



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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NOTICE OF MEETING

ACTUARIAL COMMITTEE

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

THURSDAY, AUGUST 21, 2025, AT 10:00 A.M.

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

MEMBERS OF THE COMMITTEE

Ms. Meredith Woodcock – Chair
Liberty Mutual Insurance Companies

Mr. Allen Chaves
Ms. Sarah Clemens
Mr. Joshua Huang
Mr. Todd Lehmann
Mr. Tiago Prado
Mr. Jeffrey Price
Mr. Christopher Walendin
Mr. Mark Winiker
Mr. Joshua Wykle
Mr. Hao Zhang

Arbella Insurance Group
MAPFRE U.S.A. Corporation
Allstate Insurance Group
Quincy Mutual Group
BRZ Insurance, LLC
The Hanover Insurance Company
Safety Insurance Company
A-Affordable Insurance Agency
Vermont Mutual Insurance Group
Plymouth Rock Assurance Corporation

AGENDA

AC

25.01 Records of Previous Meeting

The Records of the Actuarial Committee meeting of April 17, 2025 should be read and approved.

AC

25.03 CAR Conflict of Interest Policy

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

AC

25.04 Quota Share Credits for Policies Effective April 1, 2026 and Later

At the last meeting, the Committee members directed staff to prepare several models to facilitate Committee discussion of a credit offer. The following models reflect variations of a 10% and 20% cap on changes to the indicated credit factors:

- Cap all indicated credit factor increases and decreases
- Cap all indicated decreases to credit factors, and allow all increases
- Allow all indicated new credit factors, cap all other indicated increases and decreases

A summary of the model results, including the current indications using the methodology codified in Rule 29, are attached (Docket #AC25.04, Exhibit #7).

AC

25.05 Amendment of Quota Share Formula for New Compulsory Limits

Rule 29 – Assignment Process, of the Rules of Operation defines the calculation of MAIP Premium and MAIP Credit Premium to be used in the determination of each Member's credit-adjusted Quota Share. The current formula includes premium calculated using, among other coverages, bodily injury including guest coverage at 20/40 limits. In light of the recent increase to the statutory compulsory bodily limits, Rule 29 will require updating to reflect the new compulsory limits that became effective 7/1/2025. This change will also impact the calculations of Quota Share premium and credit premium by using the new limits for Part 1 and 5.

For the Committee's reference, Staff has modeled the impact of the compulsory limit change to the Quota Share report based on rates currently on file for policies effective July 1, 2025 and later (Docket #AC25.05, Exhibit #1). Staff will discuss the results at the meeting.

Other Business

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

Executive Session

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

SHANNON CHIU
Statistical/Actuarial Analyst

Attachments

Boston, Massachusetts
August 8, 2025

Summary of Credit Eligible Premium and Exposure Change By Rate Class

Credit Eligible Exposure Change - Capped at 10% (10 Year Transition)									Credit Eligible Premium Change (000) - Capped at 10% (10 Year Transition)								
Rate Class	Rule 29		Allow New		Allow New		Cap		Rate Class	Rule 29		Allow New		Allow New		Cap	
	Indicated	% Chg	Cap Increases	% Chg	Cap Decreases	% Chg	All	% Chg		Indicated	% Chg	Cap Increases	% Chg	Cap Decreases	% Chg	All	% Chg
10	(173,978)	-53.1%	-	0.0%	-	0.0%	-	0.0%	10	(457,329)	-51.8%	(45,733)	-5.2%	(45,733)	-5.2%	(45,733)	-5.2%
15	(11,619)	-100.0%	-	0.0%	-	0.0%	-	0.0%	15	(28,931)	-100.0%	(2,893)	-10.0%	(2,893)	-10.0%	(2,893)	-10.0%
17	18,127	25.8%	19,310	27.5%	19,310	27.5%	19,310	27.5%	17	51,642	21.2%	51,811	21.2%	56,040	23.0%	5,164	2.1%
18	(947)	-60.2%	626	39.8%	626	39.8%	626	39.8%	18	(3,211)	-65.5%	1,204	24.5%	1,204	24.5%	(321)	-6.5%
20	809	2.0%	809	2.0%	809	2.0%	809	2.0%	20	11,033	4.7%	3,541	1.5%	16,947	7.2%	1,103	0.5%
21	(4,141)	-54.5%	-	0.0%	-	0.0%	-	0.0%	21	(19,025)	-55.8%	(1,903)	-5.6%	(1,903)	-5.6%	(1,903)	-5.6%
25	3,152	87.6%	4,109	114.2%	4,109	114.2%	4,109	114.2%	25	16,435	76.2%	21,204	98.3%	21,204	98.3%	1,643	7.6%
26	(191)	-37.4%	319	62.6%	319	62.6%	319	62.6%	26	(1,785)	-60.9%	852	29.1%	852	29.1%	(178)	-6.1%
30	90	21.4%	323	76.4%	323	76.4%	323	76.4%	30	251	20.8%	794	65.6%	794	65.6%	25	2.1%
MC/Misc.	(22,868)	-100.0%	-	0.0%	-	0.0%	-	0.0%	MC/Misc.	(10,264)	-100.0%	(1,026)	-10.0%	(1,026)	-10.0%	(1,026)	-10.0%
Total	(191,566)	-39.3%	25,495	5.2%	25,495	5.2%	25,495	5.2%	Total	(441,185)	-30.1%	27,850	1.9%	45,486	3.1%	(44,119)	-3.0%

Credit Eligible Exposure Change - Capped at 20% (Five Year Transition)									Credit Eligible Premium Change (000) - Capped at 20% (Five Year Transition)								
Rate Class	Rule 29		Allow New		Allow New		Cap		Rate Class	Rule 29		Allow New		Allow New		Cap	
	Indicated	% Chg	Cap Increases	% Chg	Cap Decreases	% Chg	All	% Chg		Indicated	% Chg	Cap Increases	% Chg	Cap Decreases	% Chg	All	% Chg
10	(173,978)	-53.1%	-	0.0%	-	0.0%	-	0.0%	10	(457,329)	-51.8%	(91,466)	-10.4%	(91,466)	-10.4%	(91,466)	-10.4%
15	(11,619)	-100.0%	-	0.0%	-	0.0%	-	0.0%	15	(28,931)	-100.0%	(5,786)	-20.0%	(5,786)	-20.0%	(5,786)	-20.0%
17	18,127	25.8%	19,310	27.5%	19,310	27.5%	19,310	27.5%	17	51,642	21.2%	51,792	21.2%	55,551	22.8%	10,328	4.2%
18	(947)	-60.2%	626	39.8%	626	39.8%	626	39.8%	18	(3,211)	-65.5%	713	14.5%	713	14.5%	(642)	-13.1%
20	809	2.0%	809	2.0%	809	2.0%	809	2.0%	20	11,033	4.7%	4,373	1.9%	16,290	6.9%	2,207	0.9%
21	(4,141)	-54.5%	-	0.0%	-	0.0%	-	0.0%	21	(19,025)	-55.8%	(3,805)	-11.2%	(3,805)	-11.2%	(3,805)	-11.2%
25	3,152	87.6%	4,109	114.2%	4,109	114.2%	4,109	114.2%	25	16,435	76.2%	20,674	95.8%	20,674	95.8%	3,287	15.2%
26	(191)	-37.4%	319	62.6%	319	62.6%	319	62.6%	26	(1,785)	-60.9%	559	19.1%	559	19.1%	(357)	-12.2%
30	90	21.4%	323	76.4%	323	76.4%	323	76.4%	30	251	20.8%	734	60.6%	734	60.6%	50	4.2%
MC/Misc.	(22,868)	-100.0%	-	0.0%	-	0.0%	-	0.0%	MC/Misc.	(10,264)	-100.0%	(2,053)	-20.0%	(2,053)	-20.0%	(2,053)	-20.0%
Total	(191,566)	-39.3%	25,495	5.2%	25,495	5.2%	25,495	5.2%	Total	(441,185)	-30.1%	(24,265)	-1.7%	(8,589)	-0.6%	(88,237)	-6.0%

Summary of Credit Eligible Premium and Exposure Change by Territory - 10% Cap

Credit Eligible Exposure Change - Capped at 10% (Ten Year Transition)

Territory	Rule 29 Indicated	% Chg	Allow New Cap Increases		Allow New and Increases		Cap	
			Cap Decreases	% Chg	Cap Decreases	% Chg	All	% Chg
1	809	0.0%	809	0.0%	809	0.0%	809	0.0%
2	-	0.0%	-	0.0%	-	0.0%	-	0.0%
3	-	0.0%	-	0.0%	-	0.0%	-	0.0%
4	-	0.0%	-	0.0%	-	0.0%	-	0.0%
5	15,985	414.6%	15,985	414.6%	15,985	414.6%	15,985	414.6%
6	-	0.0%	-	0.0%	-	0.0%	-	0.0%
7	-	0.0%	-	0.0%	-	0.0%	-	0.0%
8	-	0.0%	-	0.0%	-	0.0%	-	0.0%
9	(989)	-9.9%	-	0.0%	-	0.0%	-	0.0%
10	-	0.0%	-	0.0%	-	0.0%	-	0.0%
11	2,130	294.2%	2,130	294.2%	2,130	294.2%	2,130	294.2%
12	-	0.0%	-	0.0%	-	0.0%	-	0.0%
13	(6,814)	-30.8%	2,347	10.6%	2,347	10.6%	2,347	10.6%
14	(2,568)	-32.0%	-	0.0%	-	0.0%	-	0.0%
15	(1,184)	-32.2%	-	0.0%	-	0.0%	-	0.0%
16	(331)	-2.2%	-	0.0%	-	0.0%	-	0.0%
17	-	0.0%	-	0.0%	-	0.0%	-	0.0%
18	(12,721)	-95.1%	-	0.0%	-	0.0%	-	0.0%
19	(104)	-14.9%	-	0.0%	-	0.0%	-	0.0%
20	(122)	-0.8%	-	0.0%	-	0.0%	-	0.0%
21	(9,484)	-19.5%	-	0.0%	-	0.0%	-	0.0%
22	(3,839)	-20.4%	-	0.0%	-	0.0%	-	0.0%
23	(1,932)	-78.9%	-	0.0%	-	0.0%	-	0.0%
24	566	42.8%	1,195	90.3%	1,195	90.3%	1,195	90.3%
25	(45)	-7.8%	-	0.0%	-	0.0%	-	0.0%
26	(832)	-36.9%	-	0.0%	-	0.0%	-	0.0%
27	-	0.0%	-	0.0%	-	0.0%	-	0.0%
40	(15,465)	-91.5%	225	1.3%	225	1.3%	225	1.3%
41	(51,952)	-90.7%	768	1.3%	768	1.3%	768	1.3%
42	(61,107)	-91.1%	769	1.1%	769	1.1%	769	1.1%
43	(1,035)	-2.2%	323	0.7%	323	0.7%	323	0.7%
44	107	0.2%	945	2.2%	945	2.2%	945	2.2%
45	(40,641)	-91.4%	-	0.0%	-	0.0%	-	0.0%
99	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Total	(191,566)	-39.3%	25,495	5.2%	25,495	5.2%	25,495	5.2%

Credit Eligible Premium Change (000) - Capped at 10% (Ten Year Transition)

Territory	Rule 29 Indicated	% Chg	Allow New Cap Increases		Allow New and Increases		Cap	
			Cap Decreases	% Chg	Cap Decreases	% Chg	All	% Chg
1	2,709	0.0%	2,709	0.0%	2,709	0.0%	271	0.0%
2	-	0.0%	-	0.0%	-	0.0%	-	0.0%
3	-	0.0%	-	0.0%	-	0.0%	-	0.0%
4	-	0.0%	-	0.0%	-	0.0%	-	0.0%
5	40,465	261.1%	40,465	261.1%	40,465	261.1%	4,046	26.1%
6	-	0.0%	-	0.0%	-	0.0%	-	0.0%
7	-	0.0%	-	0.0%	-	0.0%	-	0.0%
8	-	0.0%	-	0.0%	-	0.0%	-	0.0%
9	(3,889)	-10.4%	(389)	-1.0%	(389)	-1.0%	(389)	-1.0%
10	-	0.0%	-	0.0%	-	0.0%	-	0.0%
11	7,293	185.7%	7,293	185.7%	7,293	185.7%	729	18.6%
12	-	0.0%	-	0.0%	-	0.0%	-	0.0%
13	8,255	12.8%	11,969	18.5%	16,901	26.2%	825	1.3%
14	(1,596)	-5.9%	(160)	-0.6%	1,817	6.8%	(160)	-0.6%
15	(1,015)	-7.0%	(102)	-0.7%	(102)	-0.7%	(102)	-0.7%
16	(1,028)	-2.3%	(103)	-0.2%	(103)	-0.2%	(103)	-0.2%
17	(132)	-6.2%	(13)	-0.6%	(13)	-0.6%	(13)	-0.6%
18	(34,364)	-91.5%	(3,436)	-9.2%	(3,436)	-9.2%	(3,436)	-9.2%
19	(450)	-14.4%	(45)	-1.4%	(45)	-1.4%	(45)	-1.4%
20	(1,065)	-2.3%	(106)	-0.2%	(106)	-0.2%	(106)	-0.2%
21	(23,087)	-13.8%	(2,309)	-1.4%	(2,309)	-1.4%	(2,309)	-1.4%
22	(11,079)	-15.9%	(1,108)	-1.6%	(1,108)	-1.6%	(1,108)	-1.6%
23	(7,301)	-66.6%	(730)	-6.7%	(730)	-6.7%	(730)	-6.7%
24	3,232	70.4%	3,988	86.8%	3,988	86.8%	323	7.0%
25	(273)	-9.6%	(27)	-1.0%	(27)	-1.0%	(27)	-1.0%
26	(3,469)	-33.2%	(347)	-3.3%	(347)	-3.3%	(347)	-3.3%
27	-	0.0%	-	0.0%	-	0.0%	-	0.0%
40	(34,877)	-82.8%	(2,419)	-5.7%	(2,419)	-5.7%	(3,488)	-8.3%
41	(104,056)	-82.6%	(7,192)	-5.7%	(5,873)	-4.7%	(10,406)	-8.3%
42	(151,765)	-82.2%	(11,042)	-6.0%	(11,042)	-6.0%	(15,176)	-8.2%
43	1,972	1.5%	967	0.8%	2,534	2.0%	197	0.2%
44	8,776	8.6%	3,433	3.3%	9,145	8.9%	878	0.9%
45	(134,441)	-82.0%	(13,444)	-8.2%	(11,316)	-6.9%	(13,444)	-8.2%
99	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Total	(441,185)	-30.1%	27,850	1.9%	45,486	3.1%	(44,119)	-3.0%

Summary of Credit Eligible Premium and Exposure Change By Territory - 20% Cap

Credit Eligible Exposure Change - Capped at 20% (Five Year Transition)									Credit Eligible Premium Change (000) - Capped at 20% (Five Year Transition)								
Territory	Rule 29		Allow New		Allow New		Cap		Territory	Rule 29		Allow New		Allow New		Cap	
	Indicated	% Chg	Cap Increases	% Chg	Cap Decreases	% Chg	All	% Chg		Indicated	% Chg	Cap Increases	% Chg	Cap Decreases	% Chg	All	% Chg
1	809	0.0%	809	0.0%	809	0.0%	809	0.0%	1	2,709	0.0%	2,709	0.0%	2,709	0.0%	542	0.0%
2	-	0.0%	-	0.0%	-	0.0%	-	0.0%	2	-	0.0%	-	0.0%	-	0.0%	-	0.0%
3	-	0.0%	-	0.0%	-	0.0%	-	0.0%	3	-	0.0%	-	0.0%	-	0.0%	-	0.0%
4	-	0.0%	-	0.0%	-	0.0%	-	0.0%	4	-	0.0%	-	0.0%	-	0.0%	-	0.0%
5	15,985	414.6%	15,985	414.6%	15,985	414.6%	15,985	414.6%	5	40,465	261.1%	40,465	261.1%	40,465	261.1%	8,093	52.2%
6	-	0.0%	-	0.0%	-	0.0%	-	0.0%	6	-	0.0%	-	0.0%	-	0.0%	-	0.0%
7	-	0.0%	-	0.0%	-	0.0%	-	0.0%	7	-	0.0%	-	0.0%	-	0.0%	-	0.0%
8	-	0.0%	-	0.0%	-	0.0%	-	0.0%	8	-	0.0%	-	0.0%	-	0.0%	-	0.0%
9	(989)	-9.9%	-	0.0%	-	0.0%	-	0.0%	9	(3,889)	-10.4%	(778)	-2.1%	(778)	-2.1%	(778)	-2.1%
10	-	0.0%	-	0.0%	-	0.0%	-	0.0%	10	-	0.0%	-	0.0%	-	0.0%	-	0.0%
11	2,130	294.2%	2,130	294.2%	2,130	294.2%	2,130	294.2%	11	7,293	185.7%	7,293	185.7%	7,293	185.7%	1,459	37.1%
12	-	0.0%	-	0.0%	-	0.0%	-	0.0%	12	-	0.0%	-	0.0%	-	0.0%	-	0.0%
13	(6,814)	-30.8%	2,347	10.6%	2,347	10.6%	2,347	10.6%	13	8,255	12.8%	11,556	17.9%	15,941	24.7%	1,651	2.6%
14	(2,568)	-32.0%	-	0.0%	-	0.0%	-	0.0%	14	(1,596)	-5.9%	(319)	-1.2%	1,437	5.3%	(319)	-1.2%
15	(1,184)	-32.2%	-	0.0%	-	0.0%	-	0.0%	15	(1,015)	-7.0%	(203)	-1.4%	(203)	-1.4%	(203)	-1.4%
16	(331)	-2.2%	-	0.0%	-	0.0%	-	0.0%	16	(1,028)	-2.3%	(206)	-0.5%	(206)	-0.5%	(206)	-0.5%
17	-	0.0%	-	0.0%	-	0.0%	-	0.0%	17	(132)	-6.2%	(26)	-1.2%	(26)	-1.2%	(26)	-1.2%
18	(12,721)	-95.1%	-	0.0%	-	0.0%	-	0.0%	18	(34,364)	-91.5%	(6,873)	-18.3%	(6,873)	-18.3%	(6,873)	-18.3%
19	(104)	-14.9%	-	0.0%	-	0.0%	-	0.0%	19	(450)	-14.4%	(90)	-2.9%	(90)	-2.9%	(90)	-2.9%
20	(122)	-0.8%	-	0.0%	-	0.0%	-	0.0%	20	(1,065)	-2.3%	(213)	-0.5%	(213)	-0.5%	(213)	-0.5%
21	(9,484)	-19.5%	-	0.0%	-	0.0%	-	0.0%	21	(23,087)	-13.8%	(4,617)	-2.8%	(4,617)	-2.8%	(4,617)	-2.8%
22	(3,839)	-20.4%	-	0.0%	-	0.0%	-	0.0%	22	(11,079)	-15.9%	(2,216)	-3.2%	(2,216)	-3.2%	(2,216)	-3.2%
23	(1,932)	-78.9%	-	0.0%	-	0.0%	-	0.0%	23	(7,301)	-66.6%	(1,460)	-13.3%	(1,460)	-13.3%	(1,460)	-13.3%
24	566	42.8%	1,195	90.3%	1,195	90.3%	1,195	90.3%	24	3,232	70.4%	3,904	85.0%	3,904	85.0%	646	14.1%
25	(45)	-7.8%	-	0.0%	-	0.0%	-	0.0%	25	(273)	-9.6%	(55)	-1.9%	(55)	-1.9%	(55)	-1.9%
26	(832)	-36.9%	-	0.0%	-	0.0%	-	0.0%	26	(3,469)	-33.2%	(694)	-6.6%	(694)	-6.6%	(694)	-6.6%
27	-	0.0%	-	0.0%	-	0.0%	-	0.0%	27	-	0.0%	-	0.0%	-	0.0%	-	0.0%
40	(15,465)	-91.5%	225	1.3%	225	1.3%	225	1.3%	40	(34,877)	-82.8%	(6,025)	-14.3%	(6,025)	-14.3%	(6,975)	-16.6%
41	(51,952)	-90.7%	768	1.3%	768	1.3%	768	1.3%	41	(104,056)	-82.6%	(17,955)	-14.2%	(16,782)	-13.3%	(20,811)	-16.5%
42	(61,107)	-91.1%	769	1.1%	769	1.1%	769	1.1%	42	(151,765)	-82.2%	(26,678)	-14.5%	(26,678)	-14.5%	(30,353)	-16.4%
43	(1,035)	-2.2%	323	0.7%	323	0.7%	323	0.7%	43	1,972	1.5%	1,078	0.8%	2,472	1.9%	394	0.3%
44	107	0.2%	945	2.2%	945	2.2%	945	2.2%	44	8,776	8.6%	4,026	3.9%	9,104	8.9%	1,755	1.7%
45	(40,641)	-91.4%	-	0.0%	-	0.0%	-	0.0%	45	(134,441)	-82.0%	(26,888)	-16.4%	(24,996)	-15.2%	(26,888)	-16.4%
99	-	0.0%	-	0.0%	-	0.0%	-	0.0%	99	-	0.0%	-	0.0%	-	0.0%	-	0.0%
Total	(191,566)	-39.3%	25,495	5.2%	25,495	5.2%	25,495	5.2%	Total	(441,185)	-30.1%	(24,265)	-1.7%	(8,589)	-0.6%	(88,237)	-6.0%

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer

4/1/2026 Formulaic Credit Factor Indications Using Residual Market Ranges (Rule 29)

Territory	Rate Class Group										Tot Mkt Exp	Change to Credit Eligible Exp
	10	15	17	18	20	21	25	26	30	MC/Misc.		
1	-	-	-	-	1.00	-	-	-	-	-	195,035	809
2	-	-	-	-	1.00	-	-	-	-	-	261,181	-
3	-	-	-	-	1.00	-	-	-	-	-	562,822	-
4	-	-	-	-	1.00	-	-	-	-	-	355,791	-
5	-	-	1.00	-	1.00	-	-	-	-	-	557,768	15,985
6	-	-	-	-	1.00	-	-	-	-	-	369,412	-
7	-	-	1.00	-	1.00	-	-	-	-	-	385,055	-
8	-	-	1.00	-	1.00	-	-	-	-	-	216,950	-
9	-	-	1.00	-	1.00	-	-	-	-	-	219,161	(989)
10	-	-	1.00	-	1.00	1.00	-	-	-	-	105,935	-
11	-	-	1.00	-	1.00	-	-	-	-	-	78,571	2,130
12	-	-	1.00	-	1.00	-	-	-	-	-	207,935	-
13	-	-	1.00	-	1.25	-	1.00	-	-	-	242,212	(6,814)
14	-	-	1.00	-	1.25	1.00	-	-	-	-	83,746	(2,568)
15	-	-	1.00	-	1.25	1.00	1.00	-	-	-	32,623	(1,184)
16	1.00	-	1.00	-	1.25	1.00	1.00	-	1.00	-	17,024	(331)
17	-	-	1.00	-	1.00	-	-	-	-	-	18,407	-
18	-	-	1.00	-	1.00	-	1.00	-	-	-	16,855	(12,721)
19	-	-	1.00	-	1.00	-	-	-	-	-	17,050	(104)
20	1.00	-	1.00	-	1.25	-	1.00	-	-	-	19,337	(122)
21	1.00	-	1.00	-	1.50	1.00	1.00	-	-	-	49,904	(9,484)
22	1.00	-	1.00	-	1.50	-	1.00	-	1.00	-	18,817	(3,839)
23	-	-	-	-	1.00	-	-	-	-	-	41,998	(1,932)
24	-	-	1.00	-	1.00	-	1.00	-	-	-	27,363	566
25	-	-	1.00	-	1.00	-	-	-	-	-	20,050	(45)
26	-	-	1.00	-	1.00	-	-	-	-	-	27,373	(832)
27	-	-	-	-	1.00	-	-	-	-	-	448,110	-
40	-	-	1.00	-	1.50	1.00	1.00	-	-	-	22,089	(15,465)
41	-	-	1.00	-	1.25	1.00	1.00	-	-	-	69,202	(51,952)
42	-	-	1.00	-	1.25	-	1.00	-	-	-	85,381	(61,107)
43	1.00	-	1.00	-	1.50	1.00	1.00	-	1.00	-	56,587	(1,035)
44	1.00	-	1.50	1.00	1.75	1.00	1.00	1.00	-	-	49,523	107
45	-	-	1.00	-	1.50	-	1.00	-	-	-	55,342	(40,641)
99	-	-	-	-	-	-	-	-	-	-	10,809	-
Total Mkt Exp	3,176,696	1,125,639	150,514	71,557	41,977	22,113	65,180	66,933	39,794	185,017	4,945,418	
Change to Credit Elig Exp	(173,978)	(11,619)	18,127	(947)	809	(4,141)	3,152	(191)	90	(22,868)	(191,566)	

			Residual	Keep
			Mark Shr	Out
			<u>Group</u>	<u>Credits</u>
Color Key		# of Cells	0	0.00
	No Credits for Prior and Indicated	202	1	1.00
2	No Prior Credit and Adding a Credit	11	2	1.00
3	Prior Year Credit stayed the Same	67	3	1.00
4	Prior Year Credit Goes to No Credit	45	4	1.25
5	Prior Year Credit Increased	7	5	1.50
6	Prior Year Credit Decreased, Non Zero	8	6	1.75
		340	7	2.00
			8	2.25
			9	2.50
			net chg	
	# Credit Cells	127 to 93		(34)

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer

Cap All Increases and Decreases 10%

Territory	Rate Class Group										Tot Mkt Exp	Change to Credit Eligible Exp
	10	15	17	18	20	21	25	26	30	MC/Misc.		
1	-	-	-	-	0.100	-	-	-	-	-	195,035	809
2	-	-	-	-	1.000	-	-	-	-	-	261,181	-
3	-	-	-	-	1.000	-	-	-	-	-	562,822	-
4	-	-	-	-	1.000	-	-	-	-	-	355,791	-
5	-	-	0.100	-	1.000	-	-	-	-	-	557,768	15,985
6	-	-	-	-	1.000	-	-	-	-	-	369,412	-
7	-	-	1.000	-	1.000	-	-	-	-	-	385,055	-
8	-	-	1.000	-	1.000	-	-	-	-	-	216,950	-
9	-	-	1.000	-	1.000	0.900	-	-	-	-	219,161	-
10	-	-	1.000	-	1.000	1.000	-	-	-	-	105,935	-
11	-	-	0.100	-	1.000	-	-	-	-	-	78,571	2,130
12	-	-	1.000	-	1.000	-	-	-	-	-	207,935	-
13	-	-	1.000	-	1.025	0.900	0.100	-	-	0.900	242,212	2,347
14	-	-	1.000	-	1.025	1.000	0.900	-	-	0.900	83,746	-
15	-	-	1.000	-	1.250	1.000	1.000	-	0.900	0.900	32,623	-
16	1.000	-	1.000	-	1.475	1.000	1.000	-	1.000	0.900	17,024	-
17	-	-	1.000	-	1.225	-	-	-	-	-	18,407	-
18	0.900	-	1.000	0.900	1.225	0.900	1.000	-	-	0.900	16,855	-
19	-	-	1.000	-	1.000	0.900	-	-	-	-	17,050	-
20	1.000	-	1.000	-	1.475	0.900	1.000	-	-	-	19,337	-
21	1.000	0.900	1.000	-	1.725	1.000	1.000	-	-	0.900	49,904	-
22	1.000	0.900	1.000	0.900	1.725	0.900	1.000	0.900	1.000	0.900	18,817	-
23	-	-	0.900	-	1.225	-	0.900	-	-	0.900	41,998	-
24	-	-	0.100	-	1.000	0.900	1.000	-	-	0.900	27,363	1,195
25	-	-	1.000	-	1.000	-	0.900	-	-	-	20,050	-
26	-	-	1.000	-	1.450	0.900	0.900	-	-	0.900	27,373	-
27	-	-	-	-	1.000	-	-	-	-	-	448,110	-
40	0.900	-	1.000	0.900	1.500	1.000	0.100	-	-	0.900	22,089	225
41	0.900	-	1.000	0.900	1.025	1.000	0.100	-	-	0.900	69,202	768
42	0.900	-	1.000	-	1.250	0.900	0.100	-	-	0.900	85,381	769
43	1.000	-	1.000	-	1.275	1.000	1.000	-	0.100	0.900	56,587	323
44	1.000	-	1.050	0.100	1.525	1.000	1.000	0.100	-	0.900	49,523	945
45	0.900	-	1.000	-	1.275	0.900	1.000	0.900	-	0.900	55,342	-
99	-	-	-	-	-	-	-	-	-	-	10,809	-
Total Mkt Exp	3,176,696	1,125,639	150,514	71,557	41,977	22,113	65,180	66,933	39,794	185,017	4,945,418	
Change to Credit Eligible Exp	-	-	19,310	626	809	-	4,109	319	323	-	25,495	

Color Key		# of Cells	Residual Mark Shr	Keep Out
			Group	Credits
	No Credits for Prior and Indicated	202	0	0.00
2	No Prior Credit, Adding a Credit, Capped	11	1	1.00
3	Prior Year Credit stayed the Same	67	2	1.00
4	Prior Credit Eliminated but Capped	45	3	1.00
5	Prior Year Credit Increased, Capped	7	4	1.25
6	Prior Year Credit Decreased, Capped	8	5	1.50
		340	6	1.75
			7	2.00
		net chg	8	2.25
	# Credit Cells	127 to 138	9	2.50

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer

Cap All Increases and Decreases 20%

Territory	Rate Class Group										Tot Mkt Exp	Change to Credit Eligible Exp
	10	15	17	18	20	21	25	26	30	MC/Misc.		
1	-	-	-	-	0.200	-	-	-	-	-	195,035	809
2	-	-	-	-	1.000	-	-	-	-	-	261,181	-
3	-	-	-	-	1.000	-	-	-	-	-	562,822	-
4	-	-	-	-	1.000	-	-	-	-	-	355,791	-
5	-	-	0.200	-	1.000	-	-	-	-	-	557,768	15,985
6	-	-	-	-	1.000	-	-	-	-	-	369,412	-
7	-	-	1.000	-	1.000	-	-	-	-	-	385,055	-
8	-	-	1.000	-	1.000	-	-	-	-	-	216,950	-
9	-	-	1.000	-	1.000	0.800	-	-	-	-	219,161	-
10	-	-	1.000	-	1.000	1.000	-	-	-	-	105,935	-
11	-	-	0.200	-	1.000	-	-	-	-	-	78,571	2,130
12	-	-	1.000	-	1.000	-	-	-	-	-	207,935	-
13	-	-	1.000	-	1.050	0.800	0.200	-	-	0.800	242,212	2,347
14	-	-	1.000	-	1.050	1.000	0.800	-	-	0.800	83,746	-
15	-	-	1.000	-	1.250	1.000	1.000	-	0.800	0.800	32,623	-
16	1.000	-	1.000	-	1.450	1.000	1.000	-	1.000	0.800	17,024	-
17	-	-	1.000	-	1.200	-	-	-	-	-	18,407	-
18	0.800	-	1.000	0.800	1.200	0.800	1.000	-	-	0.800	16,855	-
19	-	-	1.000	-	1.000	0.800	-	-	-	-	17,050	-
20	1.000	-	1.000	-	1.450	0.800	1.000	-	-	-	19,337	-
21	1.000	0.800	1.000	-	1.700	1.000	1.000	-	-	0.800	49,904	-
22	1.000	0.800	1.000	0.800	1.700	0.800	1.000	0.800	1.000	0.800	18,817	-
23	-	-	0.800	-	1.200	-	0.800	-	-	0.800	41,998	-
24	-	-	0.200	-	1.000	0.800	1.000	-	-	0.800	27,363	1,195
25	-	-	1.000	-	1.000	-	0.800	-	-	-	20,050	-
26	-	-	1.000	-	1.400	0.800	0.800	-	-	0.800	27,373	-
27	-	-	-	-	1.000	-	-	-	-	-	448,110	-
40	0.800	-	1.000	0.800	1.500	1.000	0.200	-	-	0.800	22,089	225
41	0.800	-	1.000	0.800	1.050	1.000	0.200	-	-	0.800	69,202	768
42	0.800	-	1.000	-	1.250	0.800	0.200	-	-	0.800	85,381	769
43	1.000	-	1.000	-	1.300	1.000	1.000	-	0.200	0.800	56,587	323
44	1.000	-	1.100	0.200	1.550	1.000	1.000	0.200	-	0.800	49,523	945
45	0.800	-	1.000	-	1.300	0.800	1.000	0.800	-	0.800	55,342	-
99	-	-	-	-	-	-	-	-	-	-	10,809	-
Total Mkt Exp												
Change to Credit Eligible Exp												
3,176,696 1,125,639 150,514 71,557 41,977 22,113 65,180 66,933 39,794 185,017 4,945,418												
- - 19,310 626 809 - 4,109 319 323 - 25,495												

Color Key	# of Cells	Residual	Keep
		Mark Shr	Out
No Credits for Prior and Indicated	202	Group 0	Credits 0.00
2 No Prior Credit, Adding a Credit, Capped	11	1	1.00
3 Prior Year Credit stayed the Same	67	2	1.00
4 Prior Credit Eliminated but Capped	45	3	1.00
5 Prior Year Credit Increased, Capped	7	4	1.25
6 Prior Year Credit Decreased, Capped	8	5	1.50
	340	6	1.75
		7	2.00
		8	2.25
		9	2.50
# Credit Cells		net chg	
127		138	
		11	

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer

Allow New and Increasing Credit Factors and Cap All Decreases 10%

Territory	Rate Class Group										MC/Misc.	Tot Mkt Exp	Change to Credit Eligible Exp
	10	15	17	18	20	21	25	26	30				
1	-	-	-	-	1.000	-	-	-	-	-	-	195,035	809
2	-	-	-	-	1.000	-	-	-	-	-	-	261,181	-
3	-	-	-	-	1.000	-	-	-	-	-	-	562,822	-
4	-	-	-	-	1.000	-	-	-	-	-	-	355,791	-
5	-	-	1.000	-	1.000	-	-	-	-	-	-	557,768	15,985
6	-	-	-	-	1.000	-	-	-	-	-	-	369,412	-
7	-	-	1.000	-	1.000	-	-	-	-	-	-	385,055	-
8	-	-	1.000	-	1.000	-	-	-	-	-	-	216,950	-
9	-	-	1.000	-	1.000	0.900	-	-	-	-	-	219,161	-
10	-	-	1.000	-	1.000	1.000	-	-	-	-	-	105,935	-
11	-	-	1.000	-	1.000	-	-	-	-	-	-	78,571	2,130
12	-	-	1.000	-	1.000	-	-	-	-	-	-	207,935	-
13	-	-	1.000	-	1.250	0.900	1.000	-	-	-	0.900	242,212	2,347
14	-	-	1.000	-	1.250	1.000	0.900	-	-	-	0.900	83,746	-
15	-	-	1.000	-	1.250	1.000	1.000	-	-	0.900	0.900	32,623	-
16	1.000	-	1.000	-	1.475	1.000	1.000	-	-	1.000	0.900	17,024	-
17	-	-	1.000	-	1.225	-	-	-	-	-	-	18,407	-
18	0.900	-	1.000	0.900	1.225	0.900	1.000	-	-	-	0.900	16,855	-
19	-	-	1.000	-	1.000	0.900	-	-	-	-	-	17,050	-
20	1.000	-	1.000	-	1.475	0.900	1.000	-	-	-	-	19,337	-
21	1.000	0.900	1.000	-	1.725	1.000	1.000	-	-	-	0.900	49,904	-
22	1.000	0.900	1.000	0.900	1.725	0.900	1.000	0.900	1.000	-	0.900	18,817	-
23	-	-	0.900	-	1.225	-	0.900	-	-	-	0.900	41,998	-
24	-	-	1.000	-	1.000	0.900	1.000	-	-	-	0.900	27,363	1,195
25	-	-	1.000	-	1.000	-	0.900	-	-	-	-	20,050	-
26	-	-	1.000	-	1.450	0.900	0.900	-	-	-	0.900	27,373	-
27	-	-	-	-	1.000	-	-	-	-	-	-	448,110	-
40	0.900	-	1.000	0.900	1.500	1.000	1.000	-	-	-	0.900	22,089	225
41	0.900	-	1.000	0.900	1.250	1.000	1.000	-	-	-	0.900	69,202	768
42	0.900	-	1.000	-	1.250	0.900	1.000	-	-	-	0.900	85,381	769
43	1.000	-	1.000	-	1.500	1.000	1.000	-	1.000	-	0.900	56,587	323
44	1.000	-	1.500	1.000	1.750	1.000	1.000	1.000	-	-	0.900	49,523	945
45	0.900	-	1.000	-	1.500	0.900	1.000	0.900	-	-	0.900	55,342	-
99	-	-	-	-	-	-	-	-	-	-	-	10,809	-
Total Mkt Exp	3,176,696	1,125,639	150,514	71,557	41,977	22,113	65,180	66,933	39,794	185,017	-	4,945,418	
Change to Credit Eligible Exp	-	-	19,310	626	809	-	4,109	319	323	-	-	25,495	

Color Key		# of Cells	Residual Mark Shr	Keep Out Credits
	No Credits for Prior and Indicated	202	0	0.00
2	No Prior Credit and Adding a Credit	11	1	1.00
3	Prior Year Credit stayed the Same	67	2	1.00
4	Prior Credit Eliminated but Capped	45	3	1.00
5	Prior Year Credit Increased	7	4	1.25
6	Prior Year Credit Decreased, Capped	8	5	1.50
		340	6	1.75
			7	2.00
		net chg	8	2.25
	# Credit Cells	127 to 138	11	2.50

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer

Allow New and Increasing Credit Factors and Cap All Decreases 20%

Territory	Rate Class Group										Tot Mkt Exp	Change to Credit Eligible Exp
	10	15	17	18	20	21	25	26	30	MC/Misc.		
1	-	-	-	-	1.000	-	-	-	-	-	195,035	809
2	-	-	-	-	1.000	-	-	-	-	-	261,181	-
3	-	-	-	-	1.000	-	-	-	-	-	562,822	-
4	-	-	-	-	1.000	-	-	-	-	-	355,791	-
5	-	-	1.000	-	1.000	-	-	-	-	-	557,768	15,985
6	-	-	-	-	1.000	-	-	-	-	-	369,412	-
7	-	-	1.000	-	1.000	-	-	-	-	-	385,055	-
8	-	-	1.000	-	1.000	-	-	-	-	-	216,950	-
9	-	-	1.000	-	1.000	0.800	-	-	-	-	219,161	-
10	-	-	1.000	-	1.000	1.000	-	-	-	-	105,935	-
11	-	-	1.000	-	1.000	-	-	-	-	-	78,571	2,130
12	-	-	1.000	-	1.000	-	-	-	-	-	207,935	-
13	-	-	1.000	-	1.250	0.800	1.000	-	-	0.800	242,212	2,347
14	-	-	1.000	-	1.250	1.000	0.800	-	-	0.800	83,746	-
15	-	-	1.000	-	1.250	1.000	1.000	-	0.800	0.800	32,623	-
16	1.000	-	1.000	-	1.450	1.000	1.000	-	1.000	0.800	17,024	-
17	-	-	1.000	-	1.200	-	-	-	-	-	18,407	-
18	0.800	-	1.000	0.800	1.200	0.800	1.000	-	-	0.800	16,855	-
19	-	-	1.000	-	1.000	0.800	-	-	-	-	17,050	-
20	1.000	-	1.000	-	1.450	0.800	1.000	-	-	-	19,337	-
21	1.000	0.800	1.000	-	1.700	1.000	1.000	-	-	0.800	49,904	-
22	1.000	0.800	1.000	0.800	1.700	0.800	1.000	0.800	1.000	0.800	18,817	-
23	-	-	0.800	-	1.200	-	0.800	-	-	0.800	41,998	-
24	-	-	1.000	-	1.000	0.800	1.000	-	-	0.800	27,363	1,195
25	-	-	1.000	-	1.000	-	0.800	-	-	-	20,050	-
26	-	-	1.000	-	1.400	0.800	0.800	-	-	0.800	27,373	-
27	-	-	-	-	1.000	-	-	-	-	-	448,110	-
40	0.800	-	1.000	0.800	1.500	1.000	1.000	-	-	0.800	22,089	225
41	0.800	-	1.000	0.800	1.250	1.000	1.000	-	-	0.800	69,202	768
42	0.800	-	1.000	-	1.250	0.800	1.000	-	-	0.800	85,381	769
43	1.000	-	1.000	-	1.500	1.000	1.000	-	1.000	0.800	56,587	323
44	1.000	-	1.500	1.000	1.750	1.000	1.000	1.000	-	0.800	49,523	945
45	0.800	-	1.000	-	1.500	0.800	1.000	0.800	-	0.800	55,342	-
99	-	-	-	-	-	-	-	-	-	-	10,809	-
Total Mkt Exp												
Change to Credit Elig Exp												
3,176,696 1,125,639 150,514 71,557 41,977 22,113 65,180 66,933 39,794 185,017 4,945,418 25,495												

		Residual	Keep	
		Mark Shr	Out	
Color Key	# of Cells	<u>Group</u>	<u>Credits</u>	
	No Credits for Prior and Indicated	202	0	0.00
2	No Prior Credit and Adding a Credit	11	1	1.00
3	Prior Year Credit stayed the Same	67	2	1.00
4	Prior Credit Eliminated but Capped	45	3	1.00
5	Prior Year Credit Increased	7	4	1.25
6	Prior Year Credit Decreased, Capped	8	5	1.50
	340	6	1.75	
		7	2.00	
		8	2.25	
		9	2.50	
		net chg		
# Credit Cells	127 to 138	11		

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer

Allow New Credit Factors In Full and Cap Other Increases and Decreases 10%

Territory	Rate Class Group										Total Mkt Exp	Change to Credit Eligible Exp
	10	15	17	18	20	21	25	26	30	MC/Misc.		
1	-	-	-	-	1.000	-	-	-	-	-	195,035	809
2	-	-	-	-	1.000	-	-	-	-	-	261,181	-
3	-	-	-	-	1.000	-	-	-	-	-	562,822	-
4	-	-	-	-	1.000	-	-	-	-	-	355,791	-
5	-	-	1.000	-	1.000	-	-	-	-	-	557,768	15,985
6	-	-	-	-	1.000	-	-	-	-	-	369,412	-
7	-	-	1.000	-	1.000	-	-	-	-	-	385,055	-
8	-	-	1.000	-	1.000	-	-	-	-	-	216,950	-
9	-	-	1.000	-	1.000	0.900	-	-	-	-	219,161	-
10	-	-	1.000	-	1.000	1.000	-	-	-	-	105,935	-
11	-	-	1.000	-	1.000	-	-	-	-	-	78,571	2,130
12	-	-	1.000	-	1.000	-	-	-	-	-	207,935	-
13	-	-	1.000	-	1.025	0.900	1.000	-	-	0.900	242,212	2,347
14	-	-	1.000	-	1.025	1.000	0.900	-	-	0.900	83,746	-
15	-	-	1.000	-	1.250	1.000	1.000	-	0.900	0.900	32,623	-
16	1.000	-	1.000	-	1.475	1.000	1.000	-	1.000	0.900	17,024	-
17	-	-	1.000	-	1.225	-	-	-	-	-	18,407	-
18	0.900	-	1.000	0.900	1.225	0.900	1.000	-	-	0.900	16,855	-
19	-	-	1.000	-	1.000	0.900	-	-	-	-	17,050	-
20	1.000	-	1.000	-	1.475	0.900	1.000	-	-	-	19,337	-
21	1.000	0.900	1.000	-	1.725	1.000	1.000	-	-	0.900	49,904	-
22	1.000	0.900	1.000	0.900	1.725	0.900	1.000	0.900	1.000	0.900	18,817	-
23	-	-	0.900	-	1.225	-	0.900	-	-	0.900	41,998	-
24	-	-	1.000	-	1.000	0.900	1.000	-	-	0.900	27,363	1,195
25	-	-	1.000	-	1.000	-	0.900	-	-	-	20,050	-
26	-	-	1.000	-	1.450	0.900	0.900	-	-	0.900	27,373	-
27	-	-	-	-	1.000	-	-	-	-	-	448,110	-
40	0.900	-	1.000	0.900	1.500	1.000	1.000	-	-	0.900	22,089	225
41	0.900	-	1.000	0.900	1.025	1.000	1.000	-	-	0.900	69,202	768
42	0.900	-	1.000	-	1.250	0.900	1.000	-	-	0.900	85,381	769
43	1.000	-	1.000	-	1.275	1.000	1.000	-	1.000	0.900	56,587	323
44	1.000	-	1.050	1.000	1.525	1.000	1.000	1.000	-	0.900	49,523	945
45	0.900	-	1.000	-	1.275	0.900	1.000	0.900	-	0.900	55,342	-
99	-	-	-	-	-	-	-	-	-	-	-	-
Tot Mkt Exp	3,176,696	1,125,639	150,514	71,557	41,977	22,113	65,180	66,933	39,794	185,017	4,945,418	
Chg to Credit Elig Exp	-	-	19,310	626	809	-	4,109	319	323	-	25,495	

Color Key	# of Cells	Residual	Keep
		Mark Shr	Out
No Credits for Prior and Indicated	202	Group 0	Credits 0.00
2 No Prior Credit and Adding a Credit	11	1	1.00
3 Prior Year Credit stayed the Same	67	2	1.00
4 Prior Credit Eliminated but Capped	45	3	1.00
5 Prior Year Credit Increased, Capped	7	4	1.25
6 Prior Year Credit Decreased, Capped	8	5	1.50
	340	6	1.75
		7	2.00
	net chg	8	2.25
# Credit Cells	127 to 138	9	2.50

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer

Allow New Credit Factors In Full and Cap Other Increases and Decreases 20%

Territory	Rate Class Group										Tot Mkt Exp	Change to Credit Eligible Exp
	10	15	17	18	20	21	25	26	30	MC/Misc.		
1	-	-	-	-	1.000	-	-	-	-	-	195,035	809
2	-	-	-	-	1.000	-	-	-	-	-	261,181	-
3	-	-	-	-	1.000	-	-	-	-	-	562,822	-
4	-	-	-	-	1.000	-	-	-	-	-	355,791	-
5	-	-	1.000	-	1.000	-	-	-	-	-	557,768	15,985
6	-	-	-	-	1.000	-	-	-	-	-	369,412	-
7	-	-	1.000	-	1.000	-	-	-	-	-	385,055	-
8	-	-	1.000	-	1.000	-	-	-	-	-	216,950	-
9	-	-	1.000	-	1.000	0.800	-	-	-	-	219,161	-
10	-	-	1.000	-	1.000	1.000	-	-	-	-	105,935	-
11	-	-	1.000	-	1.000	-	-	-	-	-	78,571	2,130
12	-	-	1.000	-	1.000	-	-	-	-	-	207,935	-
13	-	-	1.000	-	1.050	0.800	1.000	-	-	0.800	242,212	2,347
14	-	-	1.000	-	1.050	1.000	0.800	-	-	0.800	83,746	-
15	-	-	1.000	-	1.250	1.000	1.000	-	0.800	0.800	32,623	-
16	1.000	-	1.000	-	1.450	1.000	1.000	-	1.000	0.800	17,024	-
17	-	-	1.000	-	1.200	-	-	-	-	-	18,407	-
18	0.800	-	1.000	0.800	1.200	0.800	1.000	-	-	0.800	16,855	-
19	-	-	1.000	-	1.000	0.800	-	-	-	-	17,050	-
20	1.000	-	1.000	-	1.450	0.800	1.000	-	-	-	19,337	-
21	1.000	0.800	1.000	-	1.700	1.000	1.000	-	-	0.800	49,904	-
22	1.000	0.800	1.000	0.800	1.700	0.800	1.000	0.800	1.000	0.800	18,817	-
23	-	-	0.800	-	1.200	-	0.800	-	-	0.800	41,998	-
24	-	-	1.000	-	1.000	0.800	1.000	-	-	0.800	27,363	1,195
25	-	-	1.000	-	1.000	-	0.800	-	-	-	20,050	-
26	-	-	1.000	-	1.400	0.800	0.800	-	-	0.800	27,373	-
27	-	-	-	-	1.000	-	-	-	-	-	448,110	-
40	0.800	-	1.000	0.800	1.500	1.000	1.000	-	-	0.800	22,089	225
41	0.800	-	1.000	0.800	1.050	1.000	1.000	-	-	0.800	69,202	768
42	0.800	-	1.000	-	1.250	0.800	1.000	-	-	0.800	85,381	769
43	1.000	-	1.000	-	1.300	1.000	1.000	-	1.000	0.800	56,587	323
44	1.000	-	1.100	1.000	1.550	1.000	1.000	1.000	-	0.800	49,523	945
45	0.800	-	1.000	-	1.300	0.800	1.000	0.800	-	0.800	55,342	-
99	-	-	-	-	-	-	-	-	-	-	10,809	-
Total Mkt Exp	3,176,696	1,125,639	150,514	71,557	41,977	22,113	65,180	66,933	39,794	185,017	4,945,418	
Chg to Credit Elig Exp	-	-	19,310	626	809	-	4,109	319	323	-	25,495	

Color Key		# of Cells	Residual Mark Shr Group	Keep Out Credits
	No Credits for Prior and Indicated	202	0	0.00
2	No Prior Credit and Adding a Credit	11	1	1.00
3	Prior Year Credit stayed the Same	67	2	1.00
4	Prior Credit Eliminated but Capped	45	3	1.00
5	Prior Year Credit Increased, Capped	7	4	1.25
6	Prior Year Credit Decreased, Capped	8	5	1.50
		340	6	1.75
			7	2.00
		net chg	8	2.25
	# Credit Cells	127 to 138	9	2.50

Quota Share Comparison - 20/40 Limits vs. 25/50 Limits (Part 1 and Part 5)

2025 Rates with 20/40 BI Limits					2025 Rates with 25/50 BI Limits					% Change 25/50 to 20/40	
	MAIP QS Assigned Premium	MAIP QS Credit Premium	Over Under Prem	Over Under Percent		MAIP QS Assigned Premium	MAIP QS Credit Premium	Over Under Prem	Over Under Percent	MAIP QS Assigned Premium	MAIP QS Credit Premium
33	-	32,265,923	-	undefined	33	-	33,712,005	-	undefined		4.5%
118	3,052,656	343,333	(666,544)	82.1%	118	3,149,650	354,522	(697,348)	81.9%	3.2%	3.3%
141	2,224,046	5,719,511	(434,438)	83.7%	141	2,294,657	5,856,552	(513,413)	81.7%	3.2%	2.4%
153	31,428,937	76,371,005	(6,557,587)	82.7%	153	32,433,260	79,027,771	(6,808,888)	82.6%	3.2%	3.5%
194	3,255,152	301,176	(830,621)	79.7%	194	3,357,180	311,351	(868,504)	79.4%	3.1%	3.4%
201	518,569	29,423	(105,948)	83.0%	201	535,218	30,362	(110,733)	82.9%	3.2%	3.2%
257	634,154	49,491	(187,141)	77.2%	257	654,315	51,004	(195,258)	77.0%	3.2%	3.1%
259	3,090,386	375,447	(667,506)	82.2%	259	3,188,933	388,034	(697,782)	82.0%	3.2%	3.4%
279	94,389,103	188,698,335	(14,012,220)	87.1%	279	97,366,393	195,119,451	(14,778,162)	86.8%	3.2%	3.4%
301	-	3,042,571	-	undefined	301	-	3,140,282	-	undefined		3.2%
309	585,299	60,545	562,441	2560.7%	309	603,577	62,517	579,838	2542.6%	3.1%	3.3%
313	264,939	318,367	(82,549)	76.2%	313	273,319	330,472	(84,844)	76.3%	3.2%	3.8%
354	29,776,557	10,546,222	(6,605,019)	81.8%	354	30,722,419	10,912,993	(6,897,876)	81.7%	3.2%	3.5%
362	225,380	2,274,884	(207,070)	52.1%	362	232,334	2,361,933	(205,690)	53.0%	3.1%	3.8%
429	-	212,288,085	-	undefined	429	-	219,610,834	-	undefined		3.4%
444	1,191,080	5,114,824	(973,906)	55.0%	444	1,228,640	5,200,201	(1,100,025)	52.8%	3.2%	1.7%
455	-	44,163,654	-	undefined	455	-	45,765,540	-	undefined		3.6%
514	12,833,640	64,548,071	(3,234,400)	79.9%	514	13,240,411	66,735,608	(3,398,123)	79.6%	3.2%	3.4%
530	8,244,834	7,780,944	(2,105,835)	79.7%	530	8,508,919	7,946,543	(2,296,467)	78.7%	3.2%	2.1%
585	6,114,342	32,543,372	(1,193,161)	83.7%	585	6,308,323	33,700,769	(1,205,159)	84.0%	3.2%	3.6%
602	209	6,233,209	209	undefined	602	215	6,434,127	215	undefined	2.7%	3.2%
612	7,126,501	6,200,082	(1,033,894)	87.3%	612	7,354,037	6,423,745	(1,073,994)	87.3%	3.2%	3.6%
664	12,678,600	15,349,845	(3,315,759)	79.3%	664	13,079,663	15,789,091	(3,547,796)	78.7%	3.2%	2.9%
721	40,454	83,268	(7,339)	84.6%	721	41,830	86,380	(7,335)	85.1%	3.4%	3.7%
723	2,021,761	91,038,737	986,302	195.3%	723	2,086,658	94,271,548	1,133,976	219.0%	3.2%	3.6%
731	6,419,105	122,778,790	686,863	112.0%	731	6,625,073	127,179,145	896,577	115.7%	3.2%	3.6%
773	20,027,102	133,344,065	(3,506,105)	85.1%	773	20,663,300	138,016,782	(3,564,262)	85.3%	3.2%	3.5%
785	-	184,708,103	-	undefined	785	-	191,488,605	-	undefined		3.7%
828	3,947,761	2,802,868	(892,746)	81.6%	828	4,072,532	2,899,930	(932,407)	81.4%	3.2%	3.5%
893	3,108,471	667,635	(700,713)	81.6%	893	3,207,606	691,566	(730,808)	81.4%	3.2%	3.6%
907	26,506,746	35,120,604	(5,975,993)	81.6%	907	27,346,321	36,361,468	(6,208,394)	81.5%	3.2%	3.5%
963	239,431	204,279	(51,937)	82.2%	963	246,946	211,190	(54,467)	81.9%	3.1%	3.4%
988	7,247,225	19,276,402	(816,256)	89.9%	988	7,475,481	19,526,231	(1,273,520)	85.4%	3.1%	1.3%
989	-	21,049,075	-	undefined	989		21,768,695	-	undefined		3.4%
Total	287,192,441	1,325,692,146			Total	296,297,209	1,371,767,246				

Assignment Order Comparison - 20/40 Limits vs. 25/50 Limits (Part 1 and Part 5)

2025 Rates with 20/40 BI Limits

	MAIP QS Assigned Premium	MAIP QS Credit Premium	Over Under Prem	Over Under Percent
362	225,380	2,274,884	(207,070)	52.1%
444	1,191,080	5,114,824	(973,906)	55.0%
313	264,939	318,367	(82,549)	76.2%
257	634,154	49,491	(187,141)	77.2%
664	12,678,600	15,349,845	(3,315,759)	79.3%
530	8,244,834	7,780,944	(2,105,835)	79.7%
194	3,255,152	301,176	(830,621)	79.7%
514	12,833,640	64,548,071	(3,234,400)	79.9%
828	3,947,761	2,802,868	(892,746)	81.6%
907	26,506,746	35,120,604	(5,975,993)	81.6%
893	3,108,471	667,635	(700,713)	81.6%
354	29,776,557	10,546,222	(6,605,019)	81.8%
118	3,052,656	343,333	(666,544)	82.1%
963	239,431	204,279	(51,937)	82.2%
259	3,090,386	375,447	(667,506)	82.2%
153	31,428,937	76,371,005	(6,557,587)	82.7%
201	518,569	29,423	(105,948)	83.0%
141	2,224,046	5,719,511	(434,438)	83.7%
585	6,114,342	32,543,372	(1,193,161)	83.7%
721	40,454	83,268	(7,339)	84.6%
773	20,027,102	133,344,065	(3,506,105)	85.1%
279	94,389,103	188,698,335	(14,012,220)	87.1%
612	7,126,501	6,200,082	(1,033,894)	87.3%
988	7,247,225	19,276,402	(816,256)	89.9%
731	6,419,105	122,778,790	686,863	112.0%
723	2,021,761	91,038,737	986,302	195.3%
309	585,299	60,545	562,441	2560.7%
33	-	32,265,923	-	undefined
301	-	3,042,571	-	undefined
429	-	212,288,085	-	undefined
455	-	44,163,654	-	undefined
602	209	6,233,209	209	undefined
785	-	184,708,103	-	undefined
989	-	21,049,075	-	undefined
Total	287,192,441	1,325,692,146		

2025 Rates with 25/50 BI Limits

	MAIP QS Assigned Premium	MAIP QS Credit Premium	Over Under Prem	Over Under Percent
444	1,228,640	5,200,201	(1,100,025)	52.8%
362	232,334	2,361,933	(205,690)	53.0%
313	273,319	330,472	(84,844)	76.3%
257	654,315	51,004	(195,258)	77.0%
664	13,079,663	15,789,091	(3,547,796)	78.7%
530	8,508,919	7,946,543	(2,296,467)	78.7%
194	3,357,180	311,351	(868,504)	79.4%
514	13,240,411	66,735,608	(3,398,123)	79.6%
828	4,072,532	2,899,930	(932,407)	81.4%
893	3,207,606	691,566	(730,808)	81.4%
907	27,346,321	36,361,468	(6,208,394)	81.5%
354	30,722,419	10,912,993	(6,897,876)	81.7%
141	2,294,657	5,856,552	(513,413)	81.7%
118	3,149,650	354,522	(697,348)	81.9%
963	246,946	211,190	(54,467)	81.9%
259	3,188,933	388,034	(697,782)	82.0%
153	32,433,260	79,027,771	(6,808,888)	82.6%
201	535,218	30,362	(110,733)	82.9%
585	6,308,323	33,700,769	(1,205,159)	84.0%
721	41,830	86,380	(7,335)	85.1%
773	20,663,300	138,016,782	(3,564,262)	85.3%
988	7,475,481	19,526,231	(1,273,520)	85.4%
279	97,366,393	195,119,451	(14,778,162)	86.8%
612	7,354,037	6,423,745	(1,073,994)	87.3%
731	6,625,073	127,179,145	896,577	115.7%
723	2,086,658	94,271,548	1,133,976	219.0%
309	603,577	62,517	579,838	2542.6%
33	-	33,712,005	-	undefined
301	-	3,140,282	-	undefined
429	-	219,610,834	-	undefined
455	-	45,765,540	-	undefined
602	215	6,434,127	215	undefined
785	-	191,488,605	-	undefined
989	-	21,768,695	-	undefined
Total	296,297,209	1,371,767,246		