COMMONWEALTH AUTOMOBILE REINSURERS
101 Arch Street, Suite 400 Boston, Massachusetts 02110
www.commauto.com 617-338-4000
NATALIE A. HUBLEY
PRESIDENT

NOTICE OF MEETING

ACTUARIAL COMMITTEE

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

TUESDAY, MAY 28, 2024, AT 11:00 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	Allstate Insurance Group
Mr. Glenn Hiltpold	Safety Insurance Company
Mr. Todd Lehmann	Quincy Mutual Group
Mr. Tiago Prado	BRZ Insurance, LLC
Ms. Lynellen Ramirez	Arbella Insurance Group
Mr. Jaris Wicklund	The Hanover Insurance Company
Mr. Mark Winiker	A-Affordable Insurance Agency, Inc.
Ms. Meredith Woodcock	Liberty Mutual Insurance Companies
Mr. Joshua Wykle	Vermont Mutual Insurance Group
Mr. Hao Zhang	Plymouth Rock Assurance Corporation

AGENDA

AC 24.01 Records of Previous Meeting

The Records of the Actuarial Committee meeting of January 17, 2024 should be read and approved.

AC
24.07 Quota Share Credits for Policies Effective April 1, 2025 and Later

The Committee should be prepared to begin discussions relative to quota share credits for policies effective April 1, 2025 and subsequent. Staff has prepared the following exhibits related to the Quota Share Credits to assist the Committee in its credit discussion:

- Indicated 4/1/2025 Credit Factors – Current Rule 29 Formula (Docket #AC24.07, Exhibit #1)
- An analysis of historical residual market share relativities to the statewide average by rate class and territory. (Docket #AC24.07, Exhibit #2)
- An exhibit displaying MAIP exposures and assignments (CAR ID Code 9) by policy effective month (Docket #AC24.07, Exhibit #3)
- Residual Market Share by Policy Year/Policy Month (2022-2024) (Docket #AC24.07, Exhibit #4)
- Three-Year Loss Ratios by Class/Territory (Docket #AC24.07, Exhibit 5)
- Take-Out Credit Premium - Historical Summary by Year (Docket #AC24.07, Exhibit #6)
- Take-Out Credit Premium and Exposure by Class/Territory (Docket #AC24.07, Exhibit #7)

At the last meeting, the Committee also requested the following exhibits relating to the growth of the residual market:

- Summary of Credit Data by Year (By Rate Class and Territory)
    - Indicated Credit Factors (Docket #AC24.07, Exhibit #8)
    - Residual Market Exposures (Docket #AC24.07, Exhibit #9)
    - Residual Market Share (Docket #AC24.07, Exhibit #10)
    - Residual Market Share Relativity to Statewide Average (Docket #AC24.07, Exhibit #11)
- Agency Demographics (Docket #AC24.07, Exhibit #12)
- MAIP Retention Rates (Docket #AC24.07, Exhibit #13)

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
May 16, 2024

Commonwealth Automobile Reinsurers
4/1/2025 Credit Offer - Data Through December, 2023 (2024 Rates)
Summary by Rate Class

	4/1/2024 Credit Factors			4/1/25 Indicated - Residual Market Share Group Methodology			
Rate Class	**Total Mkt Exposures**	**Credit Eligible Exposures**	**Potential Credit Premium**	**Credit Eligible Exposures**	**%∆**	**Potential Credit Premium**	**%∆**
10	3,169,858	325,621	703,698,597	0	-100.0%	0	-100.0%
15	1,072,459	11,082	21,776,354	0	-100.0%	0	-100.0%
17	151,406	69,648	189,520,667	13,165	-81.1%	40,792,438	-78.5%
18	67,327	1,588	3,503,021	0	-100.0%	0	-100.0%
20	39,640	38,693	185,019,727	30,388	-21.5%	136,313,660	-26.3%
21	21,967	7,823	27,217,139	0	-100.0%	0	-100.0%
25	70,192	4,374	21,380,287	190	-95.7%	884,998	-95.9%
26	71,049	613	2,724,383	0	-100.0%	0	-100.0%
30	46,231	485	1,078,605	91	-81.2%	264,154	-75.5%
M/M	181,990	21,724	9,267,329	0	-100.0%	0	-100.0%
Total	**4,892,119**	**481,651**	**1,165,186,109**	**43,834**	**-90.9%**	**178,255,250**	**-84.7%**
% of Total Mkt. Exp.		**9.8%**		**0.9%**			
	Estimated Credits Used		**1,100,903,127**	**Estimated Credits Used**		**154,630,367**	
	Credit Utilization		**94.5%**	**Credit Utilization**		**86.7%**	

Credit Group Ranges:

Group	Lower	Upper	Credit Factor
0	0	**0.05**	0.00
1	0.05	0.08	1.00
2	0.08	0.11	1.00
3	0.11	0.17	1.00
4	0.17	0.23	1.25
5	0.23	0.29	1.50
6	0.29	0.35	1.75
7	0.35	0.41	2.00
8	0.41	0.47	2.25
9	0.47	1	2.50

Residual Mark Share Group	Keep Out Credits
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
4/1/2025 Credit Offer - Data Through December, 2023 (2024 Rates)
Summary by Territory

	4/1/2023 Credit Factors			4/1/24 - Residual Market Share Group			
Territory	**Total Mkt Exposures**	**Credit Eligible Exposures**	**Potential Credit Premium**	**Credit Eligible Exposures**	**%∆**	**Potential Credit Premium**	**%∆**
1	193,504	0	0	0	0.0%	0	0.0%
2	258,257	1,258	3,720,843	1,258	0.0%	3,720,843	0.0%
3	556,579	2,743	8,629,070	0	-100.0%	0	-100.0%
4	352,906	1,664	6,080,148	0	-100.0%	0	-100.0%
5	551,966	3,459	11,144,440	3,459	0.0%	11,144,440	0.0%
6	365,175	1,893	6,830,644	1,893	0.0%	6,830,644	0.0%
7	380,758	14,075	32,737,884	2,621	-81.4%	9,525,558	-70.9%
8	214,566	7,643	19,645,971	1,452	-81.0%	5,534,920	-71.8%
9	216,088	9,498	28,274,825	1,910	-79.9%	8,355,943	-70.4%
10	104,613	4,619	13,743,814	886	-80.8%	3,793,221	-72.4%
11	76,851	705	3,220,240	0	-100.0%	0	-100.0%
12	207,229	7,980	24,240,679	1,903	-76.2%	8,363,502	-65.5%
13	238,819	21,421	49,662,850	3,360	-84.3%	16,457,867	-66.9%
14	82,076	7,947	21,503,270	1,389	-82.5%	6,446,492	-70.0%
15	31,684	3,569	10,940,282	527	-85.2%	2,648,450	-75.8%
16	16,658	14,676	34,829,252	687	-95.3%	3,422,756	-90.2%
17	18,016	503	1,736,209	0	-100.0%	0	-100.0%
18	16,868	13,530	30,408,863	182	-98.7%	1,003,842	-96.7%
19	16,954	736	2,574,761	626	-14.9%	2,184,260	-15.2%
20	19,199	14,716	37,161,169	875	-94.1%	3,677,655	-90.1%
21	50,438	49,193	135,194,894	2,692	-94.5%	13,230,482	-90.2%
22	18,704	18,704	57,684,541	1,459	-92.2%	8,063,123	-86.0%
23	43,416	2,559	9,185,726	0	-100.0%	0	-100.0%
24	26,996	1,393	3,840,135	0	-100.0%	0	-100.0%
25	19,918	603	2,187,142	140	-76.7%	704,578	-67.8%
26	27,122	2,322	8,832,619	458	-80.3%	2,271,581	-74.3%
27	443,078	2,010	5,097,067	0	-100.0%	0	-100.0%
40	22,164	17,094	34,369,799	1,142	-93.3%	4,480,415	-87.0%
41	68,040	56,469	95,598,168	3,914	-93.1%	11,105,718	-88.4%
42	84,521	66,884	154,073,750	4,834	-92.8%	20,052,451	-87.0%
43	55,574	45,542	100,099,100	988	-97.8%	5,095,604	-94.9%
44	47,076	41,319	76,984,557	4,081	-90.1%	12,206,030	-84.1%
45	55,255	44,928	134,953,398	1,099	-97.6%	7,934,876	-94.1%
99	11,054	0	0	0	0.0%	0	0.0%
Total	**4,892,119**	**481,651**	**1,165,186,109**	**43,834**	**-90.9%**	**178,255,250**	**-84.7%**
% of Total Mkt. Exp.		**9.8%**		**0.9%**			

Residual Mark Share Group	Keep Out Credits
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 - 4/1/2025 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 10

	Residual Market Share			Indicated Mkt Share Range			Selected	2025	2024	
Terr	Aug-22	Aug-23	Dec-23	2022	2023	2024	Range*	Credits	Credits	Change
1	0.24%	0.37%	0.46%	0	0	0	0	-	-	-
2	0.22%	0.35%	0.50%	0	0	0	0	-	-	-
3	0.29%	0.46%	0.60%	0	0	0	0	-	-	-
4	0.22%	0.36%	0.51%	0	0	0	0	-	-	-
5	0.39%	0.66%	0.94%	0	0	0	0	-	-	-
6	0.28%	0.49%	0.69%	0	0	0	0	-	-	-
7	0.42%	0.71%	1.01%	0	0	0	0	-	-	-
8	0.39%	0.65%	0.90%	0	0	0	0	-	-	-
9	0.44%	0.87%	1.19%	0	0	0	0	-	-	-
10	0.59%	0.95%	1.47%	0	0	0	0	-	-	-
11	0.28%	0.50%	0.69%	0	0	0	0	-	-	-
12	0.37%	0.63%	0.92%	0	0	0	0	-	-	-
13	0.61%	1.41%	2.10%	0	0	0	0	-	-	-
14	0.67%	1.47%	2.34%	0	0	0	0	-	-	-
15	0.49%	1.51%	2.51%	0	0	0	0	-	-	-
16	0.67%	1.88%	3.44%	0	0	0	0	-	1.00	(1.00)
17	0.33%	0.67%	0.99%	0	0	0	0	-	-	-
18	0.97%	1.76%	2.40%	0	0	0	0	-	1.00	(1.00)
19	0.87%	1.38%	1.87%	0	0	0	0	-	-	-
20	1.54%	2.19%	3.11%	0	0	0	0	-	1.00	(1.00)
21	1.35%	2.17%	3.16%	0	0	0	0	-	1.00	(1.00)
22	2.29%	4.03%	5.45%	0	0	1	0	-	1.00	(1.00)
23	0.30%	0.47%	0.63%	0	0	0	0	-	-	-
24	0.38%	0.65%	0.91%	0	0	0	0	-	-	-
25	0.29%	0.41%	0.61%	0	0	0	0	-	-	-
26	0.43%	0.99%	1.64%	0	0	0	0	-	-	-
27	0.19%	0.32%	0.43%	0	0	0	0	-	-	-
40	0.86%	1.82%	2.23%	0	0	0	0	-	1.00	(1.00)
41	0.67%	1.77%	2.74%	0	0	0	0	-	1.00	(1.00)
42	0.46%	1.18%	1.68%	0	0	0	0	-	1.00	(1.00)
43	0.52%	1.49%	2.60%	0	0	0	0	-	1.00	(1.00)
44	1.85%	4.18%	6.23%	0	0	1	0	-	1.00	(1.00)
45	1.16%	1.83%	2.64%	0	0	0	0	-	1.00	(1.00)
99	0.19%	0.22%	0.36%	0	0	0	0	-	-	-
Tot	**0.41%**	**0.77%**	**1.11%**							

Residual Mark Shr Group	Keep Out Credits
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

	Available Credit Prem:	Credit Eligible Exp:
2025	-	-
2024	703,698,597	325,621
	Difference:	Difference:
	(703,698,597)	(325,621)
	Percent Change:	Percent Change:
	-100.0%	-100.0%

*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 - 4/1/2025 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 15

	Residual Market Share			Indicated Mkt Share Range			Selected	2025	2024	
Terr	Aug-22	Aug-23	Dec-23	2022	2023	2024	Range*	Credits	Credits	Change
1	0.06%	0.12%	0.16%	0	0	0	0	-	-	-
2	0.10%	0.11%	0.13%	0	0	0	0	-	-	-
3	0.10%	0.14%	0.19%	0	0	0	0	-	-	-
4	0.09%	0.12%	0.15%	0	0	0	0	-	-	-
5	0.13%	0.18%	0.24%	0	0	0	0	-	-	-
6	0.11%	0.16%	0.19%	0	0	0	0	-	-	-
7	0.15%	0.18%	0.23%	0	0	0	0	-	-	-
8	0.14%	0.18%	0.23%	0	0	0	0	-	-	-
9	0.16%	0.24%	0.28%	0	0	0	0	-	-	-
10	0.20%	0.27%	0.34%	0	0	0	0	-	-	-
11	0.32%	0.30%	0.39%	0	0	0	0	-	-	-
12	0.23%	0.29%	0.38%	0	0	0	0	-	-	-
13	0.27%	0.39%	0.57%	0	0	0	0	-	-	-
14	0.39%	0.56%	0.81%	0	0	0	0	-	-	-
15	0.42%	0.79%	0.87%	0	0	0	0	-	-	-
16	0.62%	1.52%	1.75%	0	0	0	0	-	-	-
17	0.18%	0.35%	0.41%	0	0	0	0	-	-	-
18	0.78%	1.06%	1.20%	0	0	0	0	-	-	-
19	0.63%	0.64%	0.67%	0	0	0	0	-	-	-
20	1.48%	1.41%	1.77%	0	0	0	0	-	-	-
21	1.32%	1.34%	1.46%	0	0	0	0	-	1.00	(1.00)
22	2.53%	2.35%	3.00%	0	0	0	0	-	1.00	(1.00)
23	0.27%	0.40%	0.40%	0	0	0	0	-	-	-
24	0.48%	0.56%	0.72%	0	0	0	0	-	-	-
25	0.31%	0.25%	0.50%	0	0	0	0	-	-	-
26	0.32%	0.61%	0.97%	0	0	0	0	-	-	-
27	0.07%	0.10%	0.14%	0	0	0	0	-	-	-
40	0.31%	0.48%	0.69%	0	0	0	0	-	-	-
41	0.28%	0.62%	0.85%	0	0	0	0	-	-	-
42	0.37%	0.63%	0.83%	0	0	0	0	-	-	-
43	0.43%	0.72%	1.13%	0	0	0	0	-	-	-
44	0.62%	1.21%	1.56%	0	0	0	0	-	-	-
45	0.79%	0.82%	1.24%	0	0	0	0	-	-	-
99	-0.03%	0.55%	0.20%	0	0	0	0	-	-	-
Tot	**0.17%**	**0.24%**	**0.30%**							

Residual Mark Shr Group	Keep Out Credits
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

	Available Credit Prem:	Credit Eligible Exp:
2025	-	-
2024	21,776,354	11,082
	Difference:	Difference:
	(21,776,354)	(11,082)
	Percent Change:	Percent Change:
	-100.0%	-100.0%

*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 - 4/1/2025 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 17

	Residual Market Share			Indicated Mkt Share Range			Selected	2025	2024	
Terr	Aug-22	Aug-23	Dec-23	2022	2023	2024	Range*	Credits	Credits	Change
1	0.63%	1.16%	1.51%	0	0	0	0	-	-	-
2	0.47%	1.01%	1.51%	0	0	0	0	-	-	-
3	0.54%	1.35%	2.17%	0	0	0	0	-	-	-
4	0.54%	1.30%	1.71%	0	0	0	0	-	-	-
5	1.10%	2.04%	3.30%	0	0	0	0	-	-	-
6	1.07%	1.83%	2.48%	0	0	0	0	-	-	-
7	0.96%	2.28%	3.64%	0	0	0	0	-	1.00	(1.00)
8	1.18%	2.61%	3.73%	0	0	0	0	-	1.00	(1.00)
9	1.32%	2.96%	4.61%	0	0	0	0	-	1.00	(1.00)
10	1.26%	3.33%	5.06%	0	0	1	0	-	1.00	(1.00)
11	0.95%	1.62%	2.96%	0	0	0	0	-	-	-
12	1.06%	1.87%	3.64%	0	0	0	0	-	1.00	(1.00)
13	1.92%	4.29%	7.11%	0	0	1	0	-	1.00	(1.00)
14	1.01%	3.81%	6.81%	0	0	1	0	-	1.00	(1.00)
15	1.24%	2.99%	6.53%	0	0	1	0	-	1.00	(1.00)
16	2.04%	4.49%	6.60%	0	0	1	0	-	1.00	(1.00)
17	0.40%	2.78%	4.47%	0	0	0	0	-	1.00	(1.00)
18	1.22%	4.88%	7.93%	0	0	1	0	-	1.00	(1.00)
19	3.31%	5.88%	7.99%	0	1	1	1	1.00	1.00	-
20	3.38%	5.38%	8.88%	0	1	2	1	1.00	1.00	-
21	2.58%	5.13%	8.08%	0	1	2	1	1.00	1.00	-
22	3.94%	6.75%	8.89%	0	1	2	1	1.00	1.00	-
23	1.41%	2.21%	3.38%	0	0	0	0	-	1.00	(1.00)
24	0.87%	1.90%	2.80%	0	0	0	0	-	-	-
25	0.00%	1.49%	3.83%	0	0	0	0	-	1.00	(1.00)
26	0.80%	2.85%	5.16%	0	0	1	0	-	1.00	(1.00)
27	0.62%	1.25%	1.61%	0	0	0	0	-	-	-
40	3.12%	5.95%	7.36%	0	1	1	1	1.00	1.00	-
41	1.32%	6.02%	9.04%	0	1	2	1	1.00	1.00	-
42	2.44%	5.38%	6.79%	0	1	1	1	1.00	1.00	-
43	1.15%	4.80%	8.69%	0	0	2	0	-	1.00	(1.00)
44	3.29%	11.45%	17.59%	0	3	4	3	1.00	1.00	-
45	3.14%	4.95%	7.43%	0	0	1	0	-	1.00	(1.00)
99	0.05%	0.17%	0.18%	0	0	0	0	-	-	-
Tot	**1.11%**	**2.55%**	**3.96%**							

Residual Mark Shr Group	Keep Out Credits
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

	Available Credit Prem:	Credit Eligible Exp:
2025	40,792,438	13,165
2024	189,520,667	69,648
	Difference:	Difference:
	(148,728,228)	(56,483)
	Percent Change:	Percent Change:
	-78.5%	-81.1%

*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 - 4/1/2025 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 18

	Residual Market Share			Indicated Mkt Share Range			Selected	2025	2024	
Terr	Aug-22	Aug-23	Dec-23	2022	2023	2024	Range*	Credits	Credits	Change
1	0.11%	0.22%	0.15%	0	0	0	0	-	-	-
2	0.06%	0.20%	0.33%	0	0	0	0	-	-	-
3	0.12%	0.30%	0.38%	0	0	0	0	-	-	-
4	0.06%	0.19%	0.25%	0	0	0	0	-	-	-
5	0.15%	0.38%	0.53%	0	0	0	0	-	-	-
6	0.09%	0.33%	0.35%	0	0	0	0	-	-	-
7	0.22%	0.43%	0.71%	0	0	0	0	-	-	-
8	0.33%	0.37%	0.46%	0	0	0	0	-	-	-
9	0.16%	0.49%	0.71%	0	0	0	0	-	-	-
10	0.14%	0.50%	0.64%	0	0	0	0	-	-	-
11	0.09%	0.08%	0.42%	0	0	0	0	-	-	-
12	0.35%	0.44%	0.64%	0	0	0	0	-	-	-
13	0.29%	0.65%	1.27%	0	0	0	0	-	-	-
14	0.13%	0.51%	1.37%	0	0	0	0	-	-	-
15	1.11%	1.23%	2.01%	0	0	0	0	-	-	-
16	0.58%	1.90%	3.00%	0	0	0	0	-	-	-
17	0.63%	0.14%	0.76%	0	0	0	0	-	-	-
18	0.00%	0.92%	1.13%	0	0	0	0	-	1.00	(1.00)
19	1.00%	0.81%	0.93%	0	0	0	0	-	-	-
20	1.30%	2.60%	1.86%	0	0	0	0	-	-	-
21	0.32%	1.63%	1.77%	0	0	0	0	-	-	-
22	0.16%	0.99%	0.62%	0	0	0	0	-	1.00	(1.00)
23	0.13%	0.52%	0.42%	0	0	0	0	-	-	-
24	0.73%	0.00%	0.55%	0	0	0	0	-	-	-
25	0.00%	0.00%	0.00%	0	0	0	0	-	-	-
26	0.00%	0.25%	0.24%	0	0	0	0	-	-	-
27	0.07%	0.17%	0.21%	0	0	0	0	-	-	-
40	0.00%	1.54%	1.46%	0	0	0	0	-	1.00	(1.00)
41	0.15%	0.77%	1.03%	0	0	0	0	-	1.00	(1.00)
42	0.49%	0.65%	0.93%	0	0	0	0	-	-	-
43	0.60%	0.82%	2.28%	0	0	0	0	-	-	-
44	0.51%	2.75%	3.37%	0	0	0	0	-	-	-
45	0.90%	1.04%	1.51%	0	0	0	0	-	-	-
99	0.00%	0.03%	0.00%	0	0	0	0	-	-	-
Tot	**0.18%**	**0.41%**	**0.58%**							

Residual Mark Shr Group	Keep Out Credits
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

	Available Credit Prem:	Credit Eligible Exp:
2025	-	-
2024	3,503,021	1,588
	Difference:	Difference:
	(3,503,021)	(1,588)
	Percent Change:	Percent Change:
	-100.0%	-100.0%

*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 - 4/1/2025 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 20

	Residual Market Share			Indicated Mkt Share Range			Selected	2025	2024	
Terr	Aug-22	Aug-23	Dec-23	2022	2023	2024	Range*	Credits	Credits	Change
1	3.44%	3.98%	5.91%	0	0	1	0	-	-	-
2	2.19%	5.31%	6.68%	0	1	1	1	1.00	1.00	-
3	3.04%	4.99%	8.01%	0	0	2	0	-	1.00	(1.00)
4	2.10%	3.89%	6.50%	0	0	1	0	-	1.00	(1.00)
5	2.98%	8.20%	12.38%	0	2	3	2	1.00	1.00	-
6	3.24%	5.26%	8.19%	0	1	2	1	1.00	1.00	-
7	3.26%	8.90%	12.28%	0	2	3	2	1.00	1.00	-
8	3.09%	5.82%	8.99%	0	1	2	1	1.00	1.00	-
9	4.08%	7.53%	10.63%	0	1	2	1	1.00	1.00	-
10	4.08%	9.13%	15.15%	0	2	3	2	1.00	1.00	-
11	1.54%	3.42%	5.77%	0	0	1	0	-	1.00	(1.00)
12	2.20%	6.21%	9.24%	0	1	2	1	1.00	1.00	-
13	4.68%	11.97%	16.59%	0	3	3	3	1.00	1.00	-
14	2.10%	8.25%	12.54%	0	2	3	2	1.00	1.00	-
15	2.50%	7.38%	14.12%	0	1	3	1	1.00	1.25	(0.25)
16	6.04%	14.30%	19.50%	1	3	4	3	1.00	1.50	(0.50)
17	1.36%	4.23%	8.11%	0	0	2	0	-	1.25	(1.25)
18	5.67%	9.06%	11.24%	1	2	3	2	1.00	1.25	(0.25)
19	6.29%	14.49%	13.87%	1	3	3	3	1.00	1.00	-
20	5.35%	6.62%	11.23%	1	1	3	1	1.00	1.50	(0.50)
21	7.89%	12.34%	16.69%	1	3	3	3	1.00	1.75	(0.75)
22	10.31%	18.66%	22.71%	2	4	4	4	1.25	1.75	(0.50)
23	1.85%	3.81%	6.06%	0	0	1	0	-	1.25	(1.25)
24	1.19%	3.00%	6.40%	0	0	1	0	-	1.00	(1.00)
25	3.21%	6.03%	6.90%	0	1	1	1	1.00	1.00	-
26	3.51%	8.50%	12.49%	0	2	3	2	1.00	1.50	(0.50)
27	2.32%	3.04%	4.93%	0	0	0	0	-	1.00	(1.00)
40	10.25%	17.27%	17.87%	2	4	4	4	1.25	1.50	(0.25)
41	4.46%	12.74%	17.51%	0	3	4	3	1.00	1.00	-
42	8.60%	13.73%	16.23%	2	3	3	3	1.00	1.25	(0.25)
43	3.82%	10.30%	17.40%	0	2	4	2	1.00	1.25	(0.25)
44	5.80%	15.04%	22.84%	1	3	4	3	1.00	1.50	(0.50)
45	6.89%	11.33%	15.59%	1	3	3	3	1.00	1.25	(0.25)
99	1.78%	1.95%	0.00%	0	0	0	0	-	-	-
Tot	**3.90%**	**8.31%**	**11.90%**							

Residual Mark Shr Group	Keep Out Credits
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

	Available Credit Prem:	Credit Eligible Exp:
2025	136,313,660	30,388
2024	185,019,727	38,693
	Difference:	Difference:
	(48,706,068)	(8,305)
	Percent Change:	Percent Change:
	-26.3%	-21.5%

*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 - 4/1/2025 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 21

	Residual Market Share			Indicated Mkt Share Range			Selected	2025	2024	
Terr	Aug-22	Aug-23	Dec-23	2022	2023	2024	Range*	Credits	Credits	Change
1	0.00%	0.24%	0.68%	0	0	0	0	-	-	-
2	0.29%	1.15%	1.07%	0	0	0	0	-	-	-
3	0.48%	0.74%	1.04%	0	0	0	0	-	-	-
4	0.78%	0.44%	0.65%	0	0	0	0	-	-	-
5	0.83%	1.00%	1.88%	0	0	0	0	-	-	-
6	0.29%	1.66%	2.07%	0	0	0	0	-	-	-
7	0.79%	1.00%	1.85%	0	0	0	0	-	-	-
8	0.45%	1.54%	1.77%	0	0	0	0	-	-	-
9	0.79%	1.61%	2.45%	0	0	0	0	-	1.00	(1.00)
10	0.06%	1.11%	1.54%	0	0	0	0	-	1.00	(1.00)
11	0.36%	0.45%	0.73%	0	0	0	0	-	-	-
12	0.93%	1.52%	1.45%	0	0	0	0	-	-	-
13	0.90%	2.74%	3.37%	0	0	0	0	-	1.00	(1.00)
14	0.92%	1.51%	2.39%	0	0	0	0	-	1.00	(1.00)
15	0.63%	2.71%	3.89%	0	0	0	0	-	1.00	(1.00)
16	2.35%	4.50%	3.67%	0	0	0	0	-	1.00	(1.00)
17	0.64%	0.76%	0.79%	0	0	0	0	-	-	-
18	0.78%	0.13%	0.07%	0	0	0	0	-	1.00	(1.00)
19	0.91%	2.84%	3.19%	0	0	0	0	-	1.00	(1.00)
20	0.80%	2.09%	3.25%	0	0	0	0	-	1.00	(1.00)
21	0.94%	2.37%	3.73%	0	0	0	0	-	1.00	(1.00)
22	2.93%	3.50%	1.78%	0	0	0	0	-	1.00	(1.00)
23	0.20%	1.96%	1.28%	0	0	0	0	-	-	-
24	0.11%	0.00%	1.71%	0	0	0	0	-	1.00	(1.00)
25	1.79%	0.00%	0.86%	0	0	0	0	-	-	-
26	0.00%	0.53%	2.58%	0	0	0	0	-	1.00	(1.00)
27	0.18%	0.46%	0.60%	0	0	0	0	-	-	-
40	2.13%	3.65%	6.64%	0	0	1	0	-	1.00	(1.00)
41	0.89%	4.65%	6.22%	0	0	1	0	-	1.00	(1.00)
42	1.41%	1.10%	1.57%	0	0	0	0	-	1.00	(1.00)
43	1.22%	2.42%	4.36%	0	0	0	0	-	1.00	(1.00)
44	1.23%	3.52%	4.24%	0	0	0	0	-	1.00	(1.00)
45	1.66%	1.02%	1.56%	0	0	0	0	-	1.00	(1.00)
99	0.00%	0.00%	0.00%	0	0	0	0	-	-	-
Tot	**0.70%**	**1.40%**	**1.93%**							

Residual Mark Shr Group	Keep Out Credits
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

	Available Credit Prem:	Credit Eligible Exp:
2025	-	-
2024	27,217,139	7,823
	Difference:	Difference:
	(27,217,139)	(7,823)
	Percent Change:	Percent Change:
	-100.0%	-100.0%

*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 - 4/1/2025 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 25

	Residual Market Share			Indicated Mkt Share Range			Selected	2025	2024		Residual	Keep
											Mark Shr	Out
Terr	Aug-22	Aug-23	Dec-23	2022	2023	2024	Range*	Credits	Credits	Change	Group	Credits
1	0.73%	1.01%	1.23%	0	0	0	0	-	-	-	0	0.00
2	0.50%	0.87%	1.02%	0	0	0	0	-	-	-	1	1.00
3	0.54%	1.00%	1.40%	0	0	0	0	-	-	-	2	1.00
4	0.45%	0.69%	0.86%	0	0	0	0	-	-	-	3	1.00
5	0.99%	1.84%	2.46%	0	0	0	0	-	-	-	4	1.25
6	0.69%	1.45%	1.88%	0	0	0	0	-	-	-	5	1.50
7	0.89%	1.43%	2.20%	0	0	0	0	-	-	-	6	1.75
8	1.05%	1.59%	1.79%	0	0	0	0	-	-	-	7	2.00
9	1.12%	1.97%	2.62%	0	0	0	0	-	-	-	8	2.25
10	0.76%	1.97%	2.42%	0	0	0	0	-	-	-	9	2.50
11	0.78%	0.29%	0.69%	0	0	0	0	-	-	-		
12	1.45%	1.89%	2.84%	0	0	0	0	-	-	-		
13	1.65%	4.15%	5.44%	0	0	1	0	-	-	-		
14	0.79%	2.62%	3.32%	0	0	0	0	-	1.00	(1.00)		
15	0.31%	1.47%	2.73%	0	0	0	0	-	1.00	(1.00)		
16	1.28%	5.76%	8.56%	0	1	2	1	1.00	1.00	-		
17	0.83%	3.54%	3.05%	0	0	0	0	-	-	-		
18	2.12%	0.96%	2.90%	0	0	0	0	-	1.00	(1.00)		
19	0.00%	1.23%	3.78%	0	0	0	0	-	-	-		
20	1.89%	3.02%	4.58%	0	0	0	0	-	1.00	(1.00)		
21	1.72%	3.36%	4.27%	0	0	0	0	-	1.00	(1.00)		
22	1.96%	3.70%	4.78%	0	0	0	0	-	1.00	(1.00)		
23	0.00%	0.40%	0.90%	0	0	0	0	-	1.00	(1.00)		
24	0.00%	1.12%	3.12%	0	0	0	0	-	1.00	(1.00)		
25	0.00%	0.00%	3.31%	0	0	0	0	-	1.00	(1.00)		
26	1.26%	1.43%	3.58%	0	0	0	0	-	1.00	(1.00)		
27	0.50%	0.65%	0.84%	0	0	0	0	-	-	-		
40	1.93%	4.47%	4.91%	0	0	0	0	-	-	-		
41	1.28%	4.11%	7.64%	0	0	1	0	-	-	-		
42	0.96%	2.55%	4.22%	0	0	0	0	-	-	-		
43	1.51%	2.34%	4.73%	0	0	0	0	-	1.00	(1.00)		
44	1.22%	4.53%	9.27%	0	0	2	0	-	1.00	(1.00)		
45	2.92%	3.10%	4.98%	0	0	0	0	-	1.00	(1.00)		
99	0.00%	0.42%	0.55%	0	0	0	0	-	-	-		
Tot	**0.82%**	**1.51%**	**2.10%**									

	Available Credit Prem:	Credit Eligible Exp:
2025	884,998	190
2024	21,380,287	4,374
	Difference:	Difference:
	(20,495,288)	(4,184)
	Percent Change:	Percent Change:
	-95.9%	-95.7%

*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 - 4/1/2025 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 26

	Residual Market Share			Indicated Mkt Share Range			Selected	2025	2024	
Terr	Aug-22	Aug-23	Dec-23	2022	2023	2024	Range*	Credits	Credits	Change
1	0.02%	0.15%	0.18%	0	0	0	0	-	-	-
2	0.19%	0.22%	0.28%	0	0	0	0	-	-	-
3	0.14%	0.23%	0.31%	0	0	0	0	-	-	-
4	0.16%	0.19%	0.27%	0	0	0	0	-	-	-
5	0.15%	0.20%	0.41%	0	0	0	0	-	-	-
6	0.07%	0.20%	0.27%	0	0	0	0	-	-	-
7	0.25%	0.32%	0.60%	0	0	0	0	-	-	-
8	0.13%	0.26%	0.41%	0	0	0	0	-	-	-
9	0.15%	0.20%	0.41%	0	0	0	0	-	-	-
10	0.43%	0.33%	0.48%	0	0	0	0	-	-	-
11	0.09%	0.27%	0.36%	0	0	0	0	-	-	-
12	0.18%	0.20%	0.37%	0	0	0	0	-	-	-
13	0.14%	0.60%	0.76%	0	0	0	0	-	-	-
14	0.47%	0.27%	0.55%	0	0	0	0	-	-	-
15	0.00%	0.37%	0.63%	0	0	0	0	-	-	-
16	0.00%	1.28%	1.32%	0	0	0	0	-	-	-
17	0.31%	0.07%	0.59%	0	0	0	0	-	-	-
18	0.00%	0.00%	0.63%	0	0	0	0	-	-	-
19	0.74%	0.79%	0.24%	0	0	0	0	-	-	-
20	1.50%	1.28%	1.40%	0	0	0	0	-	-	-
21	0.62%	0.31%	0.32%	0	0	0	0	-	-	-
22	1.26%	1.26%	2.16%	0	0	0	0	-	1.00	(1.00)
23	0.08%	0.00%	0.00%	0	0	0	0	-	-	-
24	0.00%	0.79%	0.46%	0	0	0	0	-	-	-
25	0.00%	0.00%	0.00%	0	0	0	0	-	-	-
26	0.00%	0.00%	0.00%	0	0	0	0	-	-	-
27	0.01%	0.13%	0.16%	0	0	0	0	-	-	-
40	0.00%	0.00%	0.00%	0	0	0	0	-	-	-
41	0.07%	1.24%	1.53%	0	0	0	0	-	-	-
42	0.13%	0.44%	0.71%	0	0	0	0	-	-	-
43	0.29%	0.99%	1.18%	0	0	0	0	-	-	-
44	0.70%	1.95%	3.12%	0	0	0	0	-	-	-
45	0.25%	0.81%	1.57%	0	0	0	0	-	1.00	(1.00)
99	0.00%	0.68%	0.53%	0	0	0	0	-	-	-
Tot	**0.15%**	**0.26%**	**0.39%**							

Residual Mark Shr Group	Keep Out Credits
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

	Available Credit Prem:	Credit Eligible Exp:
2025	-	-
2024	2,724,383	613
	Difference:	Difference:
	(2,724,383)	(613)
	Percent Change:	Percent Change:
	-100.0%	-100.0%

*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 - 4/1/2025 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 30

	Residual Market Share			Indicated Mkt Share Range			Selected	2025	2024		Residual Mark Shr	Keep Out
Terr	Aug-22	Aug-23	Dec-23	2022	2023	2024	Range*	Credits	Credits	Change	Group	Credits
1	0.12%	0.16%	0.17%	0	0	0	0	-	-	-	0	0.00
2	0.36%	0.47%	0.69%	0	0	0	0	-	-	-	1	1.00
3	0.27%	0.34%	0.33%	0	0	0	0	-	-	-	2	1.00
4	0.13%	0.41%	0.44%	0	0	0	0	-	-	-	3	1.00
5	0.39%	0.47%	0.62%	0	0	0	0	-	-	-	4	1.25
6	0.17%	0.14%	0.41%	0	0	0	0	-	-	-	5	1.50
7	0.13%	0.31%	0.60%	0	0	0	0	-	-	-	6	1.75
8	0.57%	0.50%	0.51%	0	0	0	0	-	-	-	7	2.00
9	0.15%	0.70%	0.70%	0	0	0	0	-	-	-	8	2.25
10	0.01%	0.13%	0.63%	0	0	0	0	-	-	-	9	2.50
11	0.32%	0.21%	0.16%	0	0	0	0	-	-	-		
12	0.11%	0.23%	0.42%	0	0	0	0	-	-	-		
13	0.20%	0.45%	1.05%	0	0	0	0	-	-	-		
14	0.41%	0.68%	0.51%	0	0	0	0	-	-	-		
15	0.14%	0.73%	1.02%	0	0	0	0	-	1.00	(1.00)		
16	0.00%	3.14%	5.21%	0	0	1	0	-	1.00	(1.00)		
17	0.60%	0.59%	0.61%	0	0	0	0	-	-	-		
18	0.64%	0.00%	0.00%	0	0	0	0	-	-	-		
19	0.50%	0.39%	0.43%	0	0	0	0	-	-	-		
20	0.13%	1.10%	0.94%	0	0	0	0	-	-	-		
21	2.15%	1.67%	1.70%	0	0	0	0	-	-	-		
22	4.60%	5.42%	10.88%	0	1	2	1	1.00	1.00	-		
23	0.00%	0.66%	0.46%	0	0	0	0	-	-	-		
24	1.57%	1.59%	2.02%	0	0	0	0	-	-	-		
25	0.47%	0.17%	0.00%	0	0	0	0	-	-	-		
26	0.94%	0.43%	0.45%	0	0	0	0	-	-	-		
27	0.13%	0.13%	0.15%	0	0	0	0	-	-	-		
40	0.00%	0.18%	0.64%	0	0	0	0	-	-	-		
41	0.25%	1.38%	1.05%	0	0	0	0	-	-	-		
42	0.53%	0.00%	0.00%	0	0	0	0	-	-	-		
43	1.12%	2.59%	4.01%	0	0	0	0	-	-	-		
44	0.24%	2.07%	1.99%	0	0	0	0	-	-	-		
45	0.87%	1.60%	2.46%	0	0	0	0	-	-	-		
99	1.47%	0.00%	0.00%	0	0	0	0	-	-	-		
Tot	**0.28%**	**0.42%**	**0.57%**									

	Available Credit Prem:	Credit Eligible Exp:
2025	264,154	91
2024	1,078,605	485
	Difference:	Difference:
	(814,451)	(394)
	Percent Change:	Percent Change:
	-75.5%	-81.2%

*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 - 4/1/2025 Credit Offer
Indicated Private Passenger Auto Residual Market Share Group - Operator Class MM

	Residual Market Share			Indicated Mkt Share Range			Selected	2025	2024	
Terr	Aug-22	Aug-23	Dec-23	2022	2023	2024	Range*	Credits	Credits	Change
1	0.42%	0.42%	0.45%	0	0	0	0	-	-	-
2	0.38%	0.44%	0.41%	0	0	0	0	-	-	-
3	0.51%	0.51%	0.52%	0	0	0	0	-	-	-
4	0.39%	0.36%	0.42%	0	0	0	0	-	-	-
5	0.55%	0.59%	0.61%	0	0	0	0	-	-	-
6	0.57%	0.47%	0.47%	0	0	0	0	-	-	-
7	0.70%	0.66%	0.63%	0	0	0	0	-	-	-
8	0.66%	0.51%	0.54%	0	0	0	0	-	-	-
9	0.70%	0.55%	0.58%	0	0	0	0	-	-	-
10	0.89%	0.62%	0.66%	0	0	0	0	-	-	-
11	0.70%	0.59%	0.61%	0	0	0	0	-	-	-
12	0.64%	0.60%	0.67%	0	0	0	0	-	-	-
13	1.47%	1.36%	1.26%	0	0	0	0	-	1.00	(1.00)
14	1.01%	0.68%	0.71%	0	0	0	0	-	1.00	(1.00)
15	1.78%	2.51%	2.55%	0	0	0	0	-	1.00	(1.00)
16	2.33%	2.34%	2.93%	0	0	0	0	-	1.00	(1.00)
17	1.85%	1.50%	1.53%	0	0	0	0	-	-	-
18	1.24%	1.37%	1.05%	0	0	0	0	-	1.00	(1.00)
19	0.03%	0.00%	0.00%	0	0	0	0	-	-	-
20	1.01%	2.41%	1.99%	0	0	0	0	-	-	-
21	2.07%	2.69%	2.40%	0	0	0	0	-	1.00	(1.00)
22	2.65%	1.71%	1.54%	0	0	0	0	-	1.00	(1.00)
23	0.55%	0.36%	0.57%	0	0	0	0	-	1.00	(1.00)
24	0.65%	0.65%	0.83%	0	0	0	0	-	1.00	(1.00)
25	0.15%	0.00%	0.00%	0	0	0	0	-	-	-
26	1.55%	1.26%	1.43%	0	0	0	0	-	1.00	(1.00)
27	0.27%	0.40%	0.41%	0	0	0	0	-	-	-
40	1.44%	1.63%	1.42%	0	0	0	0	-	1.00	(1.00)
41	0.84%	1.18%	1.13%	0	0	0	0	-	1.00	(1.00)
42	0.58%	0.53%	0.47%	0	0	0	0	-	1.00	(1.00)
43	1.15%	0.96%	0.77%	0	0	0	0	-	1.00	(1.00)
44	1.85%	2.22%	2.63%	0	0	0	0	-	1.00	(1.00)
45	1.97%	1.65%	1.28%	0	0	0	0	-	1.00	(1.00)
99	1.30%	0.71%	0.70%	0	0	0	0	-	-	-
Tot	**0.62%**	**0.60%**	**0.60%**							

Residual Mark Shr Group	Keep Out Credits
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

	Available Credit Prem:	Credit Eligible Exp:
2025	-	-
2024	9,267,329	21,724
	Difference:	Difference:
	(9,267,329)	(21,724)
	Percent Change:	Percent Change:
	-100.0%	-100.0%

*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 - 4/1/2017 Credit Offer
Data Through June, 2016

4/1/2025 Formulaic Credit Factor Indications Using Residual Market Ranges (Rule 29)

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

Highlighted 4/1/2024 Credit Eligible Cells

Residual Mark Shr Group	Keep Out Credits
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 - 4/1/2025 Credit Offer
Residual Market Shares Relativities to Statewide Average
Summary By Rate Class

Rate	"Roll 12" Residual Market Share							Current	Relative to Statewide Average							DOI Territories Residual Mkt Shr						
Class	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22	Mar-23	Dec-23	PDL Exp	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22	Mar-23	Dec-23	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22	Mar-23	Dec-23
10	1.39%	1.28%	0.98%	0.63%	0.43%	0.53%	1.11%	35,269	1.1	1.1	1.1	1.0	1.0	1.0	1.0	3.4%	3.2%	2.3%	1.5%	1.0%	1.3%	3.0%
15	0.50%	0.47%	0.40%	0.28%	0.19%	0.19%	0.30%	3,266	0.4	0.4	0.4	0.5	0.4	0.4	0.3	2.1%	2.0%	1.7%	1.1%	0.8%	0.7%	1.2%
17	2.56%	2.26%	2.05%	1.48%	1.15%	1.63%	3.96%	5,996	2.0	1.9	2.2	2.4	2.6	3.1	3.6	5.4%	4.8%	4.4%	3.3%	2.6%	3.7%	9.2%
18	1.01%	0.79%	0.57%	0.34%	0.21%	0.24%	0.58%	390	0.8	0.7	0.6	0.5	0.5	0.5	0.5	2.9%	1.9%	1.1%	0.7%	0.4%	0.5%	1.6%
20	5.89%	5.74%	5.86%	4.35%	3.94%	5.56%	11.90%	4,716	4.6	4.9	6.4	7.0	9.0	10.5	10.9	11.1%	10.3%	9.4%	7.6%	6.3%	9.6%	17.7%
21	2.78%	2.26%	1.59%	1.13%	0.85%	0.87%	1.93%	424	2.2	1.9	1.7	1.8	1.9	1.6	1.8	5.8%	3.8%	2.8%	1.9%	1.2%	1.8%	3.6%
25	1.43%	1.30%	1.19%	0.99%	0.86%	1.06%	2.10%	1,473	1.1	1.1	1.3	1.6	2.0	2.0	1.9	3.4%	3.6%	2.9%	2.5%	1.8%	2.5%	5.8%
26	0.56%	0.49%	0.37%	0.24%	0.16%	0.15%	0.39%	276	0.4	0.4	0.4	0.4	0.4	0.3	0.4	1.9%	1.9%	1.5%	0.7%	0.4%	0.5%	1.3%
30	0.91%	0.85%	0.63%	0.42%	0.27%	0.35%	0.57%	261	0.7	0.7	0.7	0.7	0.6	0.7	0.5	2.3%	2.8%	2.0%	1.2%	0.6%	1.0%	2.2%
MC/Misc.	1.48%	1.23%	1.04%	0.87%	0.72%	0.55%	0.60%	1,099	1.1	1.1	1.1	1.4	1.6	1.0	0.6	3.5%	2.9%	2.5%	2.0%	1.7%	1.1%	1.3%
Total	**1.29%**	**1.17%**	**0.92%**	**0.62%**	**0.44%**	**0.53%**	**1.09%**	**53,170**								**3.5%**	**3.2%**	**2.4%**	**1.6%**	**1.1%**	**1.5%**	**3.2%**
Residual Mkt	60,082	55,111	43,468	29,440	20,554	25,766	53,170								Ratio to Statewide Average:	**2.7**	**2.7**	**2.7**	**2.6**	**2.6**	**2.8**	**3.0**
Total Mkt	4,653,934	4,708,347	4,715,672	4,754,183	4,701,933	4,855,425	4,892,119															

Credit Eligible Exposures

Rate	"Roll 12" Residual Market Share							Current	Relative to Statewide Average							DOI Territories Residual Mkt Shr						
Class	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22	Mar-23	Dec-23	PDL Exp	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22	Mar-23	Dec-23	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22	Mar-23	Dec-23
10	3.44%	3.21%	2.39%	1.52%	1.03%	1.37%	3.07%	9,984	2.7	2.7	2.6	2.4	2.3	2.6	2.8	3.5%	3.2%	2.4%	1.5%	1.0%	1.4%	3.1%
15	4.85%	5.04%	3.99%	2.69%	1.88%	1.45%	1.86%	206	3.8	4.3	4.3	4.3	4.3	2.7	1.7	4.9%	5.0%	4.0%	2.7%	1.9%	1.5%	1.9%
17	3.63%	3.21%	2.92%	2.06%	1.61%	2.37%	6.05%	4,216	2.8	2.7	3.2	3.3	3.7	4.5	5.6	5.4%	4.8%	4.4%	3.3%	2.6%	3.7%	9.2%
18	2.82%	1.51%	1.12%	0.38%	0.07%	0.54%	1.05%	17	2.2	1.3	1.2	0.6	0.2	1.0	1.0	2.7%	1.4%	0.9%	0.2%	0.1%	0.5%	1.0%
20	5.95%	5.83%	5.94%	4.38%	3.97%	5.63%	12.06%	4,667	4.6	5.0	6.5	7.1	9.0	10.6	11.1	11.1%	10.3%	9.4%	7.6%	6.3%	9.6%	17.7%
21	4.44%	3.37%	2.46%	1.59%	1.24%	1.33%	3.06%	239	3.4	2.9	2.7	2.6	2.8	2.5	2.8	5.8%	3.8%	2.8%	1.9%	1.2%	1.8%	3.6%
25	3.55%	3.59%	2.49%	1.92%	1.54%	2.01%	4.78%	209	2.8	3.1	2.7	3.1	3.5	3.8	4.4	4.2%	4.3%	3.1%	2.4%	2.0%	2.5%	5.8%
26	3.05%	3.37%	2.48%	1.00%	0.54%	0.94%	1.66%	10	2.4	2.9	2.7	1.6	1.2	1.8	1.5	3.1%	3.4%	2.5%	1.0%	0.5%	0.9%	1.7%
30	4.52%	4.76%	2.89%	1.28%	0.55%	1.61%	3.95%	19	3.5	4.1	3.1	2.1	1.3	3.0	3.6	5.6%	8.7%	4.0%	2.2%	1.4%	3.0%	7.6%
MC/Misc.	3.03%	2.59%	2.08%	1.79%	1.51%	1.14%	1.22%	264	2.4	2.2	2.3	2.9	3.4	2.1	1.1	3.5%	2.9%	2.5%	2.0%	1.7%	1.1%	1.2%
Total	**3.71%**	**3.43%**	**2.74%**	**1.83%**	**1.37%**	**1.83%**	**4.12%**	**19,832**	**2.9**	**2.9**	**3.0**	**3.0**	**3.1**	**3.5**	**3.8**	**3.8%**	**3.5%**	**2.7%**	**1.8%**	**1.3%**	**1.7%**	**3.7%**
															Ratio to Statewide Average:	**3.0**	**3.0**	**3.0**	**2.9**	**2.9**	**3.2**	**3.4**

Non-Credit Eligible Exposures

Rate	"Roll 12" Residual Market Share							Current	Relative to Statewide Average							DOI Territories Residual Mkt Shr						
Class	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22	Mar-23	Dec-23	PDL Exp	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22	Mar-23	Dec-23	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22	Mar-23	Dec-23
10	1.17%	1.07%	0.82%	0.53%	0.36%	0.44%	0.89%	25,285	0.9	0.9	0.9	0.9	0.8	0.8	0.8	2.0%	1.9%	1.2%	0.7%	0.4%	0.6%	1.6%
15	0.45%	0.42%	0.36%	0.25%	0.17%	0.17%	0.29%	3,060	0.4	0.4	0.4	0.4	0.4	0.3	0.3	1.6%	1.5%	1.2%	0.8%	0.5%	0.6%	1.1%
17	1.71%	1.51%	1.38%	1.02%	0.77%	1.00%	2.18%	1,780	1.3	1.3	1.5	1.6	1.7	1.9	2.0	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
18	0.97%	0.78%	0.55%	0.34%	0.22%	0.24%	0.57%	373	0.8	0.7	0.6	0.6	0.5	0.4	0.5	3.0%	2.0%	1.2%	0.8%	0.6%	0.6%	1.8%
20	3.05%	2.28%	2.21%	2.82%	2.74%	2.55%	5.13%	49	2.4	1.9	2.4	4.5	6.2	4.8	4.7	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
21	1.87%	1.60%	1.10%	0.86%	0.63%	0.62%	1.31%	185	1.4	1.4	1.2	1.4	1.4	1.2	1.2	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
25	1.30%	1.15%	1.10%	0.92%	0.81%	0.99%	1.92%	1,263	1.0	1.0	1.2	1.5	1.8	1.9	1.8	2.3%	2.6%	2.6%	2.5%	1.4%	2.5%	5.8%
26	0.55%	0.47%	0.36%	0.23%	0.16%	0.15%	0.38%	266	0.4	0.4	0.4	0.4	0.4	0.3	0.3	1.6%	1.7%	1.3%	0.6%	0.4%	0.4%	1.2%
30	0.87%	0.81%	0.61%	0.41%	0.26%	0.34%	0.53%	242	0.7	0.7	0.7	0.7	0.6	0.6	0.5	2.0%	2.3%	1.8%	1.1%	0.6%	0.9%	1.7%
MC/Misc.	1.28%	1.06%	0.90%	0.75%	0.60%	0.47%	0.52%	835	1.0	0.9	1.0	1.2	1.4	0.9	0.5	4.0%	3.3%	2.2%	2.4%	1.9%	1.6%	2.0%
Total	**1.0%**	**0.9%**	**0.73%**	**0.49%**	**0.34%**	**0.39%**	**0.76%**	**33,338**	**0.80**	**0.79**	**0.79**	**0.79**	**0.77**	**0.73**	**0.69**	**1.8%**	**1.6%**	**1.3%**	**0.9%**	**0.5%**	**0.6%**	**1.4%**
															Ratio to Statewide Average:	**1.4**	**1.4**	**1.4**	**1.4**	**1.2**	**1.2**	**1.2**
Credit / Non-Credit	**3.6**	**3.7**	**3.8**	**3.8**	**4.1**	**4.7**	**5.4**								Credit / Non-Credit	**2.1**	**2.2**	**2.1**	**2.1**	**2.3**	**2.8**	**2.7**

Commonwealth Automobile Reinsurers - 4/1/2025 Credit Offer
Residual Market Shares Relativities to Statewide Average
Summary By Territory

All Exposures (Credit Eligible + Non-Credit Eligible)

	R12 Residual Market Share							Relative to Statewide Average						
Territory	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22	Mar-23	Dec-23	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22	Mar-23	Dec-23
1	0.6%	0.6%	0.5%	0.3%	0.2%	0.3%	0.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.4
2	0.7%	0.6%	0.5%	0.3%	0.2%	0.3%	0.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.4
3	0.7%	0.7%	0.6%	0.4%	0.3%	0.3%	0.6%	0.6	0.6	0.6	0.7	0.7	0.6	0.5
4	0.7%	0.6%	0.5%	0.3%	0.2%	0.3%	0.5%	0.5	0.5	0.5	0.5	0.5	0.5	0.4
5	1.0%	0.9%	0.8%	0.5%	0.4%	0.5%	0.9%	0.8	0.8	0.9	0.9	0.9	0.9	0.8
6	0.9%	0.8%	0.7%	0.5%	0.3%	0.4%	0.7%	0.7	0.7	0.8	0.7	0.7	0.7	0.6
7	1.3%	1.1%	0.9%	0.6%	0.4%	0.5%	1.0%	1.0	0.9	0.9	0.9	1.0	0.9	0.9
8	1.2%	1.0%	0.9%	0.6%	0.4%	0.4%	0.9%	0.9	0.9	0.9	1.0	1.0	0.8	0.8
9	1.4%	1.3%	1.1%	0.7%	0.5%	0.6%	1.2%	1.1	1.1	1.2	1.2	1.1	1.2	1.1
10	1.4%	1.3%	1.1%	0.8%	0.6%	0.7%	1.4%	1.1	1.1	1.2	1.3	1.3	1.3	1.3
11	1.1%	1.1%	0.8%	0.5%	0.4%	0.4%	0.7%	0.9	0.9	0.9	0.9	0.8	0.8	0.7
12	1.4%	1.3%	0.9%	0.6%	0.4%	0.5%	1.0%	1.1	1.1	1.0	1.0	1.0	0.9	0.9
13	2.4%	2.1%	1.6%	1.0%	0.7%	1.0%	2.2%	1.9	1.8	1.7	1.6	1.6	1.9	2.0
14	2.6%	2.3%	1.7%	1.1%	0.7%	0.9%	2.4%	2.0	2.0	1.8	1.7	1.7	1.8	2.2
15	2.6%	2.5%	1.7%	0.9%	0.6%	0.9%	2.6%	2.0	2.1	1.8	1.5	1.4	1.8	2.4
16	3.5%	3.6%	2.5%	1.5%	1.1%	1.5%	4.0%	2.7	3.0	2.7	2.5	2.5	2.8	3.7
17	1.5%	1.2%	0.9%	0.5%	0.4%	0.5%	1.0%	1.2	1.0	1.0	0.8	0.9	0.9	0.9
18	3.0%	2.7%	1.9%	1.2%	1.0%	1.3%	2.3%	2.3	2.3	2.1	2.0	2.3	2.4	2.1
19	2.2%	2.2%	1.6%	1.1%	0.8%	1.1%	1.9%	1.7	1.8	1.7	1.7	1.9	2.1	1.7
20	4.6%	4.0%	2.9%	1.9%	1.5%	1.8%	3.1%	3.6	3.5	3.2	3.1	3.3	3.3	2.9
21	5.7%	4.9%	3.7%	2.4%	1.7%	1.8%	3.3%	4.4	4.2	4.0	3.8	3.8	3.5	3.0
22	7.3%	6.6%	5.0%	3.1%	2.6%	3.2%	5.6%	5.6	5.7	5.4	5.0	5.9	5.9	5.1
23	1.6%	1.4%	1.0%	0.6%	0.4%	0.4%	0.7%	1.2	1.2	1.1	1.0	0.8	0.8	0.7
24	1.3%	1.1%	1.0%	0.6%	0.5%	0.4%	1.1%	1.0	0.9	1.1	1.0	1.1	0.8	1.0
25	1.2%	0.9%	0.8%	0.5%	0.3%	0.4%	0.7%	0.9	0.8	0.8	0.8	0.8	0.7	0.6
26	2.1%	1.9%	1.3%	0.7%	0.5%	0.7%	1.9%	1.6	1.6	1.4	1.1	1.2	1.2	1.7
27	0.5%	0.5%	0.4%	0.3%	0.2%	0.2%	0.4%	0.4	0.4	0.4	0.5	0.4	0.4	0.4
40	2.9%	2.5%	2.2%	1.7%	1.1%	1.5%	2.4%	2.2	2.2	2.4	2.7	2.4	2.8	2.2
41	2.3%	2.1%	1.6%	1.1%	0.7%	1.1%	3.0%	1.8	1.8	1.7	1.7	1.6	2.1	2.7
42	1.9%	1.8%	1.4%	1.0%	0.7%	1.1%	2.0%	1.5	1.5	1.5	1.7	1.6	2.0	1.8
43	2.6%	2.7%	2.3%	1.4%	0.7%	0.9%	2.9%	2.0	2.3	2.4	2.2	1.7	1.7	2.7
44	4.3%	3.9%	3.4%	2.6%	1.9%	2.8%	6.8%	3.3	3.3	3.6	4.2	4.4	5.3	6.2
45	4.5%	4.4%	3.1%	2.0%	1.3%	1.5%	2.8%	3.4	3.7	3.4	3.1	3.0	2.8	2.6
99	0.5%	0.4%	0.3%	0.7%	0.2%	0.2%	0.3%	0.3	0.4	0.3	1.1	0.4	0.4	0.3
Tot	**1.3%**	**1.2%**	**0.9%**	**0.6%**	**0.4%**	**0.5%**	**1.1%**							
DOI Terr	**3.5%**	**3.2%**	**2.4%**	**1.6%**	**1.1%**	**1.5%**	**3.2%**	**2.7**	**2.7**	**2.7**	**2.6**	**2.6**	**2.8**	**3.0**

Commonwealth Automobile Reinsurers - 4/1/2025 Credit Offer
Residual Market Shares Relativities to Statewide Average
Summary By Territory

Credit Eligible

	R12 Residual Market Share							Relative to Statewide Average						
Territory	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22	Mar-23	Dec-23	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22	Mar-23	Dec-23
1	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0	0.0	0.0	0.0	0.0	0.0
2	2.0%	2.4%	2.8%	1.5%	1.8%	3.3%	6.7%	1.6	2.1	3.1	2.5	4.1	6.2	6.1
3	3.3%	3.2%	3.8%	3.1%	3.3%	3.1%	8.0%	2.5	2.7	4.1	5.1	7.4	5.9	7.3
4	2.2%	2.6%	2.8%	1.3%	1.8%	3.2%	6.5%	1.7	2.2	3.0	2.2	4.1	5.9	6.0
5	3.7%	4.4%	5.5%	3.9%	3.6%	4.6%	12.4%	2.8	3.7	6.0	6.3	8.1	8.6	11.4
6	3.4%	3.3%	4.7%	3.0%	3.0%	2.9%	8.2%	2.6	2.9	5.1	4.8	6.9	5.4	7.5
7	2.5%	2.4%	2.3%	1.5%	1.4%	2.0%	5.2%	1.9	2.0	2.5	2.4	3.1	3.8	4.8
8	2.8%	2.8%	2.5%	1.9%	1.5%	2.3%	4.7%	2.2	2.4	2.7	3.0	3.4	4.3	4.3
9	3.3%	2.7%	2.8%	2.2%	2.1%	2.5%	5.6%	2.5	2.3	3.0	3.5	4.7	4.7	5.2
10	3.0%	3.1%	2.9%	2.2%	1.6%	2.5%	6.6%	2.3	2.6	3.2	3.5	3.7	4.7	6.1
11	3.4%	3.4%	2.7%	1.5%	1.5%	3.0%	5.8%	2.7	2.9	2.9	2.5	3.5	5.6	5.3
12	3.1%	2.7%	2.4%	1.4%	1.4%	1.8%	5.0%	2.4	2.3	2.6	2.3	3.1	3.3	4.6
13	4.0%	3.4%	3.3%	2.2%	1.9%	2.9%	6.3%	3.1	2.9	3.5	3.6	4.3	5.5	5.8
14	3.9%	4.2%	2.9%	1.7%	1.3%	1.9%	5.7%	3.0	3.6	3.2	2.8	3.0	3.5	5.2
15	5.0%	3.8%	3.2%	2.0%	1.5%	1.7%	5.8%	3.9	3.2	3.5	3.1	3.5	3.2	5.3
16	3.6%	3.6%	2.5%	1.6%	1.1%	1.5%	4.3%	2.8	3.1	2.7	2.6	2.5	2.9	3.9
17	5.0%	3.5%	3.7%	1.9%	2.0%	1.1%	5.3%	3.9	3.0	4.0	3.0	4.6	2.0	4.9
18	3.2%	2.9%	2.1%	1.3%	1.1%	1.4%	2.6%	2.5	2.5	2.3	2.0	2.4	2.6	2.4
19	7.2%	5.2%	4.6%	4.0%	3.8%	4.9%	8.8%	5.6	4.4	5.0	6.4	8.5	9.3	8.1
20	4.9%	4.3%	3.1%	1.9%	1.5%	1.9%	3.5%	3.8	3.7	3.4	3.1	3.4	3.6	3.2
21	5.8%	5.0%	3.7%	2.4%	1.7%	1.9%	3.3%	4.5	4.2	4.1	3.9	3.9	3.5	3.0
22	7.3%	6.6%	5.0%	3.1%	2.6%	3.1%	5.6%	5.6	5.7	5.4	5.0	5.9	5.9	5.1
23	3.3%	2.7%	2.6%	1.4%	1.2%	1.4%	3.1%	2.5	2.3	2.9	2.2	2.7	2.7	2.9
24	2.3%	1.3%	1.4%	0.9%	0.7%	0.8%	3.4%	1.8	1.1	1.6	1.4	1.6	1.4	3.2
25	4.2%	3.4%	2.4%	2.6%	0.6%	1.3%	4.5%	3.3	2.9	2.7	4.1	1.3	2.5	4.1
26	3.7%	3.7%	3.0%	1.3%	1.1%	2.0%	5.6%	2.9	3.2	3.2	2.1	2.6	3.7	5.1
27	3.2%	2.3%	3.2%	2.4%	2.0%	2.5%	4.9%	2.4	2.0	3.4	3.9	4.5	4.8	4.5
40	3.2%	2.8%	2.6%	2.0%	1.2%	1.8%	2.8%	2.5	2.4	2.8	3.2	2.8	3.4	2.6
41	2.6%	2.3%	1.7%	1.1%	0.8%	1.2%	3.3%	2.0	1.9	1.9	1.8	1.8	2.3	3.0
42	2.1%	1.9%	1.5%	1.1%	0.8%	1.2%	2.3%	1.6	1.7	1.6	1.8	1.7	2.2	2.1
43	2.8%	3.0%	2.5%	1.5%	0.8%	1.0%	3.2%	2.2	2.6	2.7	2.4	1.8	1.9	3.0
44	4.5%	4.1%	3.5%	2.8%	2.1%	3.1%	7.5%	3.5	3.5	3.8	4.5	4.8	5.8	6.9
45	4.8%	4.8%	3.3%	2.1%	1.5%	1.6%	3.1%	3.8	4.1	3.6	3.4	3.3	3.1	2.9
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	0.0	0.0
Tot	**3.7%**	**3.4%**	**2.7%**	**1.8%**	**1.4%**	**1.8%**	**4.1%**	**2.9**	**2.9**	**3.0**	**3.0**	**3.1**	**3.5**	**3.8**
DOI Terr	**3.8%**	**3.5%**	**2.7%**	**1.8%**	**1.3%**	**1.7%**	**3.7%**	**3.0**	**3.0**	**3.0**	**2.9**	**2.9**	**3.2**	**3.4**

Commonwealth Automobile Reinsurers - 4/1/2025 Credit Offer
Residual Market Shares Relativities to Statewide Average
Summary By Territory

Non-Credit Eligible

	R12 Residual Market Share							Relative to Statewide Average						
Territory	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22	Mar-23	Dec-23	Mar-18	Mar-19	Mar-20	Mar-21	Mar-22	Mar-23	Dec-23
1	0.6%	0.5%	0.5%	0.3%	0.2%	0.3%	0.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.4
2	0.7%	0.6%	0.5%	0.3%	0.2%	0.2%	0.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.4
3	0.7%	0.7%	0.5%	0.4%	0.3%	0.3%	0.5%	0.6	0.6	0.6	0.6	0.6	0.6	0.5
4	0.7%	0.6%	0.4%	0.3%	0.2%	0.2%	0.4%	0.5	0.5	0.5	0.5	0.5	0.5	0.4
5	1.0%	0.9%	0.8%	0.5%	0.4%	0.4%	0.8%	0.8	0.8	0.8	0.8	0.9	0.8	0.8
6	0.9%	0.8%	0.7%	0.4%	0.3%	0.3%	0.6%	0.7	0.7	0.7	0.7	0.7	0.6	0.6
7	1.2%	1.0%	0.8%	0.5%	0.4%	0.4%	0.8%	0.9	0.9	0.9	0.9	0.9	0.8	0.7
8	1.1%	1.0%	0.8%	0.6%	0.4%	0.4%	0.7%	0.9	0.8	0.9	0.9	0.9	0.7	0.7
9	1.3%	1.3%	1.0%	0.7%	0.4%	0.5%	1.0%	1.0	1.1	1.1	1.1	1.0	1.0	0.9
10	1.3%	1.2%	1.0%	0.7%	0.5%	0.6%	1.2%	1.0	1.0	1.1	1.2	1.2	1.1	1.1
11	1.1%	1.1%	0.8%	0.5%	0.3%	0.4%	0.7%	0.9	0.9	0.9	0.8	0.8	0.7	0.6
12	1.4%	1.2%	0.8%	0.6%	0.4%	0.4%	0.8%	1.1	1.0	0.9	0.9	0.9	0.8	0.8
13	2.3%	2.0%	1.4%	0.9%	0.6%	0.8%	1.8%	1.7	1.7	1.6	1.4	1.3	1.5	1.7
14	2.4%	2.1%	1.5%	1.0%	0.7%	0.8%	2.0%	1.9	1.8	1.7	1.6	1.5	1.6	1.9
15	2.3%	2.3%	1.5%	0.8%	0.5%	0.8%	2.2%	1.8	2.0	1.7	1.3	1.1	1.6	2.0
16	2.6%	2.8%	2.2%	1.1%	0.8%	1.0%	1.9%	2.0	2.4	2.4	1.8	1.8	1.9	1.7
17	1.4%	1.2%	0.8%	0.5%	0.3%	0.5%	0.9%	1.1	1.0	0.9	0.7	0.8	0.9	0.8
18	1.9%	1.5%	1.3%	1.0%	0.8%	0.9%	1.1%	1.5	1.3	1.4	1.6	1.8	1.7	1.0
19	2.0%	2.1%	1.5%	0.9%	0.7%	0.9%	1.6%	1.6	1.8	1.6	1.5	1.6	1.8	1.5
20	3.4%	3.1%	2.2%	1.9%	1.3%	1.2%	1.8%	2.6	2.7	2.4	3.0	3.1	2.3	1.6
21	3.6%	3.1%	2.0%	1.1%	0.6%	1.0%	1.4%	2.8	2.7	2.2	1.7	1.4	1.9	1.3
22	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0	0.0	0.0	0.0	0.0	0.0	0.0
23	1.5%	1.3%	0.9%	0.6%	0.3%	0.3%	0.6%	1.2	1.1	1.0	0.9	0.7	0.7	0.5
24	1.2%	1.1%	1.0%	0.6%	0.5%	0.4%	1.0%	1.0	0.9	1.1	1.0	1.1	0.7	0.9
25	1.1%	0.8%	0.7%	0.5%	0.3%	0.3%	0.6%	0.8	0.7	0.8	0.7	0.7	0.6	0.5
26	1.9%	1.7%	1.1%	0.6%	0.4%	0.5%	1.5%	1.5	1.5	1.2	1.0	1.0	1.0	1.4
27	0.5%	0.5%	0.4%	0.3%	0.2%	0.2%	0.4%	0.4	0.4	0.4	0.4	0.4	0.4	0.3
40	1.5%	1.3%	1.0%	0.5%	0.4%	0.4%	0.9%	1.2	1.1	1.1	0.9	0.8	0.8	0.8
41	1.0%	0.9%	0.8%	0.7%	0.3%	0.5%	1.4%	0.8	0.8	0.9	1.1	0.8	1.0	1.3
42	1.3%	1.2%	0.9%	0.7%	0.5%	0.5%	1.0%	1.0	1.0	1.0	1.1	1.1	1.0	0.9
43	1.0%	1.2%	1.3%	0.8%	0.5%	0.4%	1.3%	0.8	1.0	1.4	1.3	1.1	0.8	1.2
44	2.5%	2.0%	2.1%	1.4%	0.7%	0.9%	1.9%	2.0	1.7	2.3	2.3	1.6	1.7	1.7
45	2.4%	2.4%	2.0%	1.2%	0.8%	0.8%	1.3%	1.9	2.1	2.1	2.0	1.8	1.5	1.2
99	0.5%	0.4%	0.3%	0.7%	0.2%	0.2%	0.3%	0.3	0.4	0.3	1.1	0.4	0.4	0.3
Tot	**1.0%**	**0.9%**	**0.7%**	**0.5%**	**0.3%**	**0.4%**	**0.8%**	**0.8**	**0.8**	**0.8**	**0.8**	**0.8**	**0.7**	**0.7**
DOI Terr	**1.8%**	**1.6%**	**1.3%**	**0.9%**	**0.5%**	**0.6%**	**1.4%**	**1.4**	**1.4**	**1.4**	**1.4**	**1.2**	**1.2**	**1.2**

Assignment Summary By Assignment Month (Through April, 2024)

Date	2019 Assignment Count	2020 Assignment Count	2021 Assignment Count	2022 Assignment Exp*	2023 Assignment Count	2024 Assignment Count	22/21	23/22	23/22	Pre-Covid Comparison 23/19	24/19
Jan	2,563	1,970	909	760	2,165	6,861	-16.4%	184.9%	216.9%	-15.5%	167.7%
Feb	2,617	2,029	800	783	2,275	7,890	-2.1%	190.5%	246.8%	-13.1%	201.5%
Mar	3,199	1,888	1,424	1,163	3,281	8,489	-18.3%	182.1%	158.7%	2.6%	165.4%
Apr	2,934	1,090	1,215	1,086	3,012	8,168	-10.6%	177.3%	171.2%	2.7%	178.4%
May	2,659	1,896	1,091	1,179	3,238		8.1%	174.6%		21.8%	
Jun	2,349	1,725	1,210	1,273	3,611		5.2%	183.7%		53.7%	
Jul	2,197	1,497	1,082	1,289	3,771		19.1%	192.6%		71.6%	
Aug	2,303	1,441	1,055	1,533	4,805		45.3%	213.4%		108.6%	
Sep	2,154	1,337	944	1,519	5,171		60.9%	240.4%		140.1%	
Oct	2,171	1,201	940	1,604	5,605		70.6%	249.4%		158.2%	
Nov	1,800	879	849	1,660	5,792		95.5%	248.9%		221.8%	
Dec	1,667	864	802	1,848	5,907		130.4%	219.6%		254.3%	
Total YTD	28,613	17,817	12,321	15,697	48,633	31,408	27.4%	209.8%		70.0%	
Avg Mo	2,384	1,485	1,027	1,308	4,053	7,852					

MAIP Assigned (CAR ID 9) Statistically Reported Exposures By Effective Month @ February, 2024

Includes New and Renewal Business

Date	2019 ID 9 Exp	2020 ID 9 Exp	2021 ID 9 Exp	2022 ID 9 Exp	2023 ID 9 Exp	2024 ID 9 Exp*	% Difference 20 / 19	21 / 20	22 / 21	23 / 22	24 / 23	Pre-Covid Comparison 23 / 19	24 / 19
Jan	3,875	3,249	1,354	1,385	2,343	8,597	-16%	-58.3%	2.3%	69.2%	267.0%	-39.5%	121.9%
Feb	3,944	3,169	1,278	1,288	2,394	9,736	-20%	-59.7%	0.8%	85.9%	306.6%	-39.3%	146.9%
Mar	4,684	3,390	1,741	1,764	3,433		-27.6%	-48.6%	1.3%	94.6%		-26.7%	
Apr	4,267	2,540	1,423	1,437	3,151		-40.5%	-44.0%	1.0%	119.2%		-26.2%	
May	3,955	3,050	1,596	1,624	3,442		-22.9%	-47.7%	1.8%	111.9%		-13.0%	
Jun	3,616	2,737	1,728	1,748	3,753		-24.3%	-36.9%	1.1%	114.8%		3.8%	
Jul	3,419	2,511	1,670	1,667	3,962		-26.6%	-33.5%	-0.2%	137.7%		15.9%	
Aug	3,626	2,561	1,890	1,901	5,029		-29.4%	-26.2%	0.6%	164.5%		38.7%	
Sep	3,303	2,435	1,924	1,917	5,580		-26.3%	-21.0%	-0.4%	191.1%		68.9%	
Oct	3,464	2,356	1,921	1,918	6,038		-32.0%	-18.5%	-0.1%	214.7%		74.3%	
Nov	2,924	1,747	1,863	1,857	6,368		-40.3%	6.6%	-0.3%	242.9%		117.8%	
Dec	2,788	1,847	2,004	2,010	6,253		-33.8%	8.5%	0.3%	211.1%		124.3%	
Total YTD	43,865	31,592	20,392	20,517	51,746	18,333	-28.0%	-35.5%	0.6%	152.2%		18.0%	
Total Mkt Exp	4,686,073	4,738,078	4,711,667	4,832,190	4,972,938	847,517	1.1%	-0.6%	2.6%	2.9%		6.1%	
Res Mkt Shr	0.9%	0.7%	0.4%	0.4%	1.0%	2.2%	-28.8%	-35.1%	-1.9%	145.1%		11.2%	131.1%

*Data includes adjustments for Amica 2024 accounting/statistical shipment data .

MAIP Residual Market Share By Policy Effective Month (Stat Reported PDL Exposures)
Data as of February 2024
PY 2022-2024

PY	Eff mo	ID 9 Exp	Tot Mkt Exp	Res Mkt Share	PY	Eff mo	ID 9 Exp	Tot Mkt Exp	Res Mkt Share	PY	Eff mo	ID 9 Exp	Tot Mkt Exp	Res Mkt Share
22	1	1,385	462,547	0.3%	23	1	2,343	469,749	0.5%	24	1	8,597	479,712	1.8%
22	2	1,288	328,664	0.4%	23	2	2,394	346,472	0.7%	24	2	9,736	367,805	2.6%
22	3	1,764	409,631	0.4%	23	3	3,433	415,886	0.8%					
22	4	1,437	410,766	0.3%	23	4	3,151	421,326	0.7%					
22	5	1,624	416,856	0.4%	23	5	3,442	426,546	0.8%					
22	6	1,748	432,771	0.4%	23	6	3,753	443,907	0.8%					
22	7	1,667	423,973	0.4%	23	7	3,962	432,574	0.9%					
22	8	1,901	445,253	0.4%	23	8	5,029	458,763	1.1%					
22	9	1,917	415,122	0.5%	23	9	5,580	427,562	1.3%					
22	10	1,918	392,790	0.5%	23	10	6,038	407,286	1.5%					
22	11	1,857	346,722	0.5%	23	11	6,368	361,890	1.8%					
22	12	2,010	347,096	0.6%	23	12	6,253	360,975	1.7%					
		20,517	4,832,190	0.4%			51,746	4,972,938	1.0%			18,333	847,517	2.2%

Current Rolling 12 Months as of Feb, 2024

Id 9	65,342
Tot Mkt	5,004,233
Res Mkt Share	1.3%

*Includes 2024 adjustments for missing 2024 Amica accounting/statistical shipments.

Commonwealth Automobile Reinsurers
MAIP 3 Year Loss Ratio (CAR ID 9)
Data through December, 2023

	Rate Class Group										
Territory	10	15	17	18	20	21	25	26	30	MC/Misc.	Total
1	83.5%	85.3%	69.6%	8.6%	53.8%	0.0%	162.7%	24.4%	22.3%	89.3%	83.3%
2	89.6%	269.5%	63.7%	39.4%	**111.6%**	12.4%	88.2%	404.3%	68.1%	30.6%	103.6%
3	90.2%	75.3%	96.9%	25.4%	**97.0%**	246.4%	62.3%	45.1%	62.8%	87.8%	88.4%
4	76.6%	58.7%	90.6%	34.9%	**63.6%**	10.3%	75.5%	0.7%	51.7%	71.7%	73.8%
5	93.0%	103.3%	80.5%	56.7%	**82.3%**	119.7%	110.7%	21.0%	107.1%	71.2%	91.3%
6	92.3%	67.0%	97.9%	37.2%	**52.0%**	88.3%	43.8%	20.7%	64.9%	46.0%	84.4%
7	93.3%	130.0%	**85.9%**	32.9%	**111.7%**	100.2%	55.6%	92.6%	33.3%	108.5%	94.1%
8	92.0%	126.7%	**97.1%**	83.7%	**88.6%**	89.1%	87.9%	140.4%	20.5%	15.1%	93.1%
9	104.6%	63.0%	**96.2%**	4.1%	**78.9%**	**119.3%**	92.6%	0.0%	**15.5%**	85.0%	96.3%
10	94.3%	86.0%	**92.2%**	45.0%	**87.4%**	**5.1%**	92.8%	53.9%	**244.5%**	23.2%	91.1%
11	110.1%	224.9%	118.9%	104.7%	**42.0%**	16.0%	267.8%	0.0%	0.0%	272.0%	119.2%
12	93.1%	123.1%	**58.9%**	80.8%	**70.7%**	28.6%	44.5%	147.2%	39.8%	74.0%	86.7%
13	99.1%	111.3%	**73.9%**	54.3%	**71.3%**	**263.4%**	76.9%	133.5%	57.7%	**48.2%**	91.5%
14	89.4%	80.1%	**73.4%**	43.9%	**56.3%**	**37.5%**	**84.6%**	3.8%	156.9%	**27.0%**	82.1%
15	102.6%	135.2%	**34.3%**	14.2%	**27.8%**	**6.7%**	**62.0%**	0.0%	0.0%	**163.5%**	84.0%
16	**70.1%**	194.4%	**102.8%**	42.6%	**55.5%**	**46.8%**	**50.3%**	0.0%	**0.0%**	**168.1%**	74.3%
17	108.5%	14.9%	**42.2%**	216.5%	**1.0%**	440.1%	26.6%	4.7%	0.0%	**16.5%**	87.8%
18	**126.6%**	111.4%	**74.4%**	**0.0%**	**19.1%**	**0.0%**	**0.0%**	41.9%	0.0%	**6.2%**	105.7%
19	113.8%	116.7%	**20.9%**	16.7%	**16.9%**	**93.7%**	0.0%	0.0%	0.0%	112.7%	88.1%
20	**102.8%**	66.9%	**54.6%**	71.0%	**42.1%**	**108.1%**	**16.2%**	60.3%	0.0%	1.7%	85.8%
21	**100.4%**	**128.0%**	**88.1%**	107.9%	**129.1%**	**319.5%**	**65.7%**	70.3%	66.3%	**27.4%**	106.9%
22	**108.7%**	**87.9%**	**70.5%**	**0.0%**	**113.4%**	**2.1%**	**6.6%**	**0.0%**	32.8%	**15.7%**	100.8%
23	86.6%	86.5%	**85.0%**	0.0%	**17.6%**	510.4%	**83.0%**	0.0%	0.0%	**341.4%**	79.9%
24	142.5%	68.4%	37.0%	117.6%	**59.3%**	**0.0%**	**155.6%**	0.0%	94.3%	**61.5%**	107.6%
25	130.9%	56.6%	**25.0%**		**25.6%**	0.0%	**0.0%**		0.0%	272.5%	103.3%
26	90.1%	171.0%	**62.9%**		**61.4%**	**525.1%**	**67.3%**		0.0%	**0.0%**	90.5%
27	95.9%	49.6%	59.0%	70.1%	**100.5%**	62.5%	**55.8%**	0.0%	60.3%	35.6%	83.4%
40	**104.8%**	103.5%	**98.1%**	**54.5%**	**93.7%**	**23.8%**	25.0%		0.0%	**276.8%**	99.3%
41	**88.3%**	129.2%	**46.5%**	**75.1%**	**63.5%**	**33.9%**	37.9%	13.9%	457.4%	**19.3%**	76.4%
42	**78.1%**	91.9%	**94.4%**	123.6%	**108.7%**	**29.2%**	136.3%	0.1%	53.6%	**139.2%**	91.2%
43	**88.2%**	69.8%	**50.5%**	10.0%	**65.4%**	**152.0%**	**93.7%**	21.2%	111.9%	**61.8%**	78.6%
44	**99.0%**	81.0%	**80.5%**	165.3%	**59.5%**	**134.2%**	**171.3%**	28.0%	0.0%	**0.6%**	91.3%
45	**99.1%**	107.9%	**103.2%**	155.1%	**111.0%**	**77.6%**	**156.1%**	**34.1%**	3.0%	**172.7%**	104.1%
99	175.7%	0.0%	57.3%	0.0%	1644.5%		21.3%	0.0%	0.0%	0.0%	215.5%
Total	95.1%	104.4%	80.4%	62.6%	82.5%	117.6%	83.4%	66.5%	61.9%	73.9%	91.2%

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 2021 - December 2023 valued at December, 2023
(2) **Reported Incurred Losses**: reflects policies effective January 2021 - December 2023 valued at December, 2023
(3) **Credit Factors**: current approved credits
(4) **Residual Market Share**: based on exposure data reflecting policies effective January 2023 - December 2023 valued at December, 2023

MAIP Take-Out Credits By Policy Year

PY	MAIP PDL Exp	Res Mkt Share	Quota Share TO Prem
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	43,865	0.9%	7,100,000
2020	31,592	0.7%	6,700,000
2021	20,392	0.4%	5,300,000
2022	20,517	0.4%	3,200,000
2023	51,746	1.0%	2,700,000

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

	Rate Class Group										
Territory	**10**	**15**	**17**	**18**	**20**	**21**	**25**	**26**	**30**	**Misc/MC**	**Total**
01	33,611	2,360	3,486	-	-	264	821	-	-	307	40,850
02	30,705	4,146	6,207	-	-	-	4,476	1,588	1,688	155	48,966
03	97,224	8,549	8,957	1,792	13,041	4,520	2,999	1,815	1,138	1,868	141,902
04	40,757	7,222	7,076	-	6,398	-	1,390	1,886	-	496	65,225
05	153,354	9,108	11,842	3,762	4,957	325	3,163	4,835	1,906	2,253	195,505
06	75,573	9,988	8,890	-	3,094	-	4,109	-	-	718	102,372
07	97,700	9,322	8,189	1,864	12,203	-	4,913	7,574	494	537	142,797
08	71,543	3,473	10,432	3,732	12,464	-	2,433	2,268	5,117	21	111,484
09	58,610	4,065	2,720	2,301	3,849	-	2,944	-	1,311	401	76,200
10	38,535	2,462	7,022	2,300	3,251	-	-	-	-	351	53,921
11	30,593	5,503	2,273	-	-	-	1,358	-	-	-	39,726
12	84,937	13,306	11,490	2,894	1,511	-	4,291	-	1,749	686	120,864
13	141,591	11,722	34,290	600	8,372	525	-	-	-	286	197,386
14	63,324	11,632	10,589	3,823	683	-	-	-	-	490	90,542
15	17,584	4,294	4,943	-	4,069	3,091	-	-	-	-	33,981
16	15,375	1,145	3,484	833	-	-	-	-	-	-	20,837
17	11,227	-	1,066	-	-	-	-	-	-	-	12,293
18	14,497	-	-	-	4,650	-	-	-	-	269	19,416
19	6,303	-	-	-	-	-	-	-	-	-	6,303
20	54,900	9,383	923	-	-	-	-	-	-	-	65,206
21	151,398	29,328	19,455	-	19,294	-	-	-	-	522	219,997
22	81,391	23,732	2,782	3,274	34,287	-	-	-	-	-	145,466
23	4,094	-	-	-	-	-	-	-	-	522	4,616
24	5,824	-	-	-	1,793	-	-	-	-	-	7,616
25	3,045	-	-	-	4,006	-	-	-	2,148	-	9,199
26	12,096	-	2,769	-	-	-	-	-	-	-	14,865
27	46,613	5,720	3,283	1,052	9,376	2,472	4,216	-	-	237	72,970
40	-	-	3,813	-	3,948	-	-	-	-	-	7,761
41	51,963	3,625	6,795	821	-	-	-	367	-	-	63,571
42	66,789	5,916	8,003	2,168	45,020	-	-	-	-	267	128,163
43	33,324	10,262	13,214	-	4,272	3,131	3,942	-	1,586	-	69,732
44	69,029	7,417	13,231	-	5,492	2,376	4,126	-	-	-	101,671
45	150,945	6,371	26,716	-	39,898	-	8,159	-	-	1,071	233,161
99	-	-	1,897	-	-	-	-	-	-	-	1,897
Total	**1,814,453**	**210,053**	**245,836**	**31,216**	**245,929**	**16,704**	**53,341**	**20,333**	**17,136**	**11,458**	**2,666,459**

4/1/2024 Credit Factors

Tot w/ Keep-Out	689,611	53,061	191,926	4,095	245,929	9,123	16,227	-	-	3,427	1,213,400
% of Take-Out	38.0%	25.3%	78.1%	13.1%	100.0%	54.6%	30.4%	0.0%	0.0%	29.9%	45.5%

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

	Rate Class Group										
Territory	**10**	**15**	**17**	**18**	**20**	**21**	**25**	**26**	**30**	**Misc/MC**	**Total**
01	1.3%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.5%
02	1.2%	0.2%	0.2%	0.0%	0.0%	0.0%	0.2%	0.1%	0.1%	0.0%	1.8%
03	3.6%	0.3%	0.3%	0.1%	0.5%	0.2%	0.1%	0.1%	0.0%	0.1%	5.3%
04	1.5%	0.3%	0.3%	0.0%	0.2%	0.0%	0.1%	0.1%	0.0%	0.0%	2.4%
05	5.8%	0.3%	0.4%	0.1%	0.2%	0.0%	0.1%	0.2%	0.1%	0.1%	7.3%
06	2.8%	0.4%	0.3%	0.0%	0.1%	0.0%	0.2%	0.0%	0.0%	0.0%	3.8%
07	3.7%	0.3%	0.3%	0.1%	0.5%	0.0%	0.2%	0.3%	0.0%	0.0%	5.4%
08	2.7%	0.1%	0.4%	0.1%	0.5%	0.0%	0.1%	0.1%	0.2%	0.0%	4.2%
09	2.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	2.9%
10	1.4%	0.1%	0.3%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	2.0%
11	1.1%	0.2%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	1.5%
12	3.2%	0.5%	0.4%	0.1%	0.1%	0.0%	0.2%	0.0%	0.1%	0.0%	4.5%
13	5.3%	0.4%	1.3%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	7.4%
14	2.4%	0.4%	0.4%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	3.4%
15	0.7%	0.2%	0.2%	0.0%	0.2%	0.1%	0.0%	0.0%	0.0%	0.0%	1.3%
16	0.6%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%
17	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%
18	0.5%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%
19	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
20	2.1%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.4%
21	5.7%	1.1%	0.7%	0.0%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	8.3%
22	3.1%	0.9%	0.1%	0.1%	1.3%	0.0%	0.0%	0.0%	0.0%	0.0%	5.5%
23	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
24	0.2%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
25	0.1%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.1%	0.0%	0.3%
26	0.5%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%
27	1.7%	0.2%	0.1%	0.0%	0.4%	0.1%	0.2%	0.0%	0.0%	0.0%	2.7%
40	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
41	1.9%	0.1%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.4%
42	2.5%	0.2%	0.3%	0.1%	1.7%	0.0%	0.0%	0.0%	0.0%	0.0%	4.8%
43	1.2%	0.4%	0.5%	0.0%	0.2%	0.1%	0.1%	0.0%	0.1%	0.0%	2.6%
44	2.6%	0.3%	0.5%	0.0%	0.2%	0.1%	0.2%	0.0%	0.0%	0.0%	3.8%
45	5.7%	0.2%	1.0%	0.0%	1.5%	0.0%	0.3%	0.0%	0.0%	0.0%	8.7%
99	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Total	68.0%	7.9%	9.2%	1.2%	9.2%	0.6%	2.0%	0.8%	0.6%	0.4%	100.0%

4/1/2024 Credit Factors

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

	Rate Class Group											Percent
Terr	**10**	**15**	**17**	**18**	**20**	**21**	**25**	**26**	**30**	**MC/Misc.**	**Total**	**Take Out**
01	-	-	-	-	-	-	-	-	-	-	-	0.0%
02	-	-	-	-	-	-	-	-	-	-	-	0.0%
03	-	-	-	-	13,041	-	-	-	-	-	13,041	9.2%
04	-	-	-	-	6,398	-	-	-	-	-	6,398	9.8%
05	-	-	-	-	4,957	-	-	-	-	-	4,957	2.5%
06	-	-	-	-	3,094	-	-	-	-	-	3,094	3.0%
07	-	-	8,189	-	12,203	-	-	-	-	-	20,393	14.3%
08	-	-	10,432	-	12,464	-	-	-	-	-	22,896	20.5%
09	-	-	2,720	-	3,849	-	-	-	-	-	6,569	8.6%
10	-	-	7,022	-	3,251	-	-	-	-	-	10,273	19.1%
11	-	-	-	-	-	-	-	-	-	-	-	0.0%
12	-	-	11,490	-	1,511	-	-	-	-	-	13,001	10.8%
13	-	-	34,290	-	8,372	525	-	-	-	286	43,473	22.0%
14	-	-	10,589	-	683	-	-	-	-	490	11,762	13.0%
15	-	-	4,943	-	4,069	3,091	-	-	-	-	12,103	35.6%
16	15,375	-	3,484	-	-	-	-	-	-	-	18,859	90.5%
17	-	-	1,066	-	-	-	-	-	-	-	1,066	8.7%
18	14,497	-	-	-	4,650	-	-	-	-	269	19,416	100.0%
19	-	-	-	-	-	-	-	-	-	-	-	0.0%
20	54,900	-	923	-	-	-	-	-	-	-	55,823	85.6%
21	151,398	29,328	19,455	-	19,294	-	-	-	-	522	219,997	100.0%
22	81,391	23,732	2,782	3,274	34,287	-	-	-	-	-	145,466	100.0%
23	-	-	-	-	-	-	-	-	-	522	522	11.3%
24	-	-	-	-	1,793	-	-	-	-	-	1,793	23.5%
25	-	-	-	-	4,006	-	-	-	-	-	4,006	43.5%
26	-	-	2,769	-	-	-	-	-	-	-	2,769	18.6%
27	-	-	-	-	9,376	-	-	-	-	-	9,376	12.8%
40	-	-	3,813	-	3,948	-	-	-	-	-	7,761	100.0%
41	51,963	-	6,795	821	-	-	-	-	-	-	59,579	93.7%
42	66,789	-	8,003	-	45,020	-	-	-	-	267	120,079	93.7%
43	33,324	-	13,214	-	4,272	3,131	3,942	-	-	-	57,883	83.0%
44	69,029	-	13,231	-	5,492	2,376	4,126	-	-	-	94,254	92.7%
45	150,945	-	26,716	-	39,898	-	8,159	-	-	1,071	226,789	97.3%
99	-	-	-	-	-	-	-	-	-	-	-	
Total	689,611	53,061	191,926	4,095	245,929	9,123	16,227	-	-	3,427	1,213,400	45.5%
% Take-Out	38.0%	25.3%	78.1%	13.1%	100.0%	54.6%	30.4%	0.0%	0.0%	29.9%	45.5%	

4/1/2024 Credit Factors

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

	Rate Class Group										
Terr	**10**	**15**	**17**	**18**	**20**	**21**	**25**	**26**	**30**	**Misc/MC**	**Total**
01	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%
03	0.0%	0.0%	0.0%	0.0%	1.1%	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%
04	0.0%	0.0%	0.0%	0.0%	0.5%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%
05	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
06	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
07	0.0%	0.0%	0.7%	0.0%	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.7%
08	0.0%	0.0%	0.9%	0.0%	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.9%
09	0.0%	0.0%	0.2%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%
10	0.0%	0.0%	0.6%	0.0%	0.3%	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%
12	0.0%	0.0%	0.9%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%
13	0.0%	0.0%	2.8%	0.0%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	3.6%
14	0.0%	0.0%	0.9%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%
15	0.0%	0.0%	0.4%	0.0%	0.3%	0.3%	0.0%	0.0%	0.0%	0.0%	1.0%
16	1.3%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.6%
17	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
18	1.2%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	1.6%
19	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
20	4.5%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.6%
21	12.5%	2.4%	1.6%	0.0%	1.6%	0.0%	0.0%	0.0%	0.0%	0.0%	18.1%
22	6.7%	2.0%	0.2%	0.3%	2.8%	0.0%	0.0%	0.0%	0.0%	0.0%	12.0%
23	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
24	0.0%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
25	0.0%	0.0%	0.0%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
26	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
27	0.0%	0.0%	0.0%	0.0%	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%
40	0.0%	0.0%	0.3%	0.0%	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.6%
41	4.3%	0.0%	0.6%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	4.9%
42	5.5%	0.0%	0.7%	0.0%	3.7%	0.0%	0.0%	0.0%	0.0%	0.0%	9.9%
43	2.7%	0.0%	1.1%	0.0%	0.4%	0.3%	0.3%	0.0%	0.0%	0.0%	4.8%
44	5.7%	0.0%	1.1%	0.0%	0.5%	0.2%	0.3%	0.0%	0.0%	0.0%	7.8%
45	12.4%	0.0%	2.2%	0.0%	3.3%	0.0%	0.7%	0.0%	0.0%	0.1%	18.7%
99	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	56.8%	4.4%	15.8%	0.3%	20.3%	0.8%	1.3%	0.0%	0.0%	0.3%	100.0%

4/1/2024 Credit Factors

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

	Rate Class Group										
Territory	**10**	**15**	**17**	**18**	**20**	**21**	**25**	**26**	**30**	**MC/Misc**	**Total**
01	30	2	2	-	-	0	0	-	-	2	37
02	27	3	3	-	-	-	2	1	2	1	39
03	87	9	6	1	5	3	1	1	1	8	122
04	25	5	4	-	2	-	0	1	-	5	43
05	116	10	7	2	2	0	1	3	1	9	151
06	50	8	5	-	1	-	1	-	-	4	69
07	67	7	4	1	3	-	2	4	0	3	92
08	47	4	5	2	4	-	1	1	3	0	66
09	32	4	1	1	1	-	1	-	1	2	43
10	27	3	3	1	1	-	-	-	-	1	37
11	13	4	1	-	-	-	0	-	-	-	19
12	50	10	5	1	0	-	1	-	1	2	71
13	75	9	11	0	2	0	-	-	-	1	100
14	34	8	4	2	0	-	-	-	-	2	50
15	9	3	2	-	1	1	-	-	-	-	16
16	8	1	1	0	-	-	-	-	-	-	11
17	6	-	1	-	-	-	-	-	-	-	6
18	7	-	-	-	1	-	-	-	-	1	9
19	3	-	-	-	-	-	-	-	-	-	3
20	24	6	0	-	-	-	-	-	-	-	30
21	58	14	6	-	3	-	-	-	-	1	81
22	33	11	1	1	6	-	-	-	-	-	51
23	2	-	-	-	-	-	-	-	-	1	3
24	4	-	-	-	1	-	-	-	-	-	5
25	2	-	-	-	1	-	-	-	1	-	4
26	6	-	1	-	-	-	-	-	-	-	7
27	42	7	3	1	4	2	2	-	-	1	62
40	-	-	1	-	1	-	-	-	-	-	2
41	28	3	3	1	-	-	-	0	-	-	35
42	31	4	2	1	10	-	-	-	-	1	49
43	19	6	5	-	1	1	1	-	1	-	33
44	50	6	6	-	2	1	1	-	-	-	65
45	58	4	7	-	6	-	2	-	-	3	80
99	-	-	1	-	-	-	-	-	-	-	1
Total	**1,071**	**149**	**103**	**15**	**57**	**7**	**17**	**11**	**12**	**49**	**1,493**

4/1/2024 Credit Factors

	10	15	17	18	20	21	25	26	30	MC/Misc	Total
Tot w/ Keep-Out	316	25	71	2	57	3	4	-	-	11	487
% of Take-Out	29.5%	16.6%	68.5%	9.7%	100.0%	41.1%	21.2%	0.0%	0.0%	21.4%	32.7%

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

	Rate Class Group										
Territory	**10**	**15**	**17**	**18**	**20**	**21**	**25**	**26**	**30**	**MC/Misc**	**Total**
01	2.0%	0.1%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	2.5%
02	1.8%	0.2%	0.2%	0.0%	0.0%	0.0%	0.1%	0.1%	0.1%	0.1%	2.6%
03	5.8%	0.6%	0.4%	0.1%	0.3%	0.2%	0.1%	0.1%	0.1%	0.6%	8.2%
04	1.7%	0.4%	0.3%	0.0%	0.1%	0.0%	0.0%	0.1%	0.0%	0.3%	2.9%
05	7.8%	0.6%	0.5%	0.1%	0.1%	0.0%	0.1%	0.2%	0.1%	0.6%	10.1%
06	3.4%	0.5%	0.3%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.3%	4.6%
07	4.5%	0.5%	0.3%	0.1%	0.2%	0.0%	0.1%	0.3%	0.0%	0.2%	6.2%
08	3.1%	0.3%	0.4%	0.1%	0.3%	0.0%	0.1%	0.1%	0.2%	0.0%	4.4%
09	2.2%	0.2%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%	0.1%	0.1%	2.9%
10	1.8%	0.2%	0.2%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	2.5%
11	0.9%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.3%
12	3.3%	0.7%	0.3%	0.1%	0.0%	0.0%	0.1%	0.0%	0.1%	0.1%	4.8%
13	5.0%	0.6%	0.8%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	6.7%
14	2.3%	0.5%	0.3%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	3.4%
15	0.6%	0.2%	0.1%	0.0%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	1.1%
16	0.6%	0.1%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.7%
17	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
18	0.5%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.1%	0.6%
19	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
20	1.6%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.0%
21	3.9%	0.9%	0.4%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.1%	5.5%
22	2.2%	0.7%	0.1%	0.1%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	3.4%
23	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%	0.2%
24	0.3%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.3%
25	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.1%	0.0%	0.3%
26	0.4%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%
27	2.8%	0.5%	0.2%	0.1%	0.3%	0.1%	0.1%	0.0%	0.0%	0.1%	4.2%
40	0.0%	0.0%	0.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
41	1.9%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	2.4%
42	2.1%	0.3%	0.1%	0.1%	0.6%	0.0%	0.0%	0.0%	0.0%	0.1%	3.3%
43	1.3%	0.4%	0.3%	0.0%	0.1%	0.1%	0.1%	0.0%	0.1%	0.0%	2.2%
44	3.3%	0.4%	0.4%	0.0%	0.1%	0.1%	0.1%	0.0%	0.0%	0.0%	4.4%
45	3.9%	0.3%	0.5%	0.0%	0.4%	0.0%	0.1%	0.0%	0.0%	0.2%	5.4%
99	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
Total	71.8%	10.0%	6.9%	1.0%	3.9%	0.5%	1.1%	0.7%	0.8%	3.3%	100.0%

4/1/2024 Credit Factors

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

Territory	Rate Class Group 10	15	17	18	20	21	25	26	30	MC/Misc.	Total	Percent Take Out
01	-	-	-	-	-	-	-	-	-	-	-	0.0%
02	-	-	-	-	-	-	-	-	-	-	-	0.0%
03	-	-	-	-	5	-	-	-	-	-	5	3.8%
04	-	-	-	-	2	-	-	-	-	-	2	4.7%
05	-	-	-	-	2	-	-	-	-	-	2	1.2%
06	-	-	-	-	1	-	-	-	-	-	1	1.4%
07	-	-	4	-	3	-	-	-	-	-	8	8.3%
08	-	-	5	-	4	-	-	-	-	-	9	13.8%
09	-	-	1	-	1	-	-	-	-	-	2	5.4%
10	-	-	3	-	1	-	-	-	-	-	4	11.4%
11	-	-	-	-	-	-	-	-	-	-	-	0.0%
12	-	-	5	-	0	-	-	-	-	-	6	7.9%
13	-	-	11	-	2	0	-	-	-	1	15	15.1%
14	-	-	4	-	0	-	-	-	-	2	7	13.2%
15	-	-	2	-	1	1	-	-	-	-	4	24.7%
16	8	-	1	-	-	-	-	-	-	-	9	86.9%
17	-	-	1	-	-	-	-	-	-	-	1	8.3%
18	7	-	-	-	1	-	-	-	-	1	9	100.0%
19	-	-	-	-	-	-	-	-	-	-	-	0.0%
20	24	-	0	-	-	-	-	-	-	-	24	80.2%
21	58	14	6	-	3	-	-	-	-	1	81	100.0%
22	33	11	1	1	6	-	-	-	-	-	51	100.0%
23	-	-	-	-	-	-	-	-	-	1	1	37.5%
24	-	-	-	-	1	-	-	-	-	-	1	10.5%
25	-	-	-	-	1	-	-	-	-	-	1	24.0%
26	-	-	1	-	-	-	-	-	-	-	1	14.3%
27	-	-	-	-	4	-	-	-	-	-	4	6.5%
40	-	-	1	-	1	-	-	-	-	-	2	100.0%
41	28	-	3	1	-	-	-	-	-	-	32	90.7%
42	31	-	2	-	10	-	-	-	-	1	43	89.1%
43	19	-	5	-	1	1	1	-	-	-	27	79.6%
44	50	-	6	-	2	1	1	-	-	-	60	91.2%
45	58	-	7	-	6	-	2	-	-	3	76	95.0%
99	-	-	-	-	-	-	-	-	-	-	-	
Total	316	25	71	2	57	3	4	-	-	11	487	32.7%
% Take-Out	29.5%	16.6%	68.5%	9.7%	100.0%	41.1%	21.2%	0.0%	0.0%	21.4%	32.7%	

4/1/2024 Credit Factors

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

	Rate Class Group										
Territory	**10**	**15**	**17**	**18**	**20**	**21**	**25**	**26**	**30**	**MC/Misc**	**Total**
01	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%
03	0.0%	0.0%	0.0%	0.0%	1.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.0%
04	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
05	0.0%	0.0%	0.0%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
06	0.0%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
07	0.0%	0.0%	0.9%	0.0%	0.7%	0.0%	0.0%	0.0%	0.0%	0.0%	1.6%
08	0.0%	0.0%	1.1%	0.0%	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%	1.9%
09	0.0%	0.0%	0.3%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%
10	0.0%	0.0%	0.7%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.9%
11	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%	1.1%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	1.1%
13	0.0%	0.0%	2.4%	0.0%	0.4%	0.0%	0.0%	0.0%	0.0%	0.3%	3.1%
14	0.0%	0.0%	0.9%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.5%	1.4%
15	0.0%	0.0%	0.4%	0.0%	0.2%	0.2%	0.0%	0.0%	0.0%	0.0%	0.8%
16	1.7%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	1.9%
17	0.0%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.1%
18	1.5%	0.0%	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.2%	1.9%
19	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
20	4.9%	0.0%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	5.0%
21	11.8%	2.9%	1.1%	0.0%	0.7%	0.0%	0.0%	0.0%	0.0%	0.2%	16.7%
22	6.8%	2.2%	0.2%	0.2%	1.2%	0.0%	0.0%	0.0%	0.0%	0.0%	10.6%
23	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%	0.2%
24	0.0%	0.0%	0.0%	0.0%	0.1%	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%	0.2%
26	0.0%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.2%
27	0.0%	0.0%	0.0%	0.0%	0.8%	0.0%	0.0%	0.0%	0.0%	0.0%	0.8%
40	0.0%	0.0%	0.2%	0.0%	0.2%	0.0%	0.0%	0.0%	0.0%	0.0%	0.4%
41	5.8%	0.0%	0.6%	0.1%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	6.5%
42	6.3%	0.0%	0.4%	0.0%	2.0%	0.0%	0.0%	0.0%	0.0%	0.2%	8.9%
43	3.8%	0.0%	1.0%	0.0%	0.2%	0.2%	0.2%	0.0%	0.0%	0.0%	5.5%
44	10.2%	0.0%	1.3%	0.0%	0.3%	0.2%	0.2%	0.0%	0.0%	0.0%	12.2%
45	11.9%	0.0%	1.5%	0.0%	1.2%	0.0%	0.3%	0.0%	0.0%	0.6%	15.6%
99	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
Total	64.7%	5.1%	14.5%	0.3%	11.8%	0.6%	0.7%	0.0%	0.0%	2.2%	100.0%

4/1/2024 Credit Factors

Commonwealth Automobile Reinsurers
Take-Out Credit Average Premium
Rolling 12 Month Data Through December, 2023

	Rate Class Group										
Territory	**10**	**15**	**17**	**18**	**20**	**21**	**25**	**26**	**30**	**MC/Misc.**	**Total**
01	1,111	1,133	1,443	-	-	1,586	1,971	-	-	147	1,092
02	1,137	1,463	2,069	-	-	-	2,238	1,588	844	155	1,261
03	1,119	968	1,414	1,792	2,795	1,808	2,399	1,980	910	226	1,164
04	1,609	1,376	1,733	-	3,199	-	3,337	1,886	-	106	1,526
05	1,324	942	1,712	1,881	2,704	1,951	3,163	1,758	1,906	239	1,298
06	1,496	1,317	1,778	-	3,094	-	3,287	-	-	183	1,478
07	1,455	1,332	1,927	1,864	3,572	-	2,680	2,020	1,186	179	1,555
08	1,536	926	1,987	1,947	3,182	-	2,920	2,268	1,706	256	1,681
09	1,822	1,134	2,040	2,301	3,849	-	3,211	-	1,311	201	1,772
10	1,418	869	2,161	2,300	3,547	-	-	-	-	248	1,474
11	2,280	1,376	2,727	-	-	-	3,258	-	-	-	2,128
12	1,699	1,331	2,224	2,043	3,626	-	4,291	-	1,749	343	1,702
13	1,880	1,302	2,982	1,799	3,864	3,152	-	-	-	229	1,979
14	1,867	1,469	2,541	1,995	4,098	-	-	-	-	210	1,796
15	1,918	1,431	2,472	-	4,069	3,091	-	-	-	-	2,102
16	1,827	1,145	3,484	2,000	-	-	-	-	-	-	1,923
17	2,041	-	2,131	-	-	-	-	-	-	-	2,049
18	2,023	-	-	-	4,650	-	-	-	-	269	2,118
19	2,101	-	-	-	-	-	-	-	-	-	2,101
20	2,295	1,564	2,770	-	-	-	-	-	-	-	2,156
21	2,629	2,107	3,485	-	5,647	-	-	-	-	522	2,699
22	2,460	2,191	3,709	3,274	5,878	-	-	-	-	-	2,825
23	2,456	-	-	-	-	-	-	-	-	522	1,731
24	1,370	-	-	-	3,585	-	-	-	-	-	1,603
25	1,406	-	-	-	4,006	-	-	-	2,148	-	2,208
26	2,016	-	2,769	-	-	-	-	-	-	-	2,124
27	1,103	798	1,094	1,052	2,344	1,561	2,108	-	-	237	1,177
40	-	-	3,813	-	3,948	-	-	-	-	-	3,880
41	1,834	1,176	2,265	1,642	-	-	-	2,203	-	-	1,812
42	2,172	1,365	4,002	2,168	4,657	-	-	-	-	267	2,629
43	1,785	1,759	2,643	-	4,272	3,131	3,942	-	1,586	-	2,082
44	1,385	1,290	2,117	-	3,469	2,592	4,126	-	-	-	1,556
45	2,610	1,593	3,562	-	6,650	-	5,153	-	-	357	2,918
99	-	-	2,069	-	-	-	-	-	-	-	2,069
Total	1,694	1,407	2,379	2,014	4,277	2,227	3,153	1,921	1,469	232	1,786

4/1/2024 Credit Factors

Also Has
Keep-Out Credits

Indicated Credit Factors
Rate Class Group 10

Terr	Current 2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Rule 29 2025	Current Exp
1	-	-	-	-	-	-	-	-	-	-	-	536
2	-	-	-	-	-	-	-	-	-	-	-	796
3	-	-	-	-	-	-	-	-	-	-	-	2,066
4	-	-	-	-	-	-	-	-	-	-	-	1,096
5	-	-	-	-	-	-	-	-	-	-	-	3,294
6	-	-	-	-	-	-	-	-	-	-	-	1,603
7	-	-	-	-	-	-	-	-	-	-	-	2,446
8	-	-	-	-	-	-	-	-	-	-	-	1,261
9	-	-	-	-	-	-	-	-	-	-	-	1,702
10	-	-	-	-	-	-	-	-	-	-	-	1,002
11	-	-	-	-	-	-	-	-	-	-	-	364
12	-	-	-	-	-	-	-	-	-	-	-	1,358
13	-	-	-	-	-	-	-	-	-	-	-	3,476
14	-	-	-	-	-	-	-	-	-	-	-	1,385
15	-	-	-	-	-	-	-	-	-	-	-	562
16	1.00	-	-	-	-	-	-	-	-	-	-	430
17	-	-	-	-	-	-	-	-	-	-	-	118
18	1.00	-	-	-	-	-	-	-	-	-	-	293
19	-	-	-	-	-	-	-	-	-	-	-	232
20	1.00	-	-	1.00	-	-	-	-	-	-	-	421
21	1.00	1.00	1.00	-	1.00	1.00	-	-	-	-	-	1,161
22	1.00	1.00	1.00	-	1.00	1.00	1.00	-	-	-	-	741
23	-	-	-	-	-	-	-	-	-	-	-	205
24	-	-	-	-	-	-	-	-	-	-	-	190
25	-	-	-	-	-	-	-	-	-	-	-	103
26	-	-	-	-	-	-	-	-	-	-	-	348
27	-	-	-	-	-	-	-	-	-	-	-	1,125
40	1.00	-	-	-	-	-	-	-	-	-	-	332
41	1.00	-	-	-	-	-	-	-	-	-	-	1,355
42	1.00	-	-	-	-	-	-	-	-	-	-	991
43	1.00	-	-	-	-	-	-	-	-	-	-	1,032
44	1.00	-	-	-	-	-	-	-	-	-	-	2,207
45	1.00	-	-	-	-	-	-	-	-	-	-	1,023
99	-	-	-	-	-	-	-	-	-	-	-	19

Highlighted 2015/Current Credit Exists **35,269**

Indicated Credit Factors
Rate Class Group 15

Terr	Current 2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Rule 29 2025	Current Exp
1	-	-	-	-	-	-	-	-	-	-	-	78
2	-	-	-	-	-	-	-	-	-	-	-	80
3	-	-	-	-	-	-	-	-	-	-	-	255
4	-	-	-	-	-	-	-	-	-	-	-	136
5	-	-	-	-	-	-	-	-	-	-	-	309
6	-	-	-	-	-	-	-	-	-	-	-	158
7	-	-	-	-	-	-	-	-	-	-	-	205
8	-	-	-	-	-	-	-	-	-	-	-	108
9	-	-	-	-	-	-	-	-	-	-	-	128
10	-	-	-	-	-	-	-	-	-	-	-	79
11	-	-	-	-	-	-	-	-	-	-	-	59
12	-	-	-	-	-	-	-	-	-	-	-	141
13	-	-	-	-	-	-	-	-	-	-	-	243
14	-	-	-	-	-	-	-	-	-	-	-	101
15	-	-	-	-	-	-	-	-	-	-	-	44
16	-	-	-	-	-	-	-	-	-	-	-	30
17	-	-	-	-	-	-	-	-	-	-	-	18
18	-	-	-	-	-	-	-	-	-	-	-	36
19	-	-	-	-	-	-	-	-	-	-	-	20
20	-	-	-	-	-	-	-	-	-	-	-	65
21	1.00	-	-	-	-	-	-	-	-	-	-	120
22	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-	-	-	86
23	-	-	-	-	-	-	-	-	-	-	-	26
24	-	-	-	-	-	-	-	-	-	-	-	20
25	-	-	-	-	-	-	-	-	-	-	-	9
26	-	-	-	-	-	-	-	-	-	-	-	28
27	-	-	-	-	-	-	-	-	-	-	-	160
40	-	-	-	-	-	-	-	-	-	-	-	31
41	-	-	-	-	-	-	-	-	-	-	-	82
42	-	-	-	-	-	-	-	-	-	-	-	126
43	-	-	-	-	-	-	-	-	-	-	-	96
44	-	-	-	-	-	-	-	-	-	-	-	71
45	-	-	-	-	-	-	-	-	-	-	-	115
99	-	-	-	-	-	-	-	-	-	-	-	3
												3,266

Highlighted 2015/Current Credit Exists

Indicated Credit Factors
Rate Class Group 17

Terr	Current 2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Rule 29 2025	Current Exp
1	-	-	-	-	-	-	-	-	-	-	-	77
2	-	-	-	-	-	-	-	-	-	-	-	106
3	-	-	-	-	-	-	-	-	-	-	-	339
4	-	-	-	-	-	-	-	-	-	-	-	158
5	-	-	-	-	-	-	-	-	-	-	-	552
6	-	-	-	-	-	-	-	-	-	-	-	259
7	1.00	-	-	-	-	-	-	-	-	-	-	417
8	1.00	-	-	-	-	-	-	-	-	-	-	231
9	1.00	-	-	-	-	-	-	-	-	-	-	308
10	1.00	-	-	-	-	-	-	-	-	-	-	166
11	-	-	-	-	-	-	-	-	-	-	-	62
12	1.00	-	-	-	-	-	-	-	-	-	-	221
13	1.00	1.00	-	-	-	-	-	-	-	-	-	643
14	1.00	1.00	-	-	-	-	-	-	-	-	-	227
15	1.00	1.00	-	-	-	-	-	-	-	-	-	91
16	1.00	1.00	1.00	1.00	-	-	-	-	-	-	-	64
17	1.00	1.00	-	-	-	-	-	-	-	-	-	17
18	1.00	1.00	1.00	1.00	-	-	-	-	-	-	-	33
19	1.00	1.00	1.00	1.00	1.00	-	-	-	-	-	1.00	35
20	1.00	1.00	1.00	1.00	1.00	1.00	-	-	-	-	1.00	52
21	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-	1.00	144
22	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-	-	1.00	80
23	1.00	1.00	1.00	1.00	-	-	-	-	-	-	-	44
24	-	-	-	-	-	-	-	-	-	-	-	38
25	1.00	-	-	-	-	-	-	-	-	-	-	15
26	1.00	1.00	1.00	-	-	-	-	-	-	-	-	55
27	-	-	-	-	-	-	-	-	-	-	-	183
40	1.00	1.00	1.00	-	-	-	-	1.00	1.00	1.00	1.00	55
41	1.00	1.00	-	-	-	-	-	-	-	-	1.00	265
42	1.00	-	-	-	-	-	-	-	-	-	1.00	207
43	1.00	1.00	1.00	1.00	1.00	-	-	-	-	-	-	212
44	1.00	1.00	1.00	1.00	1.00	-	-	-	-	1.00	1.00	480
45	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-	-	154
99	-	-	-	-	-	-	-	-	-	-	-	5

Highlighted 2015/Current Credit Exists **5,996**

Indicated Credit Factors
Rate Class Group 18

Terr	Current 2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Rule 29 2025	Current Exp
1	-	-	-	-	-	-	-	-	-	-	-	4
2	-	-	-	-	-	-	-	-	-	-	-	15
3	-	-	-	-	-	-	-	-	-	-	-	31
4	-	-	-	-	-	-	-	-	-	-	-	14
5	-	-	-	-	-	-	-	-	-	-	-	37
6	-	-	-	-	-	-	-	-	-	-	-	19
7	-	-	-	-	-	-	-	-	-	-	-	31
8	-	-	-	-	-	-	-	-	-	-	-	15
9	-	-	-	-	-	-	-	-	-	-	-	18
10	-	-	-	-	-	-	-	-	-	-	-	9
11	-	-	-	-	-	-	-	-	-	-	-	5
12	-	-	-	-	-	-	-	-	-	-	-	17
13	-	-	-	-	-	-	-	-	-	-	-	35
14	-	-	-	-	-	-	-	-	-	-	-	16
15	-	-	-	-	-	-	-	-	-	-	-	9
16	-	-	-	-	-	-	-	-	-	-	-	6
17	-	-	-	-	-	-	-	-	-	-	-	2
18	1.00	1.00	-	-	-	-	-	-	-	-	-	2
19	-	-	-	-	-	-	-	-	-	-	-	2
20	-	-	-	1.00	1.00	-	-	-	-	-	-	4
21	-	-	-	-	-	-	-	-	-	-	-	10
22	1.00	-	-	-	-	-	-	-	-	-	-	1
23	-	-	-	-	-	-	-	-	-	-	-	2
24	-	-	-	-	-	-	-	-	-	-	-	1
25	-	-	-	-	-	-	-	-	-	-	-	-
26	-	-	-	-	-	-	-	-	-	-	-	1
27	-	-	-	-	-	-	-	-	-	-	-	14
40	1.00	-	-	-	-	-	-	-	-	-	-	3
41	1.00	-	-	-	-	-	-	-	-	-	-	10
42	-	-	-	-	-	-	-	-	-	-	-	8
43	-	-	-	-	-	-	-	-	-	-	-	16
44	-	-	-	-	-	-	-	-	-	-	-	22
45	-	-	-	-	1.00	1.00	-	-	-	-	-	10
99	-	-	-	-	-	-	-	-	-	-	-	-

Highlighted 2015/Current Credit Exists **390**

Indicated Credit Factors
Rate Class Group 20

Terr	Current 2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Rule 29 2025	Current Exp
1	-	-	1.00	1.00	-	-	-	-	-	-	-	49
2	1.00	-	-	-	-	-	-	-	-	-	1.00	84
3	1.00	-	-	-	-	-	-	-	-	-	-	220
4	1.00	-	-	-	-	-	-	-	-	-	-	108
5	1.00	1.00	1.00	1.00	-	-	-	-	-	-	1.00	428
6	1.00	1.00	1.00	1.00	-	-	-	-	-	-	1.00	155
7	1.00	1.00	1.00	1.00	-	-	-	-	-	-	1.00	322
8	1.00	1.00	1.00	1.00	1.00	-	-	-	-	-	1.00	131
9	1.00	1.00	1.00	1.00	-	-	-	1.00	1.00	1.00	1.00	203
10	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-	1.00	134
11	1.00	1.00	1.00	-	-	-	-	-	-	-	-	41
12	1.00	1.00	1.00	1.00	1.00	-	-	-	-	-	1.00	176
13	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-	1.00	558
14	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-	-	1.00	174
15	1.25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-	1.00	74
16	1.50	1.50	1.25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	97
17	1.25	1.00	1.00	1.00	1.00	-	-	-	-	-	-	10
18	1.25	1.25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	21
19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	27
20	1.50	1.25	1.25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	32
21	1.75	1.50	1.50	1.50	1.50	1.25	1.00	1.00	1.00	1.00	1.00	152
22	1.75	1.25	1.25	1.50	1.50	1.25	1.00	1.00	1.00	1.00	1.25	105
23	1.25	1.00	1.00	1.00	1.00	-	-	-	-	-	-	31
24	1.00	1.00	1.00	1.00	1.00	-	-	-	-	-	-	35
25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	1.00	1.00	10
26	1.50	1.00	1.00	1.00	1.00	1.00	1.00	-	-	-	1.00	57
27	1.00	-	-	-	-	-	-	-	-	-	-	99
40	1.50	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.25	71
41	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	172
42	1.25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	289
43	1.25	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-	1.00	172
44	1.50	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	310
45	1.25	1.25	1.25	1.25	1.25	1.25	1.00	1.00	1.00	1.00	1.00	171
99	-	-	-	-	-	-	-	-	-	-	-	-
												4,716

Highlighted 2015/Current Credit Exists

Indicated Credit Factors
Rate Class Group 21

Terr	Current 2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Rule 29 2025	Current Exp
1	-	-	-	-	-	-	-	-	-	-	-	4
2	-	-	-	-	-	-	-	-	-	-	-	12
3	-	-	-	-	-	-	-	-	-	-	-	20
4	-	-	-	-	-	-	-	-	-	-	-	7
5	-	-	-	-	-	-	-	-	-	-	-	35
6	-	-	-	-	-	-	-	-	-	-	-	30
7	-	-	-	-	-	-	-	-	-	-	-	24
8	-	-	-	-	-	-	-	-	-	-	-	17
9	1.00	-	-	-	-	-	-	-	-	-	-	23
10	1.00	-	-	-	-	-	-	-	-	-	-	7
11	-	-	-	-	-	-	-	-	-	-	-	4
12	-	-	-	-	-	-	-	-	-	-	-	18
13	1.00	-	-	-	-	-	-	-	-	-	-	48
14	1.00	-	-	-	-	-	-	-	-	-	-	19
15	1.00	-	-	1.00	1.00	-	-	-	-	-	-	11
16	1.00	1.00	1.00	-	-	-	-	-	-	-	-	5
17	-	-	-	-	-	-	-	-	-	-	-	1
18	1.00	-	-	-	-	-	-	-	-	-	-	0
19	1.00	-	-	-	-	-	-	-	-	-	-	4
20	1.00	1.00	-	-	1.00	1.00	-	-	-	-	-	5
21	1.00	-	-	1.00	1.00	1.00	-	-	-	-	-	15
22	1.00	-	-	-	1.00	1.00	1.00	-	-	-	-	2
23	-	-	-	-	-	-	-	-	-	-	-	3
24	1.00	-	-	-	-	-	-	-	-	-	-	4
25	-	-	-	-	-	-	-	-	-	-	-	1
26	1.00	-	-	-	-	-	-	-	-	-	-	5
27	-	-	-	-	-	-	-	-	-	-	-	10
40	1.00	1.00	1.00	1.00	1.00	1.00	-	-	-	-	-	8
41	1.00	1.00	-	-	-	-	-	-	-	-	-	31
42	1.00	-	-	-	-	-	-	-	-	-	-	9
43	1.00	-	-	-	-	-	-	-	-	-	-	20
44	1.00	-	-	1.00	1.00	-	-	-	-	-	-	19
45	1.00	-	-	1.00	1.00	1.00	-	-	-	-	-	6
99	-	-	-	-	-	-	-	-	-	-	-	-

Highlighted 2015/Current Credit Exists

424

Indicated Credit Factors
Rate Class Group 25

Terr	Current 2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Rule 29 2025	Current Exp
1	-	-	-	-	-	-	-	-	-	-	-	46
2	-	-	-	-	-	-	-	-	-	-	-	46
3	-	-	-	-	-	-	-	-	-	-	-	133
4	-	-	-	-	-	-	-	-	-	-	-	49
5	-	-	-	-	-	-	-	-	-	-	-	206
6	-	-	-	-	-	-	-	-	-	-	-	112
7	-	-	-	-	-	-	-	-	-	-	-	125
8	-	-	-	-	-	-	-	-	-	-	-	51
9	-	-	-	-	-	-	-	-	-	-	-	73
10	-	-	-	-	-	-	-	-	-	-	-	35
11	-	-	-	-	-	-	-	-	-	-	-	5
12	-	-	-	-	-	-	-	-	-	-	-	48
13	-	-	-	-	-	-	-	-	-	-	-	149
14	1.00	1.00	-	-	-	-	-	-	-	-	-	21
15	1.00	-	-	-	-	-	-	-	-	-	-	9
16	1.00	-	-	1.00	1.00	-	-	-	-	-	1.00	16
17	-	-	-	-	-	-	-	-	-	-	-	4
18	1.00	1.00	1.00	-	-	-	-	-	-	-	-	3
19	-	1.00	1.00	-	-	-	-	-	-	-	-	3
20	1.00	1.00	-	-	-	-	-	-	-	-	-	7
21	1.00	1.00	1.00	1.00	1.00	-	-	-	-	-	-	16
22	1.00	1.00	-	-	-	-	-	-	-	-	-	7
23	1.00	-	-	-	-	-	-	-	-	-	-	2
24	1.00	-	-	-	-	-	-	-	-	-	-	5
25	1.00	-	-	-	-	-	-	-	-	-	-	2
26	1.00	-	-	-	-	-	-	-	-	-	-	7
27	-	-	-	-	-	-	-	-	-	-	-	63
40	-	-	-	-	-	-	-	-	-	-	-	12
41	-	-	-	-	-	-	-	-	-	-	-	65
42	-	-	-	-	-	-	-	-	-	-	-	36
43	1.00	1.00	-	-	-	-	-	-	-	-	-	28
44	1.00	-	-	-	-	-	-	-	-	-	-	55
45	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-	-	-	32
99	-	-	-	-	-	-	-	-	-	-	-	3

Highlighted 2015/Current Credit Exists **1,473**

Indicated Credit Factors
Rate Class Group 26

Terr	Current 2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Rule 29 2025	Current Exp
1	-	-	-	-	-	-	-	-	-	-	-	6
2	-	-	-	-	-	-	-	-	-	-	-	15
3	-	-	-	-	-	-	-	-	-	-	-	32
4	-	-	-	-	-	-	-	-	-	-	-	18
5	-	-	-	-	-	-	-	-	-	-	-	32
6	-	-	-	-	-	-	-	-	-	-	-	18
7	-	-	-	-	-	-	-	-	-	-	-	29
8	-	-	-	-	-	-	-	-	-	-	-	14
9	-	-	-	-	-	-	-	-	-	-	-	10
10	-	-	-	-	-	-	-	-	-	-	-	6
11	-	-	-	-	-	-	-	-	-	-	-	4
12	-	-	-	-	-	-	-	-	-	-	-	8
13	-	-	-	-	-	-	-	-	-	-	-	17
14	-	-	-	-	-	-	-	-	-	-	-	4
15	-	-	-	-	-	-	-	-	-	-	-	2
16	-	-	-	-	-	-	-	-	-	-	-	1
17	-	-	-	-	-	-	-	-	-	-	-	2
18	-	-	-	-	-	-	-	-	-	-	-	1
19	-	-	-	-	-	-	-	-	-	-	-	0
20	-	-	-	-	-	-	-	-	-	-	-	2
21	-	-	-	-	-	-	-	-	-	-	-	1
22	1.00	-	-	-	-	-	-	-	-	-	-	2
23	-	-	-	-	-	-	-	-	-	-	-	-
24	-	-	-	-	-	-	-	-	-	-	-	1
25	-	-	-	-	-	-	-	-	-	-	-	-
26	-	-	-	-	-	-	-	-	-	-	-	-
27	-	-	-	-	-	-	-	-	-	-	-	12
40	-	-	-	-	-	-	-	-	-	-	-	-
41	-	-	-	-	-	-	-	-	-	-	-	11
42	-	-	-	-	-	-	-	-	-	-	-	3
43	-	-	-	-	-	-	-	-	-	-	-	6
44	-	-	-	-	-	-	-	-	-	-	-	11
45	1.00	-	-	-	-	-	-	-	-	-	-	8
99	-	-	-	-	-	-	-	-	-	-	-	1
												276

Highlighted 2015/Current Credit Exists

Indicated Credit Factors
Rate Class Group 30

Terr	Current 2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Rule 29 2025	Current Exp
1	-	-	-	-	-	-	-	-	-	-	-	4
2	-	-	-	-	-	-	-	-	-	-	-	17
3	-	-	-	-	-	-	-	-	-	-	-	19
4	-	-	-	-	-	-	-	-	-	-	-	16
5	-	-	-	-	-	-	-	-	-	-	-	35
6	-	-	-	-	-	-	-	-	-	-	-	14
7	-	-	-	-	-	-	-	-	-	-	-	22
8	-	-	-	-	-	-	-	-	-	-	-	10
9	-	-	-	-	-	-	-	-	-	-	-	13
10	-	-	-	-	-	-	-	-	-	-	-	5
11	-	-	-	-	-	-	-	-	-	-	-	1
12	-	-	-	-	-	-	-	-	-	-	-	8
13	-	-	-	-	-	-	-	-	-	-	-	16
14	-	-	-	-	-	-	-	-	-	-	-	3
15	1.00	1.00	-	-	-	-	-	-	-	-	-	3
16	1.00	-	-	-	-	1.00	1.00	-	-	-	-	7
17	-	-	-	-	-	-	-	-	-	-	-	1
18	-	-	-	-	-	-	-	-	-	-	-	-
19	-	-	-	-	-	-	-	-	-	-	-	1
20	-	-	-	-	-	-	-	-	-	-	-	1
21	-	-	-	-	-	-	-	-	-	-	-	6
22	1.00	-	-	-	1.00	1.00	1.00	-	-	-	1.00	10
23	-	-	-	-	-	-	-	-	-	-	-	2
24	-	-	-	-	-	-	-	-	-	-	-	5
25	-	-	-	-	-	-	-	-	-	-	-	-
26	-	-	-	-	-	-	-	-	-	-	-	1
27	-	-	-	-	-	-	-	-	-	-	-	9
40	-	-	-	-	-	-	-	-	-	-	-	1
41	-	-	-	-	-	-	-	-	-	-	-	4
42	-	-	-	-	-	-	-	-	-	-	-	-
43	-	-	-	-	-	-	-	-	-	-	-	17
44	-	-	-	-	-	-	-	-	-	-	-	4
45	-	-	-	-	-	-	-	-	-	-	-	8
99	-	-	-	-	-	-	-	-	-	-	-	-
												261

Highlighted 2015/Current Credit Exists

Indicated Credit Factors
Rate Class Group MM

	Current										Rule 29	Current
Terr	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Exp
1	-	-	-	-	-	-	-	-	-	-	-	41
2	-	-	-	-	-	-	-	-	-	-	-	45
3	-	-	-	-	-	-	-	-	-	-	-	124
4	-	-	-	-	-	-	-	-	-	-	-	59
5	-	-	-	-	-	-	-	-	-	-	-	148
6	-	-	-	-	-	-	-	-	-	-	-	72
7	-	-	-	-	-	-	-	-	-	-	-	97
8	-	-	-	-	-	-	-	-	-	-	-	40
9	-	-	-	-	-	-	-	-	-	-	-	45
10	-	-	-	-	-	-	-	-	-	-	-	25
11	-	-	-	-	-	-	-	-	-	-	-	10
12	-	-	-	-	-	-	-	-	-	-	-	34
13	1.00	-	-	-	-	-	-	-	-	-	-	96
14	1.00	-	-	-	-	-	-	-	-	-	-	13
15	1.00	1.00	1.00	1.00	1.00	1.00	-	-	-	-	-	20
16	1.00	1.00	1.00	1.00	-	-	-	-	-	-	-	8
17	-	-	-	-	-	-	-	-	-	-	-	5
18	1.00	1.00	1.00	-	-	-	-	-	-	-	-	3
19	-	-	-	-	-	-	-	-	-	-	-	-
20	-	-	-	-	-	-	-	-	-	-	-	7
21	1.00	1.00	1.00	1.00	1.00	-	-	-	-	-	-	19
22	1.00	1.00	-	-	-	-	-	-	-	-	-	4
23	1.00	-	-	-	-	-	-	-	-	-	-	3
24	1.00	-	-	-	-	-	-	-	-	-	-	4
25	-	-	-	-	-	-	-	-	-	-	-	-
26	1.00	1.00	1.00	1.00	1.00	-	-	-	-	-	-	6
27	-	-	-	-	-	-	-	-	-	-	-	82
40	1.00	1.00	1.00	-	-	-	-	-	-	-	-	10
41	1.00	-	-	-	-	-	-	-	-	-	-	19
42	1.00	1.00	1.00	-	-	-	-	-	-	-	-	12
43	1.00	-	-	-	-	-	-	-	-	-	-	10
44	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-	-	-	21
45	1.00	1.00	1.00	-	-	-	-	-	-	-	-	18
99	-	-	-	-	-	-	-	-	-	-	-	2

Highlighted 2015/Current Credit Exists **1,099**

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	Aug-23	Dec-23
1	1,122	1,411	1,527	1,386	1,052	837	867	872	769	669	533	328	272	430	536
2	1,598	1,888	2,115	1,911	1,485	1,207	1,235	1,257	1,186	1,000	735	458	342	550	796
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	1,565	2,066
4	2,512	2,837	2,889	2,739	2,122	1,680	1,530	1,645	1,536	1,333	940	570	465	780	1,096
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	2,304	3,294
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	1,127	1,603
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	1,727	2,446
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	900	1,261
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	1,236	1,702
10	1,760	1,954	2,102	1,897	1,422	1,113	1,064	1,091	1,010	915	721	494	391	647	1,002
11	1,098	1,253	1,274	1,064	798	627	675	670	636	533	355	219	147	263	364
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	918	1,358
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	2,316	3,476
14	2,223	2,492	2,537	2,016	1,478	1,210	1,430	1,565	1,405	1,124	791	496	379	861	1,385
15	880	1,016	1,048	781	482	390	461	534	503	434	267	135	103	332	562
16	845	833	843	640	523	383	410	398	398	301	198	129	79	232	430
17	294	286	290	272	224	214	206	208	164	130	83	48	38	79	118
18	785	777	785	638	526	454	475	416	382	314	198	117	115	213	293
19	524	560	551	442	386	302	303	282	297	235	169	96	105	168	232
20	978	1,026	976	839	655	639	695	688	642	541	347	199	204	295	421
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	794	1,161
22	1,067	1,196	1,123	1,002	740	646	753	893	819	676	509	319	298	545	741
23	1,352	1,492	1,436	1,282	874	602	572	578	530	416	266	142	103	156	205
24	578	642	574	414	342	261	266	254	225	204	164	91	74	135	190
25	335	359	347	296	209	167	186	192	138	123	99	64	49	73	103
26	853	934	821	596	414	359	380	391	358	299	185	96	86	208	348
27	2,087	2,486	2,652	2,461	2,049	1,587	1,524	1,603	1,446	1,328	991	666	501	828	1,125
40	1,886	1,945	1,638	1,112	595	382	320	395	454	381	341	175	127	272	332
41	2,937	3,116	2,993	2,543	1,360	1,099	1,132	1,187	1,028	878	616	376	315	871	1,355
42	5,705	5,081	4,581	3,393	2,307	1,389	1,163	1,117	1,030	875	680	388	266	700	991
43	2,806	2,780	2,546	1,777	1,062	845	917	956	969	1,054	687	350	201	588	1,032
44	1,806	2,056	2,131	1,900	1,233	1,115	1,262	1,284	1,226	1,134	900	727	606	1,461	2,207
45	2,879	3,290	3,375	2,402	1,281	1,018	1,425	1,561	1,593	1,392	966	571	447	709	1,023
99	59	52	49	48	37	39	34	30	23	25	19	38	11	12	19
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**	**24,292**	**35,269**

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	Aug-23	Dec-23
1	49	75	105	103	92	98	101	91	88	82	70	48	26	60	78
2	83	92	109	125	128	125	124	123	103	104	85	57	57	69	80
3	173	240	309	342	271	254	248	261	246	231	205	165	128	183	255
4	129	154	188	189	191	179	176	198	193	174	139	96	79	104	136
5	206	252	334	375	335	292	263	275	272	298	269	199	162	227	309
6	208	250	302	337	319	263	248	265	254	207	182	114	90	133	158
7	224	248	320	332	286	265	285	305	311	272	204	164	125	159	205
8	142	176	247	261	233	205	189	185	182	163	132	94	64	84	108
9	159	197	225	251	208	171	157	178	197	176	149	103	68	109	128
10	64	81	123	114	104	91	95	96	78	69	77	64	43	62	79
11	90	109	113	127	102	81	72	83	105	83	70	50	46	45	59
12	148	210	242	252	253	228	224	229	227	209	142	120	82	109	141
13	281	347	416	437	361	279	326	328	335	276	238	146	109	164	243
14	85	106	140	148	121	106	127	133	145	112	108	70	45	69	101
15	33	51	73	58	60	53	71	65	65	59	45	31	21	39	44
16	22	35	44	35	27	25	31	38	29	43	27	20	10	26	30
17	19	25	31	24	24	31	27	39	38	24	18	6	7	15	18
18	45	46	51	43	38	38	41	48	46	37	31	32	22	32	36
19	38	48	51	40	44	43	47	44	39	35	32	23	18	19	20
20	50	51	59	58	54	60	76	86	99	90	70	51	51	51	65
21	306	331	376	304	267	255	276	303	328	318	231	161	105	109	120
22	121	127	122	134	120	104	124	147	154	152	111	81	66	66	86
23	117	126	142	133	97	71	58	53	57	51	43	23	18	26	26
24	59	69	65	62	64	51	41	32	34	35	27	15	12	15	20
25	13	16	19	21	16	14	11	8	11	13	11	11	5	4	9
26	23	25	43	42	34	32	33	36	22	20	21	11	9	17	28
27	102	132	179	198	196	163	162	181	160	158	134	91	76	112	160
40	92	83	88	78	59	35	43	44	56	41	32	22	14	22	31
41	77	93	114	103	81	66	56	59	58	50	50	37	25	59	82
42	316	309	335	331	341	249	185	170	178	120	94	68	53	95	126
43	67	80	96	95	65	54	51	56	61	74	75	45	34	60	96
44	54	65	86	85	60	58	61	83	92	75	72	41	26	54	71
45	133	168	185	160	126	101	126	180	191	166	148	84	68	75	115
99	2	8	4	5	4	4	3	3	3	2	5	12	(1)	9	3
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**	**2,482**	**3,266**

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	Aug-23	Dec-23
1	192	204	196	175	134	105	81	95	69	82	67	51	35	60	77
2	230	250	235	213	143	142	117	132	105	98	63	50	34	72	106
3	614	638	635	610	400	317	290	307	270	218	184	140	91	215	339
4	340	343	315	292	247	179	180	184	179	112	91	66	53	121	158
5	845	833	816	682	503	399	420	472	435	397	332	228	197	346	552
6	514	515	499	435	364	313	262	273	211	234	187	138	118	193	259
7	724	696	618	527	384	307	327	338	256	234	185	119	113	266	417
8	358	370	360	262	192	190	189	162	158	148	118	84	74	164	231
9	532	532	477	316	229	192	187	249	232	178	162	109	92	198	308
10	239	242	210	168	129	93	107	107	92	84	73	57	43	109	166
11	149	163	147	85	73	46	45	48	37	39	32	18	20	35	62
12	430	384	368	304	252	204	218	205	189	121	100	67	69	115	221
13	745	687	660	506	367	339	355	410	366	317	281	184	178	395	643
14	264	270	250	203	139	128	131	137	123	108	73	52	34	127	227
15	109	110	91	64	52	37	44	37	35	29	35	19	17	43	91
16	119	90	89	66	49	35	36	33	30	35	29	21	17	44	64
17	37	24	19	22	18	10	10	20	16	10	10	6	2	11	17
18	89	82	48	43	33	25	35	22	21	17	19	14	5	20	33
19	52	46	37	32	23	13	23	25	17	14	12	19	14	26	35
20	94	85	89	72	58	51	43	52	33	31	30	26	19	31	52
21	408	366	331	250	187	155	185	206	148	105	97	66	45	89	144
22	141	115	102	93	76	63	71	71	62	47	36	39	36	61	80
23	142	155	141	107	75	72	85	49	42	33	27	15	19	29	44
24	67	69	63	40	35	33	26	31	21	20	16	13	12	26	38
25	39	27	21	14	12	9	13	21	12	6	6	7	-	7	15
26	101	67	65	44	32	30	36	28	18	21	19	7	9	31	55
27	346	322	321	297	250	185	186	214	172	145	128	87	77	145	183
40	214	176	127	75	48	39	35	37	43	39	60	50	27	45	55
41	359	331	331	273	152	115	131	153	107	101	94	70	41	179	265
42	540	443	343	246	122	86	84	91	81	97	118	87	82	169	207
43	258	218	216	133	85	102	106	108	113	92	82	46	28	116	212
44	262	253	250	182	114	120	125	119	107	99	119	128	88	310	480
45	435	427	363	239	128	132	172	218	213	180	108	67	65	104	154
99	24	19	27	26	12	13	14	12	14	9	5	1	1	4	5
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**	**3,903**	**5,996**

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	Aug-23	Dec-23
1	20	26	29	25	15	17	15	13	11	7	9	11	3	7	4
2	23	23	35	29	20	16	23	25	24	12	14	12	3	9	15
3	57	71	98	84	60	51	41	36	28	29	17	13	10	24	31
4	39	42	35	45	37	21	23	28	24	23	13	9	3	10	14
5	74	85	89	88	70	56	59	61	49	42	25	13	11	27	37
6	70	74	66	44	46	32	36	36	34	36	24	14	5	18	19
7	80	83	80	62	44	34	31	38	40	28	20	16	10	19	31
8	44	51	39	24	22	25	23	22	22	17	12	11	10	11	15
9	52	57	43	37	29	19	28	23	28	21	12	7	4	13	18
10	22	17	23	18	11	18	15	11	17	19	9	8	2	7	9
11	18	15	13	12	7	10	9	8	6	7	3	4	1	1	5
12	46	51	58	49	40	28	26	29	29	14	13	8	9	12	17
13	88	87	59	45	36	35	42	47	37	24	21	17	8	18	35
14	35	38	34	30	21	17	26	18	17	12	5	3	1	6	16
15	13	8	12	11	11	10	8	8	10	7	3	1	4	6	9
16	12	11	11	2	-	2	1	5	3	3	3	2	1	4	6
17	8	13	5	5	3	2	4	2	3	3	1	2	2	0	2
18	5	11	13	10	10	6	1	2	9	5	4	1	-	2	2
19	8	12	8	5	3	1	6	3	1	2	1	2	2	2	2
20	14	18	11	7	8	6	13	13	7	7	4	3	3	6	4
21	53	42	35	24	15	16	21	28	22	8	10	2	2	9	10
22	8	16	9	10	6	5	5	11	5	2	2	0	0	2	1
23	16	18	15	10	6	9	3	8	5	3	3	2	1	3	2
24	11	8	6	8	1	5	0	4	1	3	2	0	2	-	1
25	4	3	4	0	2	1	1	3	0	2	-	0	-	-	-
26	9	10	13	7	6	4	2	2	5	3	2	-	-	1	1
27	33	43	48	48	40	28	24	20	27	23	20	14	5	11	14
40	24	18	13	9	4	0	2	4	2	1	1	-	-	4	3
41	48	39	43	44	11	12	14	14	14	7	3	2	2	8	10
42	40	47	24	12	10	7	4	7	9	8	2	1	5	6	8
43	21	20	24	12	13	8	5	9	14	8	8	5	4	6	16
44	26	24	14	5	10	12	8	9	7	7	7	7	3	19	22
45	34	32	43	21	14	12	20	30	29	15	7	10	7	7	10
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**	**274**	**390**

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	Aug-23	Dec-23
1	75	59	36	27	28	43	39	33	27	17	23	18	23	32	49
2	77	70	60	54	46	38	42	25	22	26	23	13	23	66	84
3	206	168	157	162	90	93	94	88	90	94	80	67	72	134	220
4	109	88	76	65	43	33	39	41	40	38	27	24	28	61	108
5	319	291	265	198	185	156	190	159	145	159	131	104	85	271	428
6	134	132	144	114	82	96	90	65	56	71	72	46	52	95	155
7	247	240	227	150	136	122	145	127	116	105	93	85	75	225	322
8	123	123	127	122	75	68	71	75	55	47	54	40	39	84	131
9	181	179	175	116	106	100	95	98	81	73	86	92	68	140	203
10	99	89	81	73	48	43	49	45	31	46	38	29	30	80	134
11	101	64	63	55	37	30	38	25	23	11	11	6	9	23	41
12	184	174	191	183	129	115	127	98	76	74	52	49	36	118	176
13	382	315	319	262	237	223	260	281	198	188	158	122	137	389	558
14	165	141	158	146	151	130	120	110	94	103	56	30	27	111	174
15	80	87	77	67	45	46	47	40	39	32	24	14	12	37	74
16	102	89	120	97	98	70	68	46	45	49	34	22	26	68	97
17	8	9	10	13	9	10	11	12	3	4	6	2	1	5	10
18	53	40	61	35	43	25	13	17	18	17	17	9	10	16	21
19	43	18	31	20	25	23	23	24	18	17	14	9	9	29	27
20	68	66	70	58	51	51	45	46	26	25	17	14	14	19	32
21	390	317	401	332	245	257	246	251	197	128	116	93	67	119	152
22	113	114	140	120	94	81	108	104	87	64	56	42	42	86	105
23	138	122	141	109	73	63	44	43	24	18	21	13	9	20	31
24	36	30	35	26	26	27	22	28	18	8	11	3	5	15	35
25	18	13	14	10	20	19	23	17	11	11	4	7	4	10	10
26	99	88	82	77	52	46	50	43	35	27	20	10	14	38	57
27	129	120	109	71	57	45	68	65	60	54	43	38	38	59	99
40	107	90	82	64	33	31	47	25	19	25	35	35	36	71	71
41	210	182	146	113	93	89	85	91	71	60	50	54	41	122	172
42	332	245	281	205	156	123	106	98	90	96	135	122	126	248	289
43	215	179	214	167	136	113	109	99	105	72	50	37	32	99	172
44	195	206	237	239	170	160	146	129	106	103	66	50	75	202	310
45	313	271	254	168	169	145	230	208	195	161	93	85	56	120	171
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**	**3,214**	**4,716**

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**	**Aug-23**	**Dec-23**
1	9	9	13	7	6	4	6	4	5	10	6	1	-	1	4
2	12	9	13	14	9	7	11	12	12	6	2	1	2	12	12
3	31	36	53	33	23	19	17	22	19	9	9	12	7	14	20
4	12	19	19	17	16	7	11	9	8	5	4	4	7	5	7
5	52	56	53	46	34	33	30	29	26	25	13	11	12	18	35
6	33	23	37	32	29	18	15	19	16	18	16	6	3	22	30
7	40	42	40	22	28	24	32	28	19	18	11	12	9	13	24
8	27	16	32	25	13	16	8	11	15	5	3	2	4	15	17
9	24	21	36	30	20	14	17	19	13	16	7	7	6	14	23
10	14	19	22	25	12	11	7	9	13	11	4	3	0	5	7
11	15	16	15	9	8	6	5	7	4	6	4	1	2	2	4
12	35	42	54	39	37	25	27	29	19	16	8	3	9	18	18
13	44	61	66	72	36	42	24	40	37	26	21	10	10	37	48
14	17	37	29	27	23	17	17	20	16	15	9	6	5	12	19
15	15	15	9	13	7	3	8	10	6	7	0	0	1	7	11
16	6	8	8	8	10	4	6	4	5	5	3	1	3	6	5
17	-	1	3	4	-	-	2	2	3	1	3	3	1	1	1
18	14	10	14	5	3	3	5	4	(1)	1	-	1	1	0	0
19	6	5	7	4	3	2	2	1	1	1	1	2	1	3	4
20	14	7	10	12	8	6	6	10	7	4	5	1	1	3	5
21	48	45	37	34	16	14	25	18	18	9	6	4	4	10	15
22	12	9	9	10	4	2	4	10	8	4	4	1	4	5	2
23	16	20	16	9	9	7	8	8	4	1	2	2	0	5	3
24	5	1	8	8	4	2	3	2	2	1	1	1	0	-	4
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	5
27	13	17	21	21	17	12	14	10	8	10	8	7	2	7	10
40	18	17	12	10	7	6	4	5	6	3	2	3	3	4	8
41	42	48	52	40	21	19	8	13	21	15	9	4	4	22	31
42	41	33	33	17	16	6	11	13	16	7	5	8	7	7	9
43	22	20	19	16	11	7	10	6	14	11	5	2	5	12	20
44	18	27	20	23	12	14	15	14	14	14	7	7	5	16	19
45	24	25	35	23	6	10	18	21	20	11	5	7	6	4	6
99	-	1	2	0	-	-	(1)	1	0	-	-	1	-	-	-
Total	**696**	**726**	**806**	**661**	**450**	**364**	**379**	**410**	**379**	**290**	**187**	**134**	**124**	**302**	**424**

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	Aug-23	Dec-23
1	88	91	82	74	53	50	51	45	40	37	33	29	27	38	46
2	127	105	91	81	61	58	57	59	41	25	30	24	22	40	46
3	311	249	208	193	130	94	118	117	113	113	85	67	52	96	133
4	176	125	122	109	77	69	57	64	54	46	36	39	26	40	49
5	343	296	273	239	208	151	166	155	143	125	115	111	84	158	206
6	205	183	191	166	126	100	104	115	95	70	58	48	42	87	112
7	224	182	169	149	111	89	96	81	81	55	59	72	51	83	125
8	120	108	127	98	72	68	56	60	56	38	38	39	31	45	51
9	152	131	88	81	63	63	62	56	54	55	41	39	31	55	73
10	67	53	55	53	55	37	35	27	22	23	15	11	11	29	35
11	34	27	18	16	8	15	13	9	13	8	5	4	5	2	5
12	121	100	87	73	62	51	48	50	37	39	29	28	26	34	48
13	193	146	130	103	93	93	99	84	92	83	67	50	47	118	149
14	55	46	51	41	37	24	31	22	27	15	13	6	6	17	21
15	53	30	23	30	12	12	14	10	12	8	8	2	1	5	9
16	29	14	10	16	5	6	8	8	4	8	8	6	3	11	16
17	7	7	6	4	4	2	2	1	1	-	1	1	1	5	4
18	16	11	12	8	5	5	3	5	5	4	2	3	2	1	3
19	8	7	3	3	8	4	0	1	0	1	0	0	-	1	3
20	20	18	14	11	7	6	5	3	5	5	5	2	4	5	7
21	63	49	28	27	19	23	24	23	19	11	10	8	8	14	16
22	21	12	15	15	12	4	6	8	6	6	4	3	4	7	7
23	23	13	17	10	6	0	4	10	8	3	2	1	-	1	2
24	8	8	9	6	3	0	1	1	2	-	1	-	-	2	5
25	3	2	1	3	-	2	5	3	2	-	-	-	-	-	2
26	11	8	10	10	4	4	7	1	8	4	0	0	3	3	7
27	174	139	143	119	77	56	73	82	69	60	51	44	38	49	63
40	27	17	15	8	8	6	2	8	9	10	7	1	5	11	12
41	73	63	49	36	31	33	17	28	18	19	22	20	11	35	65
42	79	47	61	37	34	21	23	22	29	33	28	24	9	22	36
43	56	36	36	34	32	17	23	21	24	17	16	17	10	14	28
44	45	23	26	38	14	20	23	15	19	14	18	13	8	29	55
45	92	64	60	43	34	43	40	66	65	43	32	29	20	21	32
99	6	3	3	3	2	3	0	2	5	0	1	1	-	2	3
Total	**3,030**	**2,414**	**2,230**	**1,935**	**1,473**	**1,227**	**1,269**	**1,262**	**1,175**	**976**	**841**	**741**	**587**	**1,080**	**1,473**

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	Aug-23	Dec-23
1	19	19	25	31	20	13	9	17	10	7	6	4	1	6	6
2	23	26	27	27	18	18	26	19	15	12	5	7	10	12	15
3	72	93	90	80	55	35	45	40	36	24	18	14	13	24	32
4	30	39	35	41	34	23	23	18	22	13	15	8	10	13	18
5	65	80	82	71	71	35	47	44	41	31	26	15	11	16	32
6	41	46	52	47	40	33	25	31	19	16	11	2	4	13	18
7	54	49	43	42	31	24	31	24	20	20	15	13	11	16	29
8	29	30	29	30	28	18	18	25	18	13	10	7	5	9	14
9	32	30	24	22	14	15	15	14	16	13	5	6	4	5	10
10	8	12	27	20	13	15	12	12	9	11	5	4	5	4	6
11	6	12	5	6	6	5	2	1	4	5	3	1	1	3	4
12	28	36	43	36	24	19	17	23	18	15	6	10	4	4	8
13	39	40	49	43	27	22	19	24	18	14	14	6	3	13	17
14	18	21	20	12	3	3	6	6	3	6	1	2	3	2	4
15	7	6	9	8	4	3	4	6	4	0	-	-	-	1	2
16	2	4	2	0	-	1	0	1	2	1	0	-	-	1	1
17	4	8	2	4	2	1	1	1	1	0	-	0	1	0	2
18	5	4	3	4	3	2	2	1	1	-	1	2	-	-	1
19	4	3	1	2	-	-	0	-	-	-	1	-	1	1	0
20	11	10	1	1	1	0	6	2	2	1	3	2	2	2	2
21	15	8	11	4	2	3	4	4	7	7	3	-	2	1	1
22	3	2	2	2	-	-	1	-	-	-	1	-	1	1	2
23	6	7	3	2	3	1	3	1	1	2	1	1	0	-	-
24	2	5	2	1	1	1	-	0	1	-	-	-	-	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	10	12
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	9	11
42	14	14	12	6	3	4	2	7	4	6	1	-	1	2	3
43	9	10	10	9	4	2	2	3	2	4	4	1	1	5	6
44	10	5	7	4	4	4	2	6	7	4	2	7	2	7	11
45	12	15	18	19	5	4	9	13	16	11	6	4	1	4	8
99	-	-	-	-	-	-	1	-	2	1	-	-	-	1	1
Total	**628**	**702**	**690**	**623**	**454**	**334**	**364**	**380**	**328**	**274**	**182**	**130**	**98**	**184**	**276**

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	Aug-23	Dec-23
1	18	16	25	31	20	10	8	7	11	12	11	5	3	4	4
2	22	34	35	29	22	21	23	20	19	23	13	10	10	12	17
3	56	61	77	71	43	40	48	41	29	25	30	21	17	20	19
4	35	38	41	40	25	27	30	31	30	22	18	10	5	15	16
5	64	93	87	69	65	55	70	69	71	54	46	29	24	27	35
6	58	42	43	48	40	34	34	29	34	36	19	12	6	5	14
7	55	54	77	73	55	43	35	47	53	45	27	13	5	12	22
8	34	30	27	24	32	29	28	32	24	17	15	11	12	10	10
9	39	45	38	32	23	14	24	39	43	29	16	11	3	13	13
10	24	21	20	25	16	17	15	11	9	9	7	2	0	1	5
11	10	13	14	8	15	10	12	9	10	11	3	-	2	1	1
12	66	55	58	46	32	32	39	32	31	14	7	6	2	5	8
13	32	49	38	38	24	26	25	21	17	20	16	8	3	7	16
14	26	19	12	27	30	25	21	18	22	16	16	7	3	5	3
15	10	13	22	19	20	12	10	15	10	11	4	2	0	2	3
16	9	8	9	11	6	5	5	6	13	10	5	0	-	4	7
17	3	1	4	3	3	5	3	-	3	-	-	1	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	1	1
20	1	1	3	3	-	2	2	2	1	0	2	1	0	1	1
21	28	28	17	10	10	11	7	14	13	18	8	10	8	6	6
22	5	7	12	6	1	2	2	6	7	9	5	3	4	5	10
23	11	11	14	7	11	7	5	7	6	4	4	-	-	3	2
24	7	11	11	5	4	6	5	4	1	2	3	3	4	4	5
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	1
27	31	34	52	49	49	29	33	41	42	21	16	9	8	8	9
40	-	0	0	3	2	1	1	-	-	1	1	-	-	0	1
41	11	9	8	7	5	5	6	5	5	6	0	2	1	5	4
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	11	17
44	9	10	2	9	6	6	11	11	9	9	6	4	1	4	4
45	24	29	16	11	5	4	8	9	12	8	8	4	3	6	8
99	-	-	-	-	2	1	-	-	1	1	1	1	1	-	-
Total	**735**	**776**	**817**	**742**	**602**	**509**	**546**	**562**	**555**	**463**	**324**	**195**	**140**	**198**	**261**

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	Aug-23	Dec-23
1	138	146	130	125	103	87	81	95	76	68	56	38	38	39	41
2	182	154	157	150	139	123	131	104	94	71	58	58	42	48	45
3	449	437	453	398	356	297	293	279	240	198	180	169	121	121	124
4	182	181	205	198	193	151	141	135	123	94	74	60	55	52	59
5	470	521	492	482	403	359	400	352	313	234	188	184	135	147	148
6	283	290	324	324	272	237	249	205	163	123	112	92	87	72	72
7	421	422	429	401	339	290	322	288	231	190	159	142	108	103	97
8	212	227	205	186	177	130	132	119	110	101	77	60	50	39	40
9	229	248	236	204	171	159	172	139	127	85	103	82	55	43	45
10	111	136	145	149	100	82	71	70	72	60	43	40	35	24	25
11	70	69	61	68	53	24	32	38	35	35	27	18	12	10	10
12	228	206	191	223	195	172	159	138	120	84	54	56	33	31	34
13	310	309	310	317	279	249	241	193	172	125	117	134	117	106	96
14	123	110	98	99	82	62	65	57	50	35	33	24	19	13	13
15	72	66	53	48	45	35	41	41	36	25	16	19	14	20	20
16	17	15	17	22	20	18	12	7	8	10	7	4	6	6	8
17	10	11	9	10	10	12	12	8	10	9	8	9	6	5	5
18	19	12	15	16	16	12	16	12	7	7	7	4	4	4	3
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	8	7
21	84	74	83	73	62	65	62	53	29	16	21	23	16	22	19
22	19	22	22	25	14	11	12	10	18	9	6	7	7	4	4
23	39	44	48	46	32	26	20	15	10	7	2	6	3	2	3
24	18	19	23	24	18	8	8	9	5	5	4	1	3	3	4
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	5	6
27	240	242	213	233	226	173	198	188	159	124	76	68	54	81	82
40	64	68	55	48	40	38	24	21	22	14	13	13	11	13	10
41	104	100	84	82	60	57	62	58	52	45	29	31	15	20	19
42	156	121	146	153	117	102	93	69	57	40	50	27	16	15	12
43	69	68	74	76	55	52	39	33	18	22	23	28	16	13	10
44	53	61	47	44	38	38	56	42	50	49	33	26	16	18	21
45	131	138	126	96	76	66	70	67	58	44	50	46	29	24	18
99	1	2	3	4	1	1	3	3	3	2	2	4	4	2	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**	**1,112**	**1,099**

Highlighted 2015/Current Credit Exists

Residual Market Share 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	Aug-23	Dec-23	Trends 8.23/ 8.22	12.23/ 8.23	12.23/ 8.22
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%	0.4%	0.5%	54.2%	24.3%	91.7%
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%	0.4%	0.5%	59.1%	42.9%	127.3%
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%	0.5%	0.6%	58.6%	30.4%	106.9%
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%	0.4%	0.5%	63.6%	41.7%	131.8%
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%	0.7%	0.9%	69.2%	42.4%	141.0%
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%	0.5%	0.7%	75.0%	40.8%	146.4%
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%	0.7%	1.0%	69.0%	42.3%	140.5%
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%	0.7%	0.9%	66.7%	38.5%	130.8%
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%	0.9%	1.2%	97.7%	36.8%	170.5%
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%	1.0%	1.5%	61.0%	54.7%	149.2%
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%	0.5%	0.7%	78.6%	38.0%	146.4%
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%	0.6%	0.9%	70.3%	46.0%	148.6%
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%	1.4%	2.1%	131.1%	48.9%	244.3%
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%	1.5%	2.3%	119.4%	59.2%	249.3%
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%	1.5%	2.5%	208.2%	66.2%	412.2%
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%	1.9%	3.4%	180.6%	83.0%	413.4%
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%	0.7%	1.0%	103.0%	47.8%	200.0%
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%	1.8%	2.4%	81.4%	36.4%	147.4%
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%	1.4%	1.9%	58.6%	35.5%	114.9%
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%	2.2%	3.1%	42.2%	42.0%	101.9%
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%	2.2%	3.2%	60.7%	45.6%	134.1%
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%	4.0%	5.5%	76.0%	35.2%	138.0%
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%	0.5%	0.6%	56.7%	34.0%	110.0%
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%	0.7%	0.9%	71.1%	40.0%	139.5%
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%	0.4%	0.6%	41.4%	48.8%	110.3%
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%	1.0%	1.6%	130.2%	65.7%	281.4%
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%	0.4%	68.4%	34.4%	126.3%
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%	1.8%	2.2%	111.6%	22.5%	159.3%
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%	1.8%	2.7%	164.2%	54.8%	309.0%
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%	1.2%	1.7%	156.5%	42.4%	265.2%
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%	1.5%	2.6%	186.5%	74.5%	400.0%
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%	4.2%	6.2%	125.9%	49.0%	236.8%
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%	1.8%	2.6%	57.8%	44.3%	127.6%
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%	0.2%	0.4%	15.8%	63.6%	89.5%

Highlighted 2015/Current Credit Exists

Residual Market Share Indications

Rate Class Group 15

															Trends		
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**	**Aug-23**	**Dec-23**	**8.23/ 8.22**	**12.23/ 8.23**	**12.23/ 8.22**
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%	0.2%	100.0%	33.3%	166.7%
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%	0.1%	10.0%	18.2%	30.0%
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%	0.2%	40.0%	35.7%	90.0%
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%	0.2%	33.3%	25.0%	66.7%
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%	0.2%	38.5%	33.3%	84.6%
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%	0.2%	45.5%	18.8%	72.7%
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%	0.2%	20.0%	27.8%	53.3%
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%	0.2%	28.6%	27.8%	64.3%
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%	0.3%	50.0%	16.7%	75.0%
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%	0.3%	0.3%	35.0%	25.9%	70.0%
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%	0.32%	0.30%	0.4%	-6.3%	30.0%	21.9%
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%	0.4%	26.1%	31.0%	65.2%
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%	0.4%	0.6%	44.4%	46.2%	111.1%
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%	0.6%	0.8%	43.6%	44.6%	107.7%
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%	0.8%	0.9%	88.1%	10.1%	107.1%
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%	1.5%	1.8%	145.2%	15.1%	182.3%
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%	0.4%	0.4%	94.4%	17.1%	127.8%
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%	1.1%	1.2%	35.9%	13.2%	53.8%
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%	0.7%	1.6%	4.7%	6.3%
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%	1.4%	1.8%	-4.7%	25.5%	19.6%
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%	1.3%	1.5%	1.5%	9.0%	10.6%
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%	2.4%	3.0%	-7.1%	27.7%	18.6%
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%	0.4%	48.1%	0.0%	48.1%
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%	0.6%	0.7%	16.7%	28.6%	50.0%
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%	0.5%	-19.4%	100.0%	61.3%
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%	0.6%	1.0%	90.6%	59.0%	203.1%
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%	0.1%	42.9%	40.0%	100.0%
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%	0.7%	54.8%	43.8%	122.6%
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%	0.6%	0.9%	121.4%	37.1%	203.6%
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%	0.8%	70.3%	31.7%	124.3%
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%	0.7%	1.1%	67.4%	56.9%	162.8%
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%	1.2%	1.6%	95.2%	28.9%	151.6%
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%	1.2%	3.8%	51.2%	57.0%
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%	0.6%	0.2%		-63.6%	

Highlighted 2015/Current Credit Exists

Residual Market Share Indications

Rate Class Group 17

																Trends		
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**	**Aug-23**	**Dec-23**	**8.23/ 8.22**	**12.23/ 8.23**	**12.23/ 8.22**
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%	1.2%	1.5%	84.1%	30.2%	139.7%
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%	1.0%	1.5%	114.9%	49.5%	221.3%
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%	1.4%	2.2%	150.0%	60.7%	301.9%
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%	1.3%	1.7%	140.7%	31.5%	216.7%
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%	2.0%	3.3%	85.5%	61.8%	200.0%
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%	1.8%	2.5%	71.0%	35.5%	131.8%
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%	2.3%	3.6%	137.5%	59.6%	279.2%
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%	2.6%	3.7%	121.2%	42.9%	216.1%
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%	3.0%	4.6%	124.2%	55.7%	249.2%
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%	3.3%	5.1%	164.3%	52.0%	301.6%
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%	1.6%	3.0%	70.5%	82.7%	211.6%
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%	1.9%	3.6%	76.4%	94.7%	243.4%
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%	4.3%	7.1%	123.4%	65.7%	270.3%
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%	3.8%	6.8%	277.2%	78.7%	574.3%
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%	3.0%	6.5%	141.1%	118.4%	426.6%
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%	4.5%	6.6%	120.1%	47.0%	223.5%
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%	2.8%	4.5%	595.0%	60.8%	1017.5%
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%	4.9%	7.9%	300.0%	62.5%	550.0%
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%	5.9%	8.0%	77.6%	35.9%	141.4%
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%	5.4%	8.9%	59.2%	65.1%	162.7%
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%	5.1%	8.1%	98.8%	57.5%	213.2%
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%	6.8%	8.9%	71.3%	31.7%	125.6%
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%	2.2%	3.4%	56.7%	52.9%	139.7%
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%	1.9%	2.8%	118.4%	47.4%	221.8%
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%	1.5%	3.8%		157.0%	
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%	2.9%	5.2%	256.3%	81.1%	545.0%
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%	1.3%	1.6%	101.6%	28.8%	159.7%
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%	6.0%	7.4%	90.7%	23.7%	135.9%
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%	6.0%	9.0%	356.1%	50.2%	584.8%
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%	5.4%	6.8%	120.5%	26.2%	178.3%
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%	4.8%	8.7%	317.4%	81.0%	655.7%
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%	11.5%	17.6%	248.0%	53.6%	434.7%
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%	5.0%	7.4%	57.6%	50.1%	136.6%
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%	0.2%	240.0%	5.9%	260.0%

Highlighted 2015/Current Credit Exists

Residual Market Share 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	Aug-23	Dec-23	Trends		
																8.23/ 8.22	12.23/ 8.23	12.23/ 8.22
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%	0.2%	0.2%	100.0%	-31.8%	36.4%
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%	0.3%	233.3%	65.0%	450.0%
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%	0.3%	0.4%	150.0%	26.7%	216.7%
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%	0.3%	216.7%	31.6%	316.7%
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%	0.4%	0.5%	153.3%	39.5%	253.3%
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%	0.4%	266.7%	6.1%	288.9%
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%	0.4%	0.7%	95.5%	65.1%	222.7%
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%	0.4%	0.5%	12.1%	24.3%	39.4%
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%	0.5%	0.7%	206.3%	44.9%	343.8%
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%	0.6%	257.1%	28.0%	357.1%
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%	0.4%	-11.1%	425.0%	366.7%
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%	0.4%	0.6%	25.7%	45.5%	82.9%
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%	0.7%	1.3%	124.1%	95.4%	337.9%
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%	0.5%	1.4%	292.3%	168.6%	953.8%
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%	2.0%	10.8%	63.4%	81.1%
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%	1.9%	3.0%	227.6%	57.9%	417.2%
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%	0.1%	0.8%	-77.8%	442.9%	20.6%
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%	1.1%		22.8%	
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%	0.8%	0.9%	-19.0%	14.8%	-7.0%
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%	2.6%	1.9%	100.0%	-28.5%	43.1%
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%	1.6%	1.8%	409.4%	8.6%	453.1%
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%	1.0%	0.6%	518.8%	-37.4%	287.5%
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%	0.5%	0.4%	300.0%	-19.2%	223.1%
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%	0.6%	-100.0%		-24.7%
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%	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%	0.3%	0.2%		-4.0%	
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%	0.2%	0.2%	142.9%	23.5%	200.0%
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%	1.5%	1.5%		-5.2%	
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%	0.8%	1.0%	413.3%	33.8%	586.7%
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%	0.7%	0.9%	32.7%	43.1%	89.8%
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%	0.8%	2.3%	36.7%	178.0%	280.0%
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%	2.8%	3.4%	439.2%	22.5%	560.8%
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%	1.0%	1.5%	15.6%	45.2%	67.8%
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%	0.0%		-100.0%	

Highlighted 2015/Current Credit Exists

Residual Market Share 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	Aug-23	Dec-23	Trends 8.23/ 8.22	12.23/ 8.23	12.23/ 8.22
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%	5.9%	15.7%	48.5%	71.8%
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%	5.3%	6.7%	142.5%	25.8%	205.0%
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%	5.0%	8.0%	64.1%	60.5%	163.5%
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%	3.9%	6.5%	85.2%	67.1%	209.5%
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%	8.2%	12.4%	175.2%	51.0%	315.4%
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%	5.3%	8.2%	62.3%	55.7%	152.8%
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%	8.9%	12.3%	173.0%	38.0%	276.7%
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%	5.8%	9.0%	88.3%	54.5%	190.9%
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%	7.5%	10.6%	84.6%	41.2%	160.5%
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%	9.1%	15.2%	123.8%	65.9%	271.3%
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%	3.4%	5.8%	122.1%	68.7%	274.7%
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%	6.2%	9.2%	182.3%	48.8%	320.0%
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%	12.0%	16.6%	155.8%	38.6%	254.5%
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%	8.3%	12.5%	292.9%	52.0%	497.1%
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%	7.4%	14.1%	195.2%	91.3%	464.8%
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%	14.3%	19.5%	136.8%	36.4%	222.8%
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%	4.2%	8.1%	211.0%	91.7%	496.3%
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%	9.1%	11.2%	59.8%	24.1%	98.2%
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%	14.5%	13.9%	130.4%	-4.3%	120.5%
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%	11.2%	23.7%	69.6%	109.9%
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%	12.3%	16.7%	56.4%	35.3%	111.5%
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%	18.7%	22.7%	81.0%	21.7%	120.3%
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%	3.8%	6.1%	105.9%	59.1%	227.6%
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%	3.0%	6.4%	152.1%	113.3%	437.8%
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%	6.0%	6.9%	87.9%	14.4%	115.0%
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%	8.5%	12.5%	142.2%	46.9%	255.8%
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%	3.0%	4.9%	31.0%	62.2%	112.5%
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%	17.3%	17.9%	68.5%	3.5%	74.3%
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%	12.7%	17.5%	185.7%	37.4%	292.6%
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%	13.7%	16.2%	59.7%	18.2%	88.7%
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%	10.3%	17.4%	169.6%	68.9%	355.5%
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%	15.0%	22.8%	159.3%	51.9%	293.8%
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%	11.3%	15.6%	64.4%	37.6%	126.3%
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%	2.0%	0.0%	9.6%	-100.0%	-100.0%

Highlighted 2015/Current Credit Exists

Residual Market Share Indications

Rate Class Group 21

																Trends	
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**	**Aug-23**	**Dec-23**	**8.23/ 8.22**	**12.23/ 8.23**	**12.23/ 8.22**
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%	0.7%	#DIV/0!	183.3%	#DIV/0!
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%	1.2%	1.1%	296.6%	-7.0%	269.0%
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%	0.7%	1.0%	54.2%	40.5%	116.7%
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%	0.7%	-43.6%	47.7%	-16.7%
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%	1.0%	1.9%	20.5%	88.0%	126.5%
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%	1.7%	2.1%	472.4%	24.7%	613.8%
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%	1.0%	1.9%	26.6%	85.0%	134.2%
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%	1.5%	1.8%	242.2%	14.9%	293.3%
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%	1.6%	2.5%	103.8%	52.2%	210.1%
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%	1.1%	1.5%	1750.0%	38.7%	2466.7%
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%	0.7%	25.0%	62.2%	102.8%
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%	1.5%	1.5%	63.4%	-4.6%	55.9%
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%	2.7%	3.4%	204.4%	23.0%	274.4%
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%	1.5%	2.4%	64.1%	58.3%	159.8%
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%	2.7%	3.9%	330.2%	43.5%	517.5%
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%	3.7%	91.5%	-18.4%	56.2%
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%	0.8%	0.8%	18.8%	3.9%	23.4%
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%	0.1%	-83.3%	-46.2%	-91.0%
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%	2.8%	3.2%	212.1%	12.3%	250.5%
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%	2.1%	3.3%	161.3%	55.5%	306.3%
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%	2.4%	3.7%	152.1%	57.4%	296.8%
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%	3.5%	1.8%	19.5%	-49.1%	-39.2%
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%	2.0%	1.3%	880.0%	-34.7%	540.0%
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%	1.7%	-100.0%		1454.5%
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%	0.0%	0.9%	-100.0%		-52.0%
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%	2.6%		386.8%	
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%	0.5%	0.6%	155.6%	30.4%	233.3%
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%	3.7%	6.6%	71.4%	81.9%	211.7%
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%	4.7%	6.2%	422.5%	33.8%	598.9%
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%	1.1%	1.6%	-22.0%	42.7%	11.3%
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%	2.4%	4.4%	98.4%	80.2%	257.4%
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%	3.5%	4.2%	186.2%	20.5%	244.7%
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%	1.0%	1.6%	-38.6%	52.9%	-6.0%
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%	0.0%			

Highlighted 2015/Current Credit Exists

Residual Market Share 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	Aug-23	Dec-23	Trends 8.23/ 8.22	12.23/ 8.23	12.23/ 8.22
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%	1.0%	1.2%	38.4%	21.8%	68.5%
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%	0.9%	1.0%	74.0%	17.2%	104.0%
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%	1.0%	1.4%	85.2%	40.0%	159.3%
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%	0.9%	53.3%	24.6%	91.1%
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%	1.8%	2.5%	85.9%	33.7%	148.5%
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%	1.5%	1.9%	110.1%	29.7%	172.5%
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%	1.4%	2.2%	60.7%	53.8%	147.2%
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%	1.6%	1.8%	51.4%	12.6%	70.5%
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%	2.0%	2.6%	75.9%	33.0%	133.9%
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%	2.0%	2.4%	159.2%	22.8%	218.4%
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%	0.3%	0.7%	-62.8%	137.9%	-11.5%
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%	1.9%	2.8%	30.3%	50.3%	95.9%
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%	4.2%	5.4%	151.5%	31.1%	229.7%
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%	2.6%	3.3%	231.6%	26.7%	320.3%
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%	2.7%	374.2%	85.7%	780.6%
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%	5.8%	8.6%	350.0%	48.6%	568.8%
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%	3.5%	3.1%	326.5%	-13.8%	267.5%
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%	1.0%	2.9%	-54.7%	202.1%	36.8%
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%	1.2%	3.8%		207.3%	
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%	3.0%	4.6%	59.8%	51.7%	142.3%
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%	3.4%	4.3%	95.3%	27.1%	148.3%
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%	3.7%	4.8%	88.8%	29.2%	143.9%
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%	0.9%		125.0%	
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%	1.1%	3.1%		178.6%	
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%	3.3%			
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%	1.4%	3.6%	13.5%	150.3%	184.1%
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%	0.7%	0.8%	30.0%	29.2%	68.0%
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%	4.5%	4.9%	131.6%	9.8%	154.4%
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%	4.1%	7.6%	221.1%	85.9%	496.9%
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%	2.6%	4.2%	165.6%	65.5%	339.6%
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%	2.3%	4.7%	55.0%	102.1%	213.2%
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%	4.5%	9.3%	271.3%	104.6%	659.8%
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%	3.1%	5.0%	6.2%	60.6%	70.5%
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%	0.4%	0.6%		31.0%	

Highlighted 2015/Current Credit Exists

Residual Market Share 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-23	Dec-23	Trends 8.23/ 8.22	12.23/ 8.23	12.23/ 8.22
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%	0.02%	0.15%	0.2%	650.0%	20.0%	800.0%
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%	0.19%	0.2%	0.3%	15.8%	27.3%	47.4%
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%	0.14%	0.2%	0.3%	64.3%	34.8%	121.4%
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%	0.16%	0.2%	0.3%	18.8%	42.1%	68.8%
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%	0.15%	0.2%	0.4%	33.3%	105.0%	173.3%
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%	0.07%	0.2%	0.3%	185.7%	35.0%	285.7%
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%	0.25%	0.3%	0.6%	28.0%	87.5%	140.0%
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%	0.13%	0.3%	0.4%	100.0%	57.7%	215.4%
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%	0.15%	0.2%	0.4%	33.3%	105.0%	173.3%
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%	0.43%	0.3%	0.5%	-23.3%	45.5%	11.6%
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%	0.09%	0.3%	0.4%	200.0%	33.3%	300.0%
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%	0.18%	0.2%	0.4%	11.1%	85.0%	105.6%
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%	0.14%	0.6%	0.8%	328.6%	26.7%	442.9%
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%	0.47%	0.3%	0.6%	-42.6%	103.7%	17.0%
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%	0.00%	0.4%	0.6%		70.3%	
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%	0.00%	1.3%	1.3%		3.1%	
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%	0.31%	0.1%	0.6%	-77.4%	742.9%	90.3%
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%	0.00%	0.0%	0.6%			
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%	0.74%	0.8%	0.2%	6.8%	-69.6%	-67.6%
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%	1.50%	1.3%	1.4%	-14.7%	9.4%	-6.7%
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%	0.62%	0.3%	0.3%	-50.0%	3.2%	-48.4%
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%	1.26%	1.3%	2.2%	0.0%	71.4%	71.4%
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%	0.08%	0.0%	0.0%	-100.0%		-100.0%
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%	0.00%	0.8%	0.5%		-41.8%	
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%	0.00%	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%	0.00%	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%	0.01%	0.1%	0.2%	1200.0%	23.1%	1500.0%
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%	0.00%	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%	0.07%	1.2%	1.5%	1671.4%	23.4%	2085.7%
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%	0.13%	0.4%	0.7%	238.5%	61.4%	446.2%
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%	0.29%	1.0%	1.2%	241.4%	19.2%	306.9%
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%	0.70%	2.0%	3.1%	178.6%	60.0%	345.7%
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%	0.25%	0.8%	1.6%	224.0%	93.8%	528.0%
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%	0.00%	0.7%	0.5%		-22.1%	

Highlighted 2015/Current Credit Exists

Residual Market Share Indications

Rate Class Group 30

															Trends		
															8.23/	12.23/	12.23/
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-23	Dec-23	8.22	8.23	8.22
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%	0.12%	0.2%	0.2%	33.3%	6.3%	41.7%
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%	0.36%	0.5%	0.7%	30.6%	46.8%	91.7%
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%	0.27%	0.3%	0.3%	25.9%	-2.9%	22.2%
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%	0.13%	0.4%	0.4%	215.4%	7.3%	238.5%
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%	0.39%	0.5%	0.6%	20.5%	31.9%	59.0%
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%	0.17%	0.1%	0.4%	-17.6%	192.9%	141.2%
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%	0.13%	0.3%	0.6%	138.5%	93.5%	361.5%
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%	0.57%	0.5%	0.5%	-12.3%	2.0%	-10.5%
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%	0.15%	0.7%	0.7%	366.7%	0.0%	366.7%
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%	0.01%	0.1%	0.6%	1200.0%	384.6%	6200.0%
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%	0.32%	0.2%	0.2%	-34.4%	-23.8%	-50.0%
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%	0.11%	0.2%	0.4%	109.1%	82.6%	281.8%
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%	0.20%	0.5%	1.1%	125.0%	133.3%	425.0%
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%	0.41%	0.7%	0.5%	65.9%	-25.0%	24.4%
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%	0.14%	0.7%	1.0%	421.4%	39.7%	628.6%
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%	0.00%	3.1%	5.2%		65.9%	
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%	0.60%	0.6%	0.6%	-1.7%	3.4%	1.7%
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%	0.64%	0.0%	0.0%	-100.0%		-100.0%
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%	0.50%	0.4%	0.4%	-22.0%	10.3%	-14.0%
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%	0.13%	1.1%	0.9%	746.2%	-14.5%	623.1%
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%	2.15%	1.7%	1.7%	-22.3%	1.8%	-20.9%
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%	4.60%	5.4%	10.9%	17.8%	100.7%	136.5%
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%	0.00%	0.7%	0.5%		-30.3%	
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%	1.57%	1.6%	2.0%	1.3%	27.0%	28.7%
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%	0.47%	0.2%	0.0%	-63.8%	-100.0%	-100.0%
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%	0.94%	0.4%	0.5%	-54.3%	4.7%	-52.1%
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%	0.13%	0.1%	0.2%	0.0%	15.4%	15.4%
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%	0.00%	0.2%	0.6%		255.6%	
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%	0.25%	1.4%	1.1%	452.0%	-23.9%	320.0%
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%	0.53%	0.0%	0.0%	-100.0%		-100.0%
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%	1.12%	2.6%	4.0%	131.3%	54.8%	258.0%
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%	0.24%	2.1%	2.0%	762.5%	-3.9%	729.2%
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%	0.87%	1.6%	2.5%	83.9%	53.8%	182.8%
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%	1.47%	0.0%	0.0%	-100.0%		-100.0%

Highlighted 2015/Current Credit Exists

Residual Market Share Indications

Rate Class Group MM

															Trends		
															8.23/	12.23/	12.23/
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	Aug-23	Dec-23	8.22	8.23	8.22
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%	0.5%	0.0%	7.1%	7.1%
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%	0.4%	15.8%	-6.8%	7.9%
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%	0.5%	0.0%	2.0%	2.0%
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%	0.4%	-7.7%	16.7%	7.7%
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%	0.6%	7.3%	3.4%	10.9%
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%	0.5%	-17.5%	0.0%	-17.5%
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%	0.7%	0.6%	-5.7%	-4.5%	-10.0%
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%	0.5%	0.5%	-22.7%	5.9%	-18.2%
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%	0.6%	-21.4%	5.5%	-17.1%
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%	0.7%	-30.3%	6.5%	-25.8%
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%	0.6%	0.6%	-15.7%	3.4%	-12.9%
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%	0.6%	0.7%	-6.3%	11.7%	4.7%
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%	1.3%	-7.5%	-7.4%	-14.3%
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%	0.7%	0.7%	-32.7%	4.4%	-29.7%
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%	2.6%	41.0%	1.6%	43.3%
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%	2.3%	2.9%	0.4%	25.2%	25.8%
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%	1.5%	-18.9%	2.0%	-17.3%
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%	1.4%	1.1%	10.5%	-23.4%	-15.3%
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%	0.0%	-100.0%		-100.0%
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%	2.4%	2.0%	138.6%	-17.4%	97.0%
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%	2.7%	2.4%	30.0%	-10.8%	15.9%
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%	1.7%	1.5%	-35.5%	-9.9%	-41.9%
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%	0.6%	-34.5%	58.3%	3.6%
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%	0.8%	0.0%	27.7%	27.7%
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%	0.0%	-100.0%		-100.0%
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%	1.3%	1.4%	-18.7%	13.5%	-7.7%
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%	0.4%	48.1%	2.5%	51.9%
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%	1.6%	1.4%	13.2%	-12.9%	-1.4%
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%	1.2%	1.1%	40.5%	-4.2%	34.5%
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%	0.5%	-8.6%	-11.3%	-19.0%
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%	0.8%	-16.5%	-19.8%	-33.0%
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%	2.2%	2.6%	20.0%	18.5%	42.2%
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%	1.7%	1.3%	-16.2%	-22.4%	-35.0%
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%	0.7%	-45.4%	-1.4%	-46.2%

Highlighted 2015/Current Credit Exists

Residual Market Share 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	Aug-23	Dec-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	0.46	0.40
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	0.46	0.43
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	0.57	0.53
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	0.45	0.43
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	0.84
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	0.64	0.61
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	0.91	0.90
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	0.84	0.80
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	1.07
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	1.28
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	0.66	0.66
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	0.87	0.90
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	1.97	2.03
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	1.97	2.19
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	2.07	2.39
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	3.20	3.65
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	0.89	0.91
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	2.26	2.13
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	1.96	1.74
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	2.89	2.85
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	3.07	2.99
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	5.51	5.09
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	0.67
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	0.99	1.03
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	0.59	0.64
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	1.50	1.72
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	0.37
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	2.61	2.17
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	2.59	2.72
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	1.96	1.83
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	2.20	2.65
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	5.97	6.23
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	2.57	2.57
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	0.39	0.28
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	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%	0.76%	1.09%
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	37,040	53,170

Highlighted 2015/Current Credit Exists

Residual Market Share 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	Aug-23	Dec-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	0.49	0.42
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	0.46	0.46
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	0.61	0.55
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	0.47	0.47
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	0.87	0.86
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	0.64	0.63
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	0.93	0.93
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	0.86	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	1.09
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	1.35
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	0.66	0.63
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	0.83	0.84
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	1.86	1.93
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	1.93	2.15
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	1.99	2.30
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	2.47	3.16
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	0.88	0.91
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	2.32	2.20
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	1.82	1.72
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	2.88	2.85
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	2.86	2.90
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	5.30	5.00
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	0.62	0.58
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	0.86	0.83
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	0.54	0.56
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	1.30	1.50
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	0.39
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	2.39	2.05
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	2.33	2.51
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	1.55	1.54
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	1.96	2.39
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	5.50	5.72
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	2.41	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	0.29	0.33
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	1.02
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%	0.76%	1.09%
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	24,292	35,269

Highlighted 2015/Current Credit Exists

Residual Market Share 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	Aug-23	Dec-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	0.16	0.15
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	0.14	0.12
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	0.18	0.17
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	0.16	0.14
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	0.24	0.22
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	0.21	0.17
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	0.24	0.21
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	0.24	0.21
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	0.26
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	0.36	0.31
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	0.39	0.36
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	0.38	0.35
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	0.51	0.52
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	0.74	0.74
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	1.04	0.80
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	2.00	1.61
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	0.38
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	1.39	1.10
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	0.84	0.61
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	1.86	1.62
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	1.76	1.34
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	3.09	2.75
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	0.53	0.37
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	0.74	0.66
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	0.33	0.46
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	0.80	0.89
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	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	0.63	0.63
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	0.82	0.78
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	0.83	0.76
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	0.95	1.04
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	1.59	1.43
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	1.08	1.14
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	0.72	0.18
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	0.28
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%	0.76%	1.09%
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	2,482	3,266

Highlighted 2015/Current Credit Exists

Residual Market Share 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	Aug-23	Dec-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	1.53	1.39
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	1.33	1.39
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	1.78	1.99
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	1.71	1.57
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	2.68	3.03
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	2.41	2.28
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	3.00	3.34
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	3.43	3.42
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	3.89	4.23
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	4.38	4.64
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	2.13	2.72
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	2.46	3.34
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	5.64	6.52
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	5.01	6.25
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	3.93	5.99
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	5.91	6.06
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	3.66	4.10
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	6.42	7.28
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	7.74	7.33
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	7.08	8.15
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	6.75	7.41
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	8.88	8.16
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	2.91	3.10
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	2.50	2.57
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	1.96	3.51
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	3.75	4.73
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	1.64	1.48
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	7.83	6.75
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	7.92	8.29
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	7.08	6.23
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	6.32	7.97
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	15.07	16.14
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	6.51	6.82
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	0.22	0.17
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	3.36	3.63
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%	0.76%	1.09%
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	3,903	5,996

Highlighted 2015/Current Credit Exists

Residual Market Share 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	Aug-23	Dec-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	0.29	0.14
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	0.26	0.30
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	0.35
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	0.25	0.23
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	0.50	0.49
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	0.43	0.32
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	0.57	0.65
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	0.49	0.42
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	0.64	0.65
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	0.66	0.59
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	0.11	0.39
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	0.58	0.59
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	0.86	1.17
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	0.67	1.26
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	1.62	1.84
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	2.50	2.75
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	0.18	0.70
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	1.21	1.04
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	1.07	0.85
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	3.42	1.71
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	2.14	1.62
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	1.30	0.57
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	0.68	0.39
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	0.50
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	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	0.33	0.22
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	0.22	0.19
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	2.03	1.34
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	1.01	0.94
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	0.86	0.85
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	1.08	2.09
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	3.62	3.09
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	1.37	1.39
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	0.04	0.00
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	0.54	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%	0.76%	1.09%
ID 9 Exp	1,056	1,113	1,052	844	632	523	538	578	536	410	279	200	121	274	390

Highlighted 2015/Current Credit Exists

Residual Market Share 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	Aug-23	Dec-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	5.24	5.42
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	6.99	6.13
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	6.57	7.35
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	5.12	5.96
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	10.79	11.36
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	6.92	7.51
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	11.71	11.27
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	7.66	8.25
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	9.91	9.75
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	12.01	13.90
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	4.50	5.29
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	8.17	8.48
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	15.75	15.22
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	10.86	11.50
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	9.71	12.95
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	18.82	17.89
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	5.57	7.44
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	11.92	10.31
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	19.07	12.72
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	8.71	10.30
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	16.24	15.31
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	24.55	20.83
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	5.01	5.56
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	3.95	5.87
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	7.93	6.33
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	11.18	11.46
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	4.00	4.52
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	22.72	16.39
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	16.76	16.06
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	18.07	14.89
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	13.55	15.96
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	19.79	20.95
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	14.91	14.30
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	2.57	0.00
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	10.93	10.92
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%	0.76%	1.09%
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	3,214	4,716

Highlighted 2015/Current Credit Exists

Residual Market Share 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	Aug-23	Dec-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	0.32	0.62
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	1.51	0.98
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	0.97	0.95
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	0.58	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	1.32	1.72
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	2.18	1.90
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	1.32	1.70
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	2.03	1.62
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	2.12	2.25
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	1.46	1.41
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	0.59	0.67
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	2.00	1.33
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	3.61	3.09
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	1.99	2.19
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	3.57	3.57
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	5.92	3.37
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	1.00	0.72
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	0.17	0.06
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	3.74	2.93
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	2.75	2.98
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	3.12	3.42
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	4.61	1.63
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	2.58	1.17
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	1.57
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	0.00	0.79
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	0.70	2.37
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	0.61	0.55
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	4.80	6.09
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	6.12	5.71
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	1.45	1.44
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	3.18	4.00
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	4.63	3.89
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	1.34	1.43
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	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	1.84	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%	0.76%	1.09%
ID 9 Exp	696	726	806	661	450	364	379	410	379	290	187	134	124	302	424

Highlighted 2015/Current Credit Exists

Residual Market Share 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	Aug-23	Dec-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	1.33	1.13
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	1.14	0.94
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	1.32	1.28
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	0.91	0.79
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	2.42	2.26
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	1.91	1.72
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	1.88	2.02
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	2.09	1.64
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	2.59	2.40
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	2.59	2.22
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	0.38	0.63
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	2.49	2.61
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	5.46	4.99
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	3.45	3.05
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	1.93	2.50
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	7.58	7.85
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	4.66	2.80
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	1.26	2.66
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	1.62	3.47
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	3.97	4.20
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	4.42	3.92
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	4.87	4.39
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	0.53	0.83
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	1.47	2.86
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	3.04
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	1.88	3.28
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	0.86	0.77
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	5.88	4.50
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	5.41	7.01
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	3.36	3.87
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	3.08	4.34
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	5.96	8.50
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	4.08	4.57
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	0.55	0.50
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	1.99	1.93
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%	0.76%	1.09%
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	1,080	1,473

Highlighted 2015/Current Credit Exists

Residual Market Share 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	Aug-23	Dec-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	0.17
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	0.29	0.26
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	0.30	0.28
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	0.25	0.25
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	0.26	0.38
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	0.25
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	0.42	0.55
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	0.34	0.38
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	0.26	0.38
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	0.43	0.44
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	0.36	0.33
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	0.26	0.34
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	0.79	0.70
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	0.36	0.50
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	0.49	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	1.68	1.21
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	0.09	0.54
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	0.58
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	1.04	0.22
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	1.68	1.28
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	0.41	0.29
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	1.66	1.98
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	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	1.04	0.42
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	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	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	0.17	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	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	1.63	1.40
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	0.58	0.65
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	1.30	1.08
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	2.57	2.86
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	1.07	1.44
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	0.89	0.49
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	0.34	0.36
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%	0.76%	1.09%
ID 9 Exp	628	702	690	623	454	334	364	380	328	274	182	130	98	184	276

Highlighted 2015/Current Credit Exists

Residual Market Share 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	Aug-23	Dec-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	0.21	0.16
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	0.62	0.63
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	0.45	0.30
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	0.54	0.40
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	0.57
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	0.18	0.38
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	0.41	0.55
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	0.66	0.47
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	0.92	0.64
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	0.17	0.58
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	0.28	0.15
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	0.30	0.39
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	0.59	0.96
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	0.89	0.47
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	0.96	0.94
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	4.13	4.78
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	0.78	0.56
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	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	0.51	0.39
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	1.45	0.86
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	2.20	1.56
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	7.13	9.98
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	0.87	0.42
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	2.09	1.85
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	0.22	0.00
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	0.57	0.41
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	0.17	0.14
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	0.24	0.59
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	1.82	0.96
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	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	3.41	3.68
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	2.72	1.83
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	2.11	2.26
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	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	0.55	0.52
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%	0.76%	1.09%
ID 9 Exp	735	776	817	742	602	509	546	562	555	463	324	195	140	198	261

Highlighted 2015/Current Credit Exists

Residual Market Share 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	Aug-23	Dec-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	0.55	0.41
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	0.58	0.38
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	0.67	0.48
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	0.47	0.39
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	0.78	0.56
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	0.62	0.43
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	0.87	0.58
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	0.67	0.50
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	0.72	0.53
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	0.82	0.61
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	0.78	0.56
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	0.79	0.61
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	1.79	1.16
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	0.89	0.65
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	3.30	2.34
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	3.08	2.69
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	1.97	1.40
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	1.80	0.96
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	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	3.17	1.83
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	3.54	2.20
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	2.25	1.41
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	0.47	0.52
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	0.86	0.76
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	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	1.66	1.31
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	0.53	0.38
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	2.14	1.30
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	1.55	1.04
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	0.70	0.43
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	1.26	0.71
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	2.92	2.41
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	2.17	1.17
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	0.93	0.64
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	0.79	0.55
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%	0.76%	1.09%
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	1,112	1,099

Highlighted 2015/Current Credit Exists

Agency Assignment Demographics
Policy Year 2022-2023

	2023	2022
# Assignmemnts	49,067	15,864
Top 50% of Assignments		
# Agencies	13	13
# Assignments	24,388	7,163
% Total	50%	45%
% MAIP Rated	77%	64%
Bottom 50% of Assignments # Agencies	989	1066
# Assignments	24,679	8,701
% Total	50%	55%
% MAIP Rated	71%	54%

Change In Assignments By Agency

Change in # Assign 23/22 >	<=	Total Assignments	% Tot	# Agencies	% Tot
<100		14,617	30%	1023	94.8%
100	200	5,488	11%	31	2.9%
200	300	2,517	5%	7	0.6%
300	400	2,603	5%	6	0.6%
400	500	779	2%	1	0.1%
500	600	-	0%	0	0.0%
600	700	5,111	10%	6	0.6%
700	800	1,844	4%	2	0.2%
> 800		16,108	33%	3	0.3%
		49,067		1079	

Largest Change Top 3 Agencies	Change 23/22	Total Assignments	% Tot
1	7,270	11,891	24%
2	2,588	2,869	6%
3	1,241	1,348	3%
	11,099	16,108	33%

MAIP Retention Rates

	Retention Rate Statistics			Rating Statistics		
	Total Assignments	Pol Year	Retention Rate	Company Rate	MAIP Rate	% MAIP Rated
2018						
New Assignments	35,915	2018		18,345	17,570	48.9%
1st Year Renewal	17,216	2019	47.9%	8,755	8,461	49.1%
2nd Year Renewal	8,765	2020	24.4%	5,062	3,703	42.2%
2019						
New Assignments	28,753	2019		13,891	14,862	51.7%
1st Year Renewal	13,919	2020	48.4%	7,048	6,871	49.4%
2nd Year Renewal	6,778	2021	23.6%	4,087	2,691	39.7%
2020						
New Assignments	17,825	2020		8,160	9,665	54.2%
1st Year Renewal	8,907	2021	50.0%	4,305	4,602	51.7%
2nd Year Renewal	3,982	2022	22.3%	2,014	1,968	49.4%
2021						
New Assignments	12,348	2021		6,050	6,298	51.0%
1st Year Renewal	5,578	2022	45.2%	2,453	3,125	56.0%
2nd Year Renewal	2,803	2023	22.7%	1,179	1,624	57.9%
2022						
New Assignments	15,673	2022		6,403	9,270	59.1%
1st Year Renewal	7,189	2023	45.9%	2,668	4,521	62.9%
5/2022-4/2023						
New Assignments	22,607			7,782	14,825	65.6%
1st Year Renewal	9,365		41.4%	2,943	6,422	68.6%