11.986	14.483	16.621	6	7	8	7	1,500	2.000	467	\$ 3,205,271	467	\$ 4,273,695
17	4.161	3.258	2.776	3	2	1	2	1,250	1.000	112	\$ 547,861	112	\$ 438,289
18	9.727	13.615	11.736	5	7	6	6	1,250	1.750	179	\$ 1,083,690	179	\$ 1,517,166
19	10.909	15.089	18.379	6	8	9	8	1,000	2.250	204	\$ 896,589	204	\$ 2,017,325
20	10.345	12.827	10.328	5	7	5	5	1,500	1.500	292	\$ 2,282,829	292	\$ 2,282,829
21	19.673	18.939	17.583	9	9	9	9	1,750	2.500	974	\$ 10,000,421	974	\$ 14,286,316
22	19.128	24.746	27.319	9	9	9	9	1,750	2.500	473	\$ 4,805,647	473	\$ 6,865,211
23	6.165	4.444	4.777	4	3	3	3	1,250	1.000	520	\$ 3,159,616	520	\$ 2,527,693
24	1.825	2.854	4.149	1	1	3	1	1,000	1.000	507	\$ 1,850,912	507	\$ 1,850,912
25	11.471	7.709	8.124	6	4	4	4	1,000	1.250	168	\$ 692,474	168	\$ 865,592
26	5.215	8.429	9.842	3	5	5	5	1,500	1.500	432	\$ 2,791,369	432	\$ 2,791,369
27	4.612	5.558	3.963	3	3	3	3	1,000	1.000	1,891	\$ 4,103,541	1,891	\$ 4,103,541
40	20.089	24.588	24.376	9	9	9	9	1,500	2.500	399	\$ 2,451,698	399	\$ 4,086,164
41	10.671	10.712	15.491	6	6	8	6	1,000	1.750	933	\$ 3,314,789	933	\$ 5,800,881
42	16.943	20.629	20.510	9	9	9	9	1,250	2.500	1,809	\$ 10,841,616	1,809	\$ 21,683,232
43	8.320	9.160	11.435	5	5	6	5	1,250	1.500	940	\$ 5,339,614	940	\$ 6,407,537
44	7.231	13.909	19.801	4	7	9	7	1,500	2.000	1,346	\$ 7,358,413	1,346	\$ 9,811,218
45	18.511	16.532	15.489	9	8	8	8	1,250	2.250	1,034	\$ 7,924,573	1,034	\$ 14,264,231
99	1.315	4.269	2.775	0	3	1	1	-	1.000	-	\$ -	126	\$ 502,238
Tot	8.041	9.349	10.560							37,242	\$ 156,919,958	38,148	\$ 216,198,154

*Selection Criteria

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 21

Terr	Indication							Credit Eligibility							
	Residual Market Share			Indicated Mkt Share Range			Selected Range	2023 Credits	2024 Indication	Current (Y=2023)		Proposed (2024)			
	Aug-21	Aug-22	Jun-23	2021	2022	2023				Exposures	Premium	Exposures	Premium		
1	0.497	-	0.381	0	0	0	0	-	-	-	\$	-	\$	-	
2	0.294	0.691	1.353	0	0	0	0	-	-	-	\$	-	\$	-	
3	1.758	1.154	0.831	0	0	0	0	-	-	-	\$	-	\$	-	
4	0.895	1.882	0.603	0	1	0	0	-	-	-	\$	-	\$	-	
5	1.581	1.988	1.382	0	1	0	0	-	-	-	\$	-	\$	-	
6	1.083	0.691	1.335	0	0	0	0	-	-	-	\$	-	\$	-	
7	2.534	1.901	1.361	1	1	0	1	-	1.000	-	\$	1,289	\$	2,875,409	
8	0.488	1.086	2.243	0	0	1	0	-	-	-	\$	-	\$	-	
9	1.870	1.901	1.495	1	1	0	1	1.000	1.000	852	\$	2,449,171	852	\$	2,449,171
10	1.759	0.154	1.623	0	0	0	0	1.000	-	440	\$	1,190,724	-	\$	-
11	0.308	0.855	0.706	0	0	0	0	-	-	-	\$	-	-	\$	-
12	0.674	2.222	2.041	0	1	1	1	-	1.000	-	\$	-	1,184	\$	3,387,953
13	2.211	2.169	3.633	1	1	2	1	1.000	1.000	1,312	\$	3,898,980	1,312	\$	3,898,980
14	2.513	2.218	1.537	1	1	0	1	1.000	1.000	752	\$	2,267,029	752	\$	2,267,029
15	0.392	1.513	1.994	0	0	1	0	1.000	-	241	\$	759,804	-	\$	-
16	1.828	5.640	7.032	1	3	4	3	1.000	1.000	140	\$	440,463	140	\$	440,463
17	5.368	1.543	1.137	3	0	0	0	-	-	-	\$	-	-	\$	-
18	2.539	1.862	0.108	1	1	0	1	1.000	1.000	120	\$	432,020	120	\$	432,020
19	5.443	2.173	3.134	3	1	2	2	1.000	1.000	100	\$	263,646	100	\$	263,646
20	1.827	1.924	3.366	1	1	2	1	1.000	1.000	147	\$	525,373	147	\$	525,373
21	2.394	2.253	4.217	1	1	3	1	1.000	1.000	391	\$	1,635,111	391	\$	1,635,111
22	1.641	7.040	3.012	0	4	2	2	1.000	1.000	147	\$	623,893	147	\$	623,893
23	1.859	0.471	1.127	1	0	0	0	-	-	-	\$	-	-	\$	-
24	2.071	0.274	-	1	0	0	0	1.000	-	199	\$	503,580	-	\$	-
25	4.873	4.298	2.198	3	3	1	3	-	1.000	-	\$	-	71	\$	208,600
26	-	-	0.824	0	0	0	0	1.000	-	189	\$	563,540	-	\$	-
27	1.330	0.428	0.450	0	0	0	0	-	-	-	\$	-	-	\$	-
40	6.017	5.108	3.153	3	3	2	3	1.000	1.000	120	\$	359,466	120	\$	359,466
41	1.880	2.144	5.512	1	1	3	1	1.000	1.000	464	\$	1,172,138	464	\$	1,172,138
42	3.625	3.382	1.530	2	2	0	2	1.000	1.000	603	\$	1,976,411	603	\$	1,976,411
43	1.485	2.930	3.167	0	2	2	2	1.000	1.000	460	\$	1,474,573	460	\$	1,474,573
44	3.507	2.942	5.302	2	2	3	2	1.000	1.000	461	\$	1,223,811	461	\$	1,223,811
45	4.030	3.989	2.926	3	3	2	3	1.000	1.000	400	\$	1,689,645	400	\$	1,689,645
99	7.942	-	-	4	0	0	0	-	-	-	\$	-	-	\$	-
Tot	1.670	1.674	1.771							7,537	\$	23,449,378	9,011	\$	26,903,693

*Selection Criteria

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 25

Terr	Indication							Credit Eligibility							
	Residual Market Share			Indicated Mkt Share Range			Selected Range	2023 Credits	2024 Indication	Current (Y=2023)		Proposed (2024)			
	Aug-21	Aug-22	Jun-23	2021	2022	2023				Exposures	Premium	Exposures	Premium		
1	1.396	1.746	1.384	0	0	0	0	-	-	-	\$	-	\$	-	
2	0.933	1.202	1.162	0	0	0	0	-	-	-	\$	-	\$	-	
3	1.259	1.296	1.333	0	0	0	0	-	-	-	\$	-	\$	-	
4	1.213	1.068	1.138	0	0	0	0	-	-	-	\$	-	\$	-	
5	2.311	2.372	2.587	1	1	1	1	-	1.000	-	\$	8,637	\$	21,775,883	
6	1.442	1.665	1.598	0	0	0	0	-	-	-	\$	-	\$	-	
7	2.298	2.146	1.637	1	1	0	1	-	1.000	-	\$	5,847	\$	16,850,253	
8	2.350	2.520	2.197	1	1	1	1	-	1.000	-	\$	2,903	\$	8,771,591	
9	2.513	2.677	2.598	1	1	1	1	-	1.000	-	\$	2,865	\$	10,324,444	
10	1.368	1.825	2.172	0	1	1	1	-	1.000	-	\$	1,501	\$	4,977,621	
11	0.959	1.873	0.209	0	1	0	0	-	-	-	\$	-	\$	-	
12	2.840	3.474	2.254	1	2	1	1	-	1.000	-	\$	1,804	\$	6,188,839	
13	3.153	3.961	5.167	2	3	3	3	-	1.000	-	\$	2,839	\$	10,527,630	
14	1.407	1.904	3.200	0	1	2	1	1.000	1.000	678	\$	2,609,657	678	\$	2,609,657
15	1.070	0.740	2.319	0	0	1	0	1.000	-	336	\$	1,278,715	-	\$	-
16	5.272	3.063	7.642	3	2	4	3	1.000	1.000	196	\$	810,691	196	\$	810,691
17	1.427	2.000	3.590	0	1	2	1	-	1.000	-	\$	-	138	\$	486,196
18	4.254	5.090	1.457	3	3	0	3	1.000	1.000	116	\$	504,682	116	\$	504,682
19	0.153	-	1.772	0	0	0	0	-	-	-	\$	-	-	\$	-
20	2.249	4.543	4.774	1	3	3	3	1.000	1.000	166	\$	781,851	166	\$	781,851
21	3.187	4.119	4.346	2	3	3	3	1.000	1.000	431	\$	2,299,099	431	\$	2,299,099
22	2.570	4.698	4.814	1	3	3	3	1.000	1.000	184	\$	969,166	184	\$	969,166
23	1.059	-	0.609	0	0	0	0	1.000	-	256	\$	1,127,051	-	\$	-
24	-	-	0.848	0	0	0	0	1.000	-	184	\$	607,952	-	\$	-
25	-	-	-	0	0	0	0	1.000	-	65	\$	240,263	-	\$	-
26	0.325	3.028	2.063	0	2	1	1	1.000	1.000	233	\$	909,105	233	\$	909,105
27	1.039	1.189	0.892	0	0	0	0	-	-	-	\$	-	-	\$	-
40	0.963	4.643	5.908	0	3	3	3	-	1.000	-	\$	-	244	\$	900,227
41	4.281	3.064	4.937	3	2	3	3	-	1.000	-	\$	-	855	\$	2,749,448
42	4.663	2.313	3.965	3	1	3	3	-	1.000	-	\$	-	895	\$	3,828,883
43	4.619	3.616	2.312	3	2	1	2	1.000	1.000	624	\$	2,568,459	624	\$	2,568,459
44	3.677	2.921	5.941	2	2	3	2	1.000	1.000	630	\$	2,089,133	630	\$	2,089,133
45	7.753	7.013	5.516	4	4	3	4	1.000	1.250	683	\$	3,792,080	683	\$	4,740,100
99	0.349	-	0.364	0	0	0	0	-	-	-	\$	-	-	\$	-
Tot	1.865	1.964	1.973							4,780	\$	20,587,905	32,466	\$	105,662,958

*Selection Criteria

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 26

Terr	Indication							Credit Eligibility							
	Residual Market Share			Indicated Mkt Share Range			Selected Range	2023 Credits	2024 Indication	Current (Y=2023)		Proposed (2024)			
	Aug-21	Aug-22	Jun-23	2021	2022	2023				Exposures	Premium	Exposures	Premium		
1	0.225	0.047	0.195	0	0	0	0	-	-	-	\$	-	\$	-	
2	0.274	0.457	0.307	0	0	0	0	-	-	-	\$	-	\$	-	
3	0.301	0.333	0.258	0	0	0	0	-	-	-	\$	-	\$	-	
4	0.262	0.387	0.291	0	0	0	0	-	-	-	\$	-	\$	-	
5	0.397	0.357	0.201	0	0	0	0	-	-	-	\$	-	\$	-	
6	0.067	0.165	0.263	0	0	0	0	-	-	-	\$	-	\$	-	
7	0.560	0.591	0.473	0	0	0	0	-	-	-	\$	-	\$	-	
8	0.402	0.321	0.409	0	0	0	0	-	-	-	\$	-	\$	-	
9	0.509	0.367	0.242	0	0	0	0	-	-	-	\$	-	\$	-	
10	0.676	1.020	0.386	0	0	0	0	-	-	-	\$	-	\$	-	
11	0.179	0.221	0.137	0	0	0	0	-	-	-	\$	-	\$	-	
12	0.969	0.433	0.233	0	0	0	0	-	-	-	\$	-	\$	-	
13	0.565	0.334	0.867	0	0	0	0	-	-	-	\$	-	\$	-	
14	0.722	1.131	-	0	0	0	0	-	-	-	\$	-	\$	-	
15	-	-	0.578	0	0	0	0	-	-	-	\$	-	\$	-	
16	-	-	1.990	0	0	1	0	-	-	-	\$	-	\$	-	
17	0.091	0.735	0.108	0	0	0	0	-	-	-	\$	-	\$	-	
18	3.189	-	-	2	0	0	0	-	-	-	\$	-	\$	-	
19	-	1.777	1.155	0	0	0	0	-	-	-	\$	-	\$	-	
20	2.609	3.609	1.000	1	2	0	1	-	1.000	-	\$	156	\$	497,800	
21	-	1.497	0.396	0	0	0	0	-	-	-	\$	-	\$	-	
22	-	3.024	1.825	0	2	1	1	1.000	1.000	100	\$	372,968	100	\$	372,968
23	0.668	0.195	-	0	0	0	0	-	-	-	\$	-	\$	-	
24	-	-	1.223	0	0	0	0	-	-	-	\$	-	\$	-	
25	-	-	-	0	0	0	0	-	-	-	\$	-	\$	-	
26	-	-	-	0	0	0	0	-	-	-	\$	-	\$	-	
27	0.256	0.035	0.151	0	0	0	0	-	-	-	\$	-	\$	-	
40	-	-	-	0	0	0	0	-	-	-	\$	-	\$	-	
41	1.482	0.160	0.912	0	0	0	0	-	-	-	\$	-	\$	-	
42	-	0.318	-	0	0	0	0	-	-	-	\$	-	\$	-	
43	0.355	0.696	1.007	0	0	0	0	-	-	-	\$	-	\$	-	
44	4.957	1.682	2.509	3	0	1	1	-	1.000	-	\$	347	\$	828,798	
45	1.971	0.591	1.305	1	0	0	0	1.000	-	488	\$	1,864,892	-	\$	-
99	-	-	-	0	0	0	0	-	-	-	\$	-	\$	-	
Tot	0.385	0.351	0.316							588	\$	2,237,860	603	\$	1,699,567

*Selection Criteria

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 30

Terr	Indication							Credit Eligibility							
	Residual Market Share			Indicated Mkt Share Range			Selected Range	2023 Credits	2024 Indication	Current (Y=2023)		Proposed (2024)			
	Aug-21	Aug-22	Jun-23	2021	2022	2023				Exposures	Premium	Exposures	Premium		
1	0.378	0.293	0.277	0	0	0	0	-	-	-	\$	-	\$	-	
2	0.681	0.873	0.872	0	0	0	0	-	-	-	\$	-	\$	-	
3	0.554	0.654	0.470	0	0	0	0	-	-	-	\$	-	\$	-	
4	0.459	0.313	0.613	0	0	0	0	-	-	-	\$	-	\$	-	
5	0.827	0.931	0.621	0	0	0	0	-	-	-	\$	-	\$	-	
6	0.558	0.413	0.216	0	0	0	0	-	-	-	\$	-	\$	-	
7	0.562	0.313	0.394	0	0	0	0	-	-	-	\$	-	\$	-	
8	0.961	1.360	0.773	0	0	0	0	-	-	-	\$	-	\$	-	
9	0.906	0.368	0.927	0	0	0	0	-	-	-	\$	-	\$	-	
10	0.421	0.023	0.202	0	0	0	0	-	-	-	\$	-	\$	-	
11	-	0.765	0.331	0	0	0	0	-	-	-	\$	-	\$	-	
12	0.462	0.260	0.332	0	0	0	0	-	-	-	\$	-	\$	-	
13	0.843	0.478	0.759	0	0	0	0	-	-	-	\$	-	\$	-	
14	1.676	0.984	1.032	0	0	0	0	-	-	-	\$	-	\$	-	
15	0.851	0.340	1.141	0	0	0	0	1.000	-	273	\$	492,273	-	\$	-
16	0.371	-	4.901	0	0	3	0	1.000	-	127	\$	229,618	-	\$	-
17	1.112	1.435	0.926	0	0	0	0	-	-	-	\$	-	-	\$	-
18	-	1.531	-	0	0	0	0	-	-	-	\$	-	-	\$	-
19	1.564	1.189	1.717	0	0	0	0	-	-	-	\$	-	-	\$	-
20	1.601	0.318	1.635	0	0	0	0	-	-	-	\$	-	-	\$	-
21	4.536	5.155	2.637	3	3	1	3	-	1.000	-	\$	-	379	\$	894,896
22	6.386	11.040	8.300	4	6	5	5	1.000	1.500	94	\$	237,283	94	\$	355,925
23	-	-	0.341	0	0	0	0	-	-	-	\$	-	-	\$	-
24	1.703	3.763	2.206	0	2	1	1	-	1.000	-	\$	-	259	\$	423,706
25	-	1.132	0.058	0	0	0	0	-	-	-	\$	-	-	\$	-
26	4.424	2.256	0.644	3	1	0	1	-	1.000	-	\$	-	242	\$	439,554
27	0.249	0.312	0.146	0	0	0	0	-	-	-	\$	-	-	\$	-
40	-	-	0.264	0	0	0	0	-	-	-	\$	-	-	\$	-
41	0.814	0.601	1.279	0	0	0	0	-	-	-	\$	-	-	\$	-
42	0.512	1.268	-	0	0	0	0	-	-	-	\$	-	-	\$	-
43	1.346	2.681	2.843	0	1	1	1	-	1.000	-	\$	-	420	\$	833,599
44	3.232	0.579	2.388	2	0	1	1	-	1.000	-	\$	-	201	\$	304,164
45	2.156	2.096	2.577	1	1	1	1	-	1.000	-	\$	-	343	\$	811,007
99	2.669	3.537	-	1	2	0	1	-	1.000	-	\$	-	55	\$	83,901
Tot	0.677	0.667	0.591							494	\$	959,174	1,994	\$	4,146,753

*Selection Criteria

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2024 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class MM

Terr	Indication							Credit Eligibility							
	Residual Market Share			Indicated Mkt Share Range			Selected Range	2023 Credits	2024 Indication	Current (Y=2023)		Proposed (2024)			
	Aug-21	Aug-22	Jun-23	2021	2022	2023				Exposures	Premium	Exposures	Premium		
1	0.809	1.003	0.683	0	0	0	0	-	-	-	\$	-	\$	-	
2	1.029	0.915	0.590	0	0	0	0	-	-	-	\$	-	\$	-	
3	1.370	1.219	0.791	0	0	0	0	-	-	-	\$	-	\$	-	
4	0.835	0.943	0.563	0	0	0	0	-	-	-	\$	-	\$	-	
5	1.462	1.321	0.884	0	0	0	0	-	-	-	\$	-	\$	-	
6	1.150	1.365	0.735	0	0	0	0	-	-	-	\$	-	\$	-	
7	1.778	1.688	0.998	0	0	0	0	-	-	-	\$	-	\$	-	
8	1.538	1.592	0.682	0	0	0	0	-	-	-	\$	-	\$	-	
9	1.985	1.678	0.885	1	0	0	0	-	-	-	\$	-	\$	-	
10	1.972	2.137	0.935	1	1	0	1	-	1.000	-	\$	3,835	\$	1,034,362	
11	2.027	1.691	1.171	1	0	0	0	-	-	-	\$	-	\$	-	
12	2.085	1.533	0.839	1	0	0	0	-	-	-	\$	-	\$	-	
13	3.273	3.517	2.138	2	2	1	2	1.000	1.000	7,894	\$	2,458,178	7,894	\$	2,458,178
14	2.416	2.431	1.192	1	1	0	1	1.000	1.000	1,863	\$	710,281	1,863	\$	710,281
15	4.692	4.278	3.879	3	3	2	3	1.000	1.000	797	\$	327,718	797	\$	327,718
16	2.648	5.595	3.997	1	3	3	3	1.000	1.000	257	\$	112,938	257	\$	112,938
17	5.279	4.438	2.413	3	3	1	3	-	1.000	-	\$	-	323	\$	121,607
18	2.546	2.970	2.074	1	2	1	1	1.000	1.000	307	\$	120,545	307	\$	120,545
19	0.780	0.069	-	0	0	0	0	-	-	-	\$	-	-	\$	-
20	4.899	2.430	4.170	3	1	3	3	-	1.000	-	\$	-	333	\$	141,959
21	5.402	4.976	3.703	3	3	2	3	1.000	1.000	811	\$	343,013	811	\$	343,013
22	4.249	6.370	2.883	3	4	1	3	1.000	1.000	257	\$	115,946	257	\$	115,946
23	1.983	1.311	0.561	1	0	0	0	1.000	-	556	\$	227,852	-	\$	-
24	0.518	1.550	1.027	0	0	0	0	1.000	-	455	\$	180,113	-	\$	-
25	0.848	0.349	-	0	0	0	0	-	-	-	\$	-	-	\$	-
26	2.536	3.722	1.577	1	2	0	1	1.000	1.000	396	\$	148,542	396	\$	148,542
27	0.655	0.649	0.578	0	0	0	0	-	-	-	\$	-	-	\$	-
40	3.415	3.452	2.747	2	2	1	2	1.000	1.000	771	\$	304,662	771	\$	304,662
41	3.442	2.024	1.523	2	1	0	1	1.000	1.000	1,706	\$	660,041	1,706	\$	660,041
42	1.830	1.388	0.706	1	0	0	0	1.000	-	2,832	\$	1,219,981	-	\$	-
43	3.711	2.764	1.555	2	1	0	1	1.000	1.000	1,371	\$	543,300	1,371	\$	543,300
44	5.742	4.450	3.877	3	3	2	3	1.000	1.000	848	\$	364,042	848	\$	364,042
45	5.827	4.730	2.466	3	3	1	3	1.000	1.000	1,454	\$	671,733	1,454	\$	671,733
99	2.747	3.117	1.083	1	2	0	1	-	1.000	-	\$	-	288	\$	120,122
Tot	1.567	1.487	0.918							22,574	\$	8,508,886	23,510	\$	8,298,989

*Selection Criteria

- If the indicated residual market share group equal in all three years, select that residual market share group.
- If two of the three years indicate the same residual market share group, select that residual market share group.
- If all three years indicate a different residual market share group, select the median residual market share group.