



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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NOTICE OF MEETING

ACTUARIAL COMMITTEE

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

TUESDAY, SEPTEMBER 16, 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 August 21, 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 reviewed summary results of several models in consideration of a recommended 2026 credit offer. The Committee requested an additional model for discussion at its next meeting. The parameters of the model are as follows:

- Cap all indicated credit factor decreases by 10%.
- Allow all indicated credit factor increases and new credit factors.
- For the "DOI Territories", freeze current credit factors where decreases are indicated and allow indicated increases and new credit factors.

The model using these criteria is attached (Docket #AC25.04, Exhibit #9). A summary of the credit indications using the methodology codified in Rule 29 is also attached for the Committee's reference (Docket #AC25.04, Exhibit #10).

Additional models expected to be submitted by Plymouth Rock, and potentially by Vermont Mutual, will be distributed as additional information prior to 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
September 5, 2025

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer
Actuarial Committee Model #2: Rule 29 Method with Capped Decreases, Freeze DOI Terr Decreases
Data Through June, 2025 (2025/07 Rates)
Summary by Rate Class

4/1/2025 Credit Factors				4/1/26 Indicated - Cap Dec 10%, Freeze DOI Terr if Dec			
<u>Rate Class</u>	<u>Total Mkt Exposures</u>	<u>Credit Eligible Exposures</u>	<u>Potential Credit Premium</u>	<u>Credit Eligible Exposures</u>	<u>%Δ</u>	<u>Potential Credit Premium</u>	<u>%Δ</u>
10	3,176,591	327,290	882,808,742	327,290	0.0%	879,534,528	-0.4%
15	1,130,652	11,654	28,992,099	11,654	0.0%	28,992,099	0.0%
17	150,015	69,973	242,872,561	85,893	22.8%	287,363,168	18.3%
18	71,662	1,584	4,946,048	2,204	39.2%	6,559,644	32.6%
20	41,591	40,696	233,647,523	41,487	1.9%	250,895,480	7.4%
21	22,157	7,538	33,834,252	7,538	0.0%	32,653,352	-3.5%
25	65,186	3,650	21,921,008	7,750	112.3%	43,142,936	96.8%
26	66,816	512	2,941,702	841	64.3%	4,121,421	40.1%
30	39,462	424	1,219,763	746	76.0%	2,000,815	64.0%
M/M	185,997	23,197	10,421,192	23,197	0.0%	9,909,153	-4.9%
Total	4,950,128	486,517	1,463,604,889	508,601	4.5%	1,545,172,594	5.6%

% of Total Mkt. Exp. **9.8%** **10.3%**

Estimated Credits Used Credit Utilization				1,340,160,302 91.6%	Estimated Credits Used Credit Utilization		1,412,237,061 91.4%
Credit Group Ranges:					Residual Mark Share <u>Group</u>	Keep Out <u>Credits</u>	
<u>Group</u>	<u>Lower</u>	<u>Upper</u>	<u>Credit Factor</u>				
0	0	0.05	0.00		0	0.00	
1	0.05	0.08	1.00		1	1.00	
2	0.08	0.11	1.00		2	1.00	
3	0.11	0.17	1.00		3	1.00	
4	0.17	0.23	1.25		4	1.25	
5	0.23	0.29	1.50		5	1.50	
6	0.29	0.35	1.75		6	1.75	
7	0.35	0.41	2.00		7	2.00	
8	0.41	0.47	2.25		8	2.25	
9	0.47	1	2.50		9	2.50	

Cap 10.0%
Applied to All Credit Decreases for Non-DOI Territories

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer

CAR DOCKET #AC25.04
EXHIBIT #9
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Actuarial Committee Model #2: Rule 29 Method with Capped Decreases, Freeze DOI Territory Decreases
Data Through June, 2025 (2025/07 Rates)
Summary by Territory

4/1/2025 Credit Factors

4/1/26 Indicated - Cap Dec 10%, Freeze DOI if Dec

<u>Territory</u>	<u>Total Mkt Exposures</u>	<u>Credit Eligible Exposures</u>	<u>Potential Credit Premium</u>	<u>Credit Eligible Exposures</u>	<u>%Δ</u>	<u>Potential Credit Premium</u>	<u>%Δ</u>
1	195,211	0	0	791	0.0%	2,652,559	0.0%
2	261,468	1,285	4,775,340	1,285	0.0%	4,775,340	0.0%
3	563,880	2,973	11,142,278	2,973	0.0%	11,142,278	0.0%
4	356,313	1,740	7,536,625	1,740	0.0%	7,536,625	0.0%
5	558,389	3,811	15,313,000	19,732	417.7%	55,668,173	263.5%
6	370,106	2,042	8,851,151	2,042	0.0%	8,851,151	0.0%
7	385,324	14,373	43,429,664	14,373	0.0%	43,429,664	0.0%
8	216,856	7,744	25,772,462	7,744	0.0%	25,772,462	0.0%
9	219,246	9,890	37,150,759	9,890	0.0%	36,766,062	-1.0%
10	106,031	4,762	17,166,943	4,762	0.0%	17,166,943	0.0%
11	78,642	713	3,869,960	713	0.0%	3,869,960	0.0%
12	208,019	7,710	29,643,143	7,710	0.0%	29,643,143	0.0%
13	242,187	22,138	64,128,348	24,475	10.6%	80,881,124	26.1%
14	83,724	8,038	26,928,276	8,038	0.0%	28,728,251	6.7%
15	32,691	3,739	14,628,391	3,739	0.0%	14,524,120	-0.7%
16*	16,944	14,869	44,469,821	14,869	0.0%	44,469,821	0.0%
17	18,438	504	2,096,543	504	0.0%	2,083,875	-0.6%
18	16,846	13,349	37,522,764	13,349	0.0%	34,090,176	-9.1%
19	17,095	688	3,084,865	688	0.0%	3,041,431	-1.4%
20*	19,327	14,517	46,647,729	14,517	0.0%	46,647,729	0.0%
21*	49,937	48,702	167,304,714	48,702	0.0%	167,304,714	0.0%
22*	18,856	18,856	69,511,034	18,856	0.0%	69,511,034	0.0%
23	42,049	2,440	10,830,690	2,440	0.0%	10,100,004	-6.7%
24	27,359	1,312	4,550,140	1,312	0.0%	4,468,161	-1.8%
25	20,049	573	2,819,233	573	0.0%	2,790,122	-1.0%
26*	27,359	2,256	10,403,408	2,256	0.0%	10,403,408	0.0%
27	448,746	2,217	6,858,549	2,217	0.0%	6,858,549	0.0%
40*	22,140	16,935	42,010,574	17,164	1.3%	43,213,863	2.9%
41*	69,117	57,126	125,616,150	57,896	1.3%	130,635,075	4.0%
42*	85,395	67,014	184,178,871	67,779	1.1%	188,734,636	2.5%
43*	56,656	46,265	128,616,870	46,587	0.7%	131,185,622	2.0%
44*	49,556	43,363	102,500,992	44,312	2.2%	111,631,875	8.9%
45*	55,466	44,573	164,245,602	44,573	0.0%	166,594,644	1.4%
99	10,708	0	0	0	0.0%	0	0.0%
Total	4,950,128	486,517	1,463,604,889	508,601	4.5%	1,545,172,594	5.6%

% of Total Mkt. Exp.

9.8%

10.3%

Denotes DOI Territories

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

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer

Allow New and Increasing Credit Factors, Cap All Decreases 10%, DOI Hold Constant if Decreases

Rate Class Group										
Territory	10	15	17	18	20	21	25	26	30	MC/Misc.
1	-	-	-	-	1.00	-	-	-	-	-
2	-	-	-	-	1.00	-	-	-	-	-
3	-	-	-	-	1.00	-	-	-	-	-
4	-	-	-	-	1.00	-	-	-	-	-
5	-	-	1.00	-	1.00	-	-	-	-	-
6	-	-	-	-	1.00	-	-	-	-	-
7	-	-	1.00	-	1.00	-	-	-	-	-
8	-	-	1.00	-	1.00	-	-	-	-	-
9	-	-	1.00	-	1.00	0.90	-	-	-	-
10	-	-	1.00	-	1.00	1.00	-	-	-	-
11	-	-	-	-	1.00	-	-	-	-	-
12	-	-	1.00	-	1.00	-	-	-	-	-
13	-	-	1.00	-	1.25	0.90	1.00	-	-	0.90
14	-	-	1.00	-	1.25	1.00	0.90	-	-	0.90
15	-	-	1.00	-	1.25	1.00	1.00	-	0.90	0.90
16*	1.00	-	1.00	-	1.50	1.00	1.00	-	1.00	1.00
17	-	-	1.00	-	1.23	-	-	-	-	-
18	0.90	-	1.00	0.90	1.23	0.90	1.00	-	-	0.90
19	-	-	1.00	-	1.00	0.90	-	-	-	-
20*	1.00	-	1.00	-	1.50	1.00	1.00	-	-	-
21*	1.00	1.00	1.00	-	1.75	1.00	1.00	-	-	1.00
22*	1.00	1.00	1.00	1.00	1.75	1.00	1.00	1.00	1.00	1.00
23	-	-	0.90	-	1.23	-	0.90	-	-	0.90
24	-	-	-	-	1.00	0.90	1.00	-	-	0.90
25	-	-	1.00	-	1.00	-	0.90	-	-	-
26*	-	-	1.00	-	1.50	1.00	1.00	-	-	1.00
27	-	-	-	-	1.00	-	-	-	-	-
40*	1.00	-	1.00	1.00	1.50	1.00	1.00	-	-	1.00
41*	1.00	-	1.00	1.00	1.25	1.00	1.00	-	-	1.00
42*	1.00	-	1.00	-	1.25	1.00	1.00	-	-	1.00
43*	1.00	-	1.00	-	1.50	1.00	1.00	-	1.00	1.00
44*	1.00	-	1.50	1.00	1.75	1.00	1.00	1.00	-	1.00
45*	1.00	-	1.00	-	1.50	1.00	1.00	1.00	-	1.00
99	-	-	-	-	-	-	-	-	-	-

*Denotes "DOI Territory"

Non-DOI Territories		# of Cells	DOI Territories		# of Cells
No Credits for Prior and Indicated		170.00	No Credits for Prior and Indicated		34.00
No Prior Credit and Adding a Credit		3.00	No Prior Credit and Adding a Credit		6.00
Prior Year Credit stayed the Same		34.00	Prior Year Credit stayed the Same		31.00
Prior Credit Eliminated but Capped		18.00	Prior Credit Eliminated, Held at Prior		28.00
Prior Year Credit Increased		2.00	Prior Year Credit Increased		5.00
Prior Year Credit Decreased, Capped		3.00	Prior Year Credit Decreased, Held Prio		6.00

Total Cells In Matrix **240** **230** **110**

Credit Cells 127 to 136 net chg 9

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer

Indicated Private Passenger Auto Residual Market Share Group - Operator Class 10

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2026 R29				Residual Mark Shr Group	Keep Out Credits
	Aug-23	Aug-24	Jun-25	2023	2024	2025		Indicated Credit	2025 Credit	2026 Capped	Change		
1	0.37%	0.74%	0.78%	0	0	0	0	-	-	-	-	0	0.00
2	0.35%	0.86%	0.87%	0	0	0	0	-	-	-	-	1	1.00
3	0.46%	0.96%	1.00%	0	0	0	0	-	-	-	-	2	1.00
4	0.36%	0.80%	0.78%	0	0	0	0	-	-	-	-	3	1.00
5	0.66%	1.62%	1.67%	0	0	0	0	-	-	-	-	4	1.25
6	0.49%	1.17%	1.25%	0	0	0	0	-	-	-	-	5	1.50
7	0.71%	1.66%	1.76%	0	0	0	0	-	-	-	-	6	1.75
8	0.65%	1.56%	1.66%	0	0	0	0	-	-	-	-	7	2.00
9	0.87%	1.92%	1.82%	0	0	0	0	-	-	-	-	8	2.25
10	0.95%	2.75%	2.90%	0	0	0	0	-	-	-	-	9	2.50
11	0.50%	1.08%	1.13%	0	0	0	0	-	-	-	-		
12	0.63%	1.69%	1.75%	0	0	0	0	-	-	-	-		
13	1.41%	3.78%	3.92%	0	0	0	0	-	-	-	-		
14	1.47%	4.57%	4.88%	0	0	0	0	-	-	-	-		
15	1.51%	4.73%	4.47%	0	0	0	0	-	-	-	-		
16	1.88%	6.69%	6.47%	0	1	1	1	1.000	1.000	1.000	-		
17	0.67%	1.52%	1.56%	0	0	0	0	-	-	-	-		
18	1.76%	3.55%	3.89%	0	0	0	0	-	1.000	0.900	(0.100)		
19	1.38%	2.71%	2.41%	0	0	0	0	-	-	-	-		
20	2.19%	5.26%	5.01%	0	1	1	1	1.000	1.000	1.000	-		
21	2.17%	5.24%	5.11%	0	1	1	1	1.000	1.000	1.000	-		
22	4.03%	8.38%	7.93%	0	2	1	1	1.000	1.000	1.000	-		
23	0.47%	0.96%	0.93%	0	0	0	0	-	-	-	-		
24	0.65%	1.68%	1.68%	0	0	0	0	-	-	-	-		
25	0.41%	0.91%	1.00%	0	0	0	0	-	-	-	-		
26	0.99%	2.80%	2.65%	0	0	0	0	-	-	-	-		
27	0.32%	0.69%	0.73%	0	0	0	0	-	-	-	-		
40	1.82%	3.22%	3.05%	0	0	0	0	-	1.000	1.000	-		
41	1.77%	4.78%	4.97%	0	0	0	0	-	1.000	1.000	-		
42	1.18%	2.67%	2.58%	0	0	0	0	-	1.000	1.000	-		
43	1.49%	5.10%	5.99%	0	1	1	1	1.000	1.000	1.000	-		
44	4.18%	11.53%	12.77%	0	3	3	3	1.000	1.000	1.000	-		
45	1.83%	4.42%	4.03%	0	0	0	0	-	1.000	1.000	-		
99	0.22%	0.57%	0.36%	0	0	0	0	-	-	-	-		
Tot	0.77%	1.92%	1.98%										

<u>Available Credit Prem:</u>		<u>Credit Eligible Exp:</u>
2026	879,534,528	327,290
2025	882,808,742	327,290
<u>Difference:</u>		<u>Difference:</u>
(3,274,214)		-
<u>Percent Change:</u>		<u>Percent Change:</u>
-0.4%		0.0%

Denotes DOI Territory

*Selection Criteria

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

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer

Indicated Private Passenger Auto Residual Market Share Group - Operator Class 15

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2026 R29				Residual Mark Shr Group	Keep Out Credits
	Aug-23	Aug-24	Jun-25	2023	2024	2025		Indicated Credits	2025 Credits	2026 Capped	Change		
1	0.12%	0.24%	0.26%	0	0	0	0	-	-	-	-	0	0.00
2	0.11%	0.22%	0.30%	0	0	0	0	-	-	-	-	1	1.00
3	0.14%	0.28%	0.32%	0	0	0	0	-	-	-	-	2	1.00
4	0.12%	0.25%	0.24%	0	0	0	0	-	-	-	-	3	1.00
5	0.18%	0.37%	0.41%	0	0	0	0	-	-	-	-	4	1.25
6	0.16%	0.31%	0.35%	0	0	0	0	-	-	-	-	5	1.50
7	0.18%	0.36%	0.38%	0	0	0	0	-	-	-	-	6	1.75
8	0.18%	0.37%	0.38%	0	0	0	0	-	-	-	-	7	2.00
9	0.24%	0.42%	0.43%	0	0	0	0	-	-	-	-	8	2.25
10	0.27%	0.47%	0.52%	0	0	0	0	-	-	-	-	9	2.50
11	0.30%	0.52%	0.50%	0	0	0	0	-	-	-	-		
12	0.29%	0.52%	0.66%	0	0	0	0	-	-	-	-		
13	0.39%	0.94%	1.00%	0	0	0	0	-	-	-	-		
14	0.56%	1.23%	1.31%	0	0	0	0	-	-	-	-		
15	0.79%	1.38%	1.39%	0	0	0	0	-	-	-	-		
16	1.52%	2.21%	2.53%	0	0	0	0	-	-	-	-		
17	0.35%	0.50%	0.51%	0	0	0	0	-	-	-	-		
18	1.06%	1.43%	1.46%	0	0	0	0	-	-	-	-		
19	0.64%	0.91%	0.86%	0	0	0	0	-	-	-	-		
20	1.41%	2.51%	2.71%	0	0	0	0	-	-	-	-		
21	1.34%	2.17%	2.24%	0	0	0	0	-	1.000	1.000	-		
22	2.35%	3.81%	3.59%	0	0	0	0	-	1.000	1.000	-		
23	0.40%	0.61%	0.54%	0	0	0	0	-	-	-	-		
24	0.56%	1.08%	1.16%	0	0	0	0	-	-	-	-		
25	0.25%	0.91%	0.89%	0	0	0	0	-	-	-	-		
26	0.61%	1.17%	1.29%	0	0	0	0	-	-	-	-		
27	0.10%	0.19%	0.23%	0	0	0	0	-	-	-	-		
40	0.48%	0.97%	0.93%	0	0	0	0	-	-	-	-		
41	0.62%	1.32%	1.61%	0	0	0	0	-	-	-	-		
42	0.63%	1.25%	1.59%	0	0	0	0	-	-	-	-		
43	0.72%	1.83%	2.03%	0	0	0	0	-	-	-	-		
44	1.21%	2.97%	4.34%	0	0	0	0	-	-	-	-		
45	0.82%	2.00%	1.97%	0	0	0	0	-	-	-	-		
99	0.55%	0.40%	0.44%	0	0	0	0	-	-	-	-		
Tot	0.24%	0.46%	0.51%										

Available Credit Prem:		Credit Eligible Exp:
2026	28,992,099	11,654
2025	28,992,099	11,654
Difference:		Difference:
-		-
Percent Change:		Percent Change:
0.0%		0.0%

Denotes DOI Territory

*Selection Criteria

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

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer

Indicated Private Passenger Auto Residual Market Share Group - Operator Class 17

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2026 R29		2026 Capped	Change	Residual Mark Shr Group	Keep Out Credits
	Aug-23	Aug-24	Jun-25	2023	2024	2025		Indicated Credits	2025 Credits				
1	1.16%	2.44%	2.78%	0	0	0	0	-	-	-	-	0	0.00
2	1.01%	2.90%	3.57%	0	0	0	0	-	-	-	-	1	1.00
3	1.35%	4.32%	4.45%	0	0	0	0	-	-	-	-	2	1.00
4	1.30%	2.76%	2.60%	0	0	0	0	-	-	-	-	3	1.00
5	2.04%	6.11%	6.42%	0	1	1	1	1.000	-	1.000	1.000	4	1.25
6	1.83%	4.65%	4.64%	0	0	0	0	-	-	-	-	5	1.50
7	2.28%	6.78%	7.18%	0	1	1	1	1.000	1.000	1.000	-	6	1.75
8	2.61%	5.93%	6.03%	0	1	1	1	1.000	1.000	1.000	-	7	2.00
9	2.96%	7.98%	6.92%	0	1	1	1	1.000	1.000	1.000	-	8	2.25
10	3.33%	9.14%	8.92%	0	2	2	2	1.000	1.000	1.000	-	9	2.50
11	1.62%	5.50%	4.95%	0	1	0	0	-	-	-	-		
12	1.87%	7.45%	6.58%	0	1	1	1	1.000	1.000	1.000	-		
13	4.29%	13.13%	13.26%	0	3	3	3	1.000	1.000	1.000	-		
14	3.81%	13.46%	12.65%	0	3	3	3	1.000	1.000	1.000	-		
15	2.99%	12.75%	10.45%	0	3	2	2	1.000	1.000	1.000	-		
16	4.49%	14.22%	13.63%	0	3	3	3	1.000	1.000	1.000	-		
17	2.78%	7.51%	8.49%	0	1	2	1	1.000	1.000	1.000	-		
18	4.88%	14.74%	14.80%	0	3	3	3	1.000	1.000	1.000	-		
19	5.88%	9.82%	10.12%	1	2	2	2	1.000	1.000	1.000	-		
20	5.38%	16.28%	12.82%	1	3	3	3	1.000	1.000	1.000	-		
21	5.13%	15.63%	14.88%	1	3	3	3	1.000	1.000	1.000	-		
22	6.75%	15.40%	15.66%	1	3	3	3	1.000	1.000	1.000	-		
23	2.21%	4.98%	4.44%	0	0	0	0	-	1.000	0.900	(0.100)	2026	287,363,168
24	1.90%	6.47%	4.92%	0	1	0	0	-	-	-	-	2025	242,872,561
25	1.49%	7.00%	6.73%	0	1	1	1	1.000	1.000	1.000	-		
26	2.85%	9.02%	7.12%	0	2	1	1	1.000	1.000	1.000	-		
27	1.25%	2.81%	2.98%	0	0	0	0	-	-	-	-		
40	5.95%	11.33%	12.16%	1	3	3	3	1.000	1.000	1.000	-		
41	6.02%	15.24%	15.71%	1	3	3	3	1.000	1.000	1.000	-		
42	5.38%	10.99%	10.42%	1	2	2	2	1.000	1.000	1.000	-		
43	4.80%	16.22%	16.51%	0	3	3	3	1.000	1.000	1.000	-		
44	11.45%	29.22%	27.74%	3	6	5	5	1.500	1.000	1.500	0.500		
45	4.95%	14.33%	13.69%	0	3	3	3	1.000	1.000	1.000	-		
99	0.17%	0.44%	0.34%	0	0	0	0	-	-	-	-		
Tot	2.55%	7.23%	7.17%										

Available Credit Prem:		Credit Eligible Exp:
2026	287,363,168	85,893
2025	242,872,561	69,973
Difference:		Difference:
	44,490,607	15,920
Percent Change:		Percent Change:
	18.3%	22.8%

Denotes DOI Territory

*Selection Criteria

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

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer

Indicated Private Passenger Auto Residual Market Share Group - Operator Class 18

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2026 R29		2026 Capped	Change	Residual Mark Shr Group	Keep Out Credits
	Aug-23	Aug-24	Jun-25	2023	2024	2025		Indicated Credits	2025 Credits				
1	0.22%	0.38%	0.50%	0	0	0	0	-	-	-	-	0	0.00
2	0.20%	0.58%	0.59%	0	0	0	0	-	-	-	-	1	1.00
3	0.30%	0.56%	0.74%	0	0	0	0	-	-	-	-	2	1.00
4	0.19%	0.40%	0.69%	0	0	0	0	-	-	-	-	3	1.00
5	0.38%	0.95%	1.04%	0	0	0	0	-	-	-	-	4	1.25
6	0.33%	0.63%	0.56%	0	0	0	0	-	-	-	-	5	1.50
7	0.43%	1.04%	1.31%	0	0	0	0	-	-	-	-	6	1.75
8	0.37%	0.89%	0.83%	0	0	0	0	-	-	-	-	7	2.00
9	0.49%	1.34%	1.28%	0	0	0	0	-	-	-	-	8	2.25
10	0.50%	1.42%	1.26%	0	0	0	0	-	-	-	-	9	2.50
11	0.08%	0.48%	0.78%	0	0	0	0	-	-	-	-		
12	0.44%	1.14%	1.17%	0	0	0	0	-	-	-	-		
13	0.65%	2.75%	2.51%	0	0	0	0	-	-	-	-		
14	0.51%	2.46%	3.19%	0	0	0	0	-	-	-	-		
15	1.23%	3.50%	3.02%	0	0	0	0	-	-	-	-		
16	1.90%	5.33%	2.01%	0	1	0	0	-	-	-	-		
17	0.14%	0.81%	1.38%	0	0	0	0	-	-	-	-		
18	0.92%	2.70%	3.04%	0	0	0	0	-	1.000	0.900	(0.100)		
19	0.81%	1.61%	1.65%	0	0	0	0	-	-	-	-		
20	2.60%	1.65%	0.17%	0	0	0	0	-	-	-	-		
21	1.63%	1.45%	1.90%	0	0	0	0	-	-	-	-		
22	0.99%	3.28%	3.88%	0	0	0	0	-	1.000	1.000	-		
23	0.52%	0.80%	0.56%	0	0	0	0	-	-	-	-		
24	0.00%	2.39%	1.50%	0	0	0	0	-	-	-	-		
25	0.00%	0.00%	0.34%	0	0	0	0	-	-	-	-		
26	0.25%	1.43%	2.18%	0	0	0	0	-	-	-	-		
27	0.17%	0.48%	0.50%	0	0	0	0	-	-	-	-		
40	1.54%	1.59%	1.07%	0	0	0	0	-	1.000	1.000	-		
41	0.77%	2.46%	3.00%	0	0	0	0	-	1.000	1.000	-		
42	0.65%	1.71%	2.07%	0	0	0	0	-	-	-	-		
43	0.82%	4.29%	3.43%	0	0	0	0	-	-	-	-		
44	2.75%	5.78%	8.50%	0	1	2	1	1.000	-	1.000	1.000		
45	1.04%	2.64%	3.06%	0	0	0	0	-	-	-	-		
99	0.03%	-0.53%	0.00%	0	0	0	0	-	-	-	-		
Tot	0.41%	1.02%	1.13%										

Available Credit Prem:		Credit Eligible Exp:	
2026	6,559,644		2,204
2025	4,946,048		1,584
Difference:		Difference:	
	1,613,596		621
Percent Change:		Percent Change:	
	32.6%		39.2%

Denotes DOI Territory

*Selection Criteria

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

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer

Indicated Private Passenger Auto Residual Market Share Group - Operator Class 20

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2026 R29				Residual Mark Shr Group	Keep Out Credits
	Aug-23	Aug-24	Jun-25	2023	2024	2025		Indicated Credits	2025 Credits	2026 Capped	Change		
1	3.98%	9.57%	8.00%	0	2	2	2	1.000	-	1.000	1.000	0	0.00
2	5.31%	11.58%	10.68%	1	3	2	2	1.000	1.000	1.000	-	1	1.00
3	4.99%	13.01%	9.64%	0	3	2	2	1.000	1.000	1.000	-	2	1.00
4	3.89%	9.74%	7.48%	0	2	1	1	1.000	1.000	1.000	-	3	1.00
5	8.20%	19.52%	15.74%	2	4	3	3	1.000	1.000	1.000	-	4	1.25
6	5.26%	14.71%	11.80%	1	3	3	3	1.000	1.000	1.000	-	5	1.50
7	8.90%	19.82%	15.12%	2	4	3	3	1.000	1.000	1.000	-	6	1.75
8	5.82%	14.34%	11.59%	1	3	3	3	1.000	1.000	1.000	-	7	2.00
9	7.53%	15.76%	10.73%	1	3	2	2	1.000	1.000	1.000	-	8	2.25
10	9.13%	19.35%	13.65%	2	4	3	3	1.000	1.000	1.000	-	9	2.50
11	3.42%	8.11%	5.62%	0	2	1	1	1.000	1.000	1.000	-		
12	6.21%	13.43%	10.28%	1	3	2	2	1.000	1.000	1.000	-		
13	11.97%	25.19%	19.90%	3	5	4	4	1.250	1.000	1.250	0.250		
14	8.25%	20.56%	17.84%	2	4	4	4	1.250	1.000	1.250	0.250		
15	7.38%	26.74%	18.48%	1	5	4	4	1.250	1.250	1.250	-		
16	14.30%	29.41%	19.84%	3	6	4	4	1.250	1.500	1.500	-		
17	4.23%	17.88%	10.22%	0	4	2	2	1.000	1.250	1.225	(0.025)		
18	9.06%	19.09%	9.37%	2	4	2	2	1.000	1.250	1.225	(0.025)		
19	14.49%	6.82%	8.67%	3	1	2	2	1.000	1.000	1.000	-		
20	6.62%	22.86%	19.34%	1	4	4	4	1.250	1.500	1.500	-		
21	12.34%	25.53%	23.13%	3	5	5	5	1.500	1.750	1.750	-		
22	18.66%	26.64%	23.65%	4	5	5	5	1.500	1.750	1.750	-		
23	3.81%	7.29%	5.58%	0	1	1	1	1.000	1.250	1.225	(0.025)		
24	3.00%	11.63%	7.90%	0	3	1	1	1.000	1.000	1.000	-		
25	6.03%	13.59%	11.78%	1	3	3	3	1.000	1.000	1.000	-		
26	8.50%	20.98%	16.06%	2	4	3	3	1.000	1.500	1.500	-		
27	3.04%	9.92%	7.78%	0	2	1	1	1.000	1.000	1.000	-		
40	17.27%	26.53%	22.40%	4	5	4	4	1.250	1.500	1.500	-		
41	12.74%	25.19%	19.47%	3	5	4	4	1.250	1.000	1.250	0.250		
42	13.73%	21.86%	17.37%	3	4	4	4	1.250	1.250	1.250	-		
43	10.30%	27.95%	24.38%	2	5	5	5	1.500	1.250	1.500	0.250		
44	15.04%	34.86%	34.15%	3	6	6	6	1.750	1.500	1.750	0.250		
45	11.33%	27.79%	24.85%	3	5	5	5	1.500	1.250	1.500	0.250		
99	1.95%	1.50%	0.00%	0	0	0	0	-	-	-	-		
Tot	8.31%	18.49%	14.78%										

Available Credit Prem:		Credit Eligible Exp:	
2026	250,895,480		41,487
2025	233,647,523		40,696
Difference:		Difference:	
	17,247,957		791
Percent Change:		Percent Change:	
	7.4%		1.9%

Denotes DOI Territory

*Selection Criteria

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

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer

Indicated Private Passenger Auto Residual Market Share Group - Operator Class 21

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2026 R29		2026 Capped	Change	Residual Mark Shr Group	Keep Out Credits
	Aug-23	Aug-24	Jun-25	2023	2024	2025		Indicated Credits	2025 Credits				
1	0.24%	1.58%	1.34%	0	0	0	0	-	-	-	-	0	0.00
2	1.15%	1.27%	0.66%	0	0	0	0	-	-	-	-	1	1.00
3	0.74%	2.12%	2.76%	0	0	0	0	-	-	-	-	2	1.00
4	0.44%	1.04%	0.84%	0	0	0	0	-	-	-	-	3	1.00
5	1.00%	3.84%	2.75%	0	0	0	0	-	-	-	-	4	1.25
6	1.66%	2.58%	2.04%	0	0	0	0	-	-	-	-	5	1.50
7	1.00%	3.04%	3.00%	0	0	0	0	-	-	-	-	6	1.75
8	1.54%	2.70%	2.40%	0	0	0	0	-	-	-	-	7	2.00
9	1.61%	5.02%	3.71%	0	1	0	0	-	1.000	0.900	(0.100)	8	2.25
10	1.11%	5.58%	6.51%	0	1	1	1	1.000	1.000	1.000	-	9	2.50
11	0.45%	1.55%	1.83%	0	0	0	0	-	-	-	-		
12	1.52%	1.76%	2.55%	0	0	0	0	-	-	-	-		
13	2.74%	4.93%	5.09%	0	0	1	0	-	1.000	0.900	(0.100)		
14	1.51%	5.23%	5.29%	0	1	1	1	1.000	1.000	1.000	-		
15	2.71%	8.36%	5.32%	0	2	1	1	1.000	1.000	1.000	-		
16	4.50%	7.11%	5.73%	0	1	1	1	1.000	1.000	1.000	-		
17	0.76%	0.70%	2.32%	0	0	0	0	-	-	-	-		
18	0.13%	0.89%	0.30%	0	0	0	0	-	1.000	0.900	(0.100)		
19	2.84%	1.75%	2.26%	0	0	0	0	-	1.000	0.900	(0.100)		
20	2.09%	3.72%	2.62%	0	0	0	0	-	1.000	1.000	-		
21	2.37%	5.31%	4.75%	0	1	0	0	-	1.000	1.000	-		
22	3.50%	1.80%	6.02%	0	0	1	0	-	1.000	1.000	-		
23	1.96%	2.34%	1.09%	0	0	0	0	-	-	-	-		
24	0.00%	3.50%	5.00%	0	0	1	0	-	1.000	0.900	(0.100)		
25	0.00%	1.71%	0.00%	0	0	0	0	-	-	-	-		
26	0.53%	2.36%	4.16%	0	0	0	0	-	1.000	1.000	-		
27	0.46%	1.47%	1.48%	0	0	0	0	-	-	-	-		
40	3.65%	6.04%	5.26%	0	1	1	1	1.000	1.000	1.000	-		
41	4.65%	7.46%	7.49%	0	1	1	1	1.000	1.000	1.000	-		
42	1.10%	3.31%	5.28%	0	0	1	0	-	1.000	1.000	-		
43	2.42%	8.01%	7.77%	0	2	1	1	1.000	1.000	1.000	-		
44	3.52%	8.18%	8.73%	0	2	2	2	1.000	1.000	1.000	-		
45	1.02%	3.39%	4.32%	0	0	0	0	-	1.000	1.000	-		
99	0.00%	0.25%	0.00%	0	0	0	0	-	-	-	-		
Tot	1.40%	3.28%	3.19%										

Available Credit Prem: Credit Eligible Exp:

2026 32,653,352 7,538

2025 33,834,252 7,538

Difference: Difference:

(1,180,900) -

Percent Change: Percent Change:

-3.5% 0.0%

Denotes DOI Territory

*Selection Criteria

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

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer

Indicated Private Passenger Auto Residual Market Share Group - Operator Class 25

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2026 R29		2026 Capped	Change	Residual Mark Shr Group	Keep Out Credits
	Aug-23	Aug-24	Jun-25	2023	2024	2025		Indicated Credits	2025 Credits				
1	1.01%	1.90%	1.79%	0	0	0	0	-	-	-	-	0	0.00
2	0.87%	1.98%	1.57%	0	0	0	0	-	-	-	-	1	1.00
3	1.00%	2.45%	2.12%	0	0	0	0	-	-	-	-	2	1.00
4	0.69%	1.48%	1.59%	0	0	0	0	-	-	-	-	3	1.00
5	1.84%	3.81%	3.83%	0	0	0	0	-	-	-	-	4	1.25
6	1.45%	3.04%	2.75%	0	0	0	0	-	-	-	-	5	1.50
7	1.43%	3.66%	3.75%	0	0	0	0	-	-	-	-	6	1.75
8	1.59%	3.00%	2.78%	0	0	0	0	-	-	-	-	7	2.00
9	1.97%	3.79%	2.65%	0	0	0	0	-	-	-	-	8	2.25
10	1.97%	4.97%	4.47%	0	0	0	0	-	-	-	-	9	2.50
11	0.29%	1.95%	1.20%	0	0	0	0	-	-	-	-		
12	1.89%	4.38%	3.39%	0	0	0	0	-	-	-	-		
13	4.15%	8.14%	7.69%	0	2	1	1	1.000	-	1.000	1.000		
14	2.62%	5.67%	3.55%	0	1	0	0	-	1.000	0.900	(0.100)		
15	1.47%	8.62%	6.39%	0	2	1	1	1.000	1.000	1.000	-		
16	5.76%	12.88%	7.42%	1	3	1	1	1.000	1.000	1.000	-		
17	3.54%	1.49%	0.88%	0	0	0	0	-	-	-	-		
18	0.96%	7.45%	8.30%	0	1	2	1	1.000	1.000	1.000	-		
19	1.23%	4.75%	5.04%	0	0	1	0	-	-	-	-		
20	3.02%	8.37%	5.85%	0	2	1	1	1.000	1.000	1.000	-		
21	3.36%	7.85%	5.40%	0	1	1	1	1.000	1.000	1.000	-		
22	3.70%	8.79%	5.70%	0	2	1	1	1.000	1.000	1.000	-		
23	0.40%	2.02%	1.23%	0	0	0	0	-	1.000	0.900	(0.100)		
24	1.12%	6.86%	5.49%	0	1	1	1	1.000	1.000	1.000	-		
25	0.00%	2.14%	3.80%	0	0	0	0	-	1.000	0.900	(0.100)		
26	1.43%	5.08%	2.27%	0	1	0	0	-	1.000	1.000	-		
27	0.65%	1.59%	1.53%	0	0	0	0	-	-	-	-		
40	4.47%	7.01%	6.71%	0	1	1	1	1.000	-	1.000	1.000		
41	4.11%	11.07%	9.97%	0	3	2	2	1.000	-	1.000	1.000		
42	2.55%	6.29%	6.24%	0	1	1	1	1.000	-	1.000	1.000		
43	2.34%	7.60%	6.24%	0	1	1	1	1.000	1.000	1.000	-		
44	4.53%	17.57%	14.46%	0	4	3	3	1.000	1.000	1.000	-		
45	3.10%	10.25%	8.02%	0	2	2	2	1.000	1.000	1.000	-		
99	0.42%	0.82%	1.10%	0	0	0	0	-	-	-	-		
Tot	1.51%	3.43%	3.07%										

Available Credit Prem: Credit Eligible Exp:

2026 43,142,936 7,750

2025 21,921,008 3,650

Difference: Difference:

21,221,928 4,100

Percent Change: Percent Change:

96.8% 112.3%

Denotes DOI Territory

*Selection Criteria

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

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer

Indicated Private Passenger Auto Residual Market Share Group - Operator Class 26

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2026 R29		2026 Capped	Change	Residual Mark Shr Group	Keep Out Credits
	Aug-23	Aug-24	Jun-25	2023	2024	2025		Indicated Credits	2025 Credits				
1	0.15%	0.29%	0.24%	0	0	0	0	-	-	-	-	0	0.00
2	0.22%	0.32%	0.46%	0	0	0	0	-	-	-	-	1	1.00
3	0.23%	0.42%	0.50%	0	0	0	0	-	-	-	-	2	1.00
4	0.19%	0.40%	0.43%	0	0	0	0	-	-	-	-	3	1.00
5	0.20%	0.67%	0.93%	0	0	0	0	-	-	-	-	4	1.25
6	0.20%	0.30%	0.46%	0	0	0	0	-	-	-	-	5	1.50
7	0.32%	1.04%	1.02%	0	0	0	0	-	-	-	-	6	1.75
8	0.26%	0.69%	0.49%	0	0	0	0	-	-	-	-	7	2.00
9	0.20%	0.80%	1.00%	0	0	0	0	-	-	-	-	8	2.25
10	0.33%	1.15%	1.06%	0	0	0	0	-	-	-	-	9	2.50
11	0.27%	0.67%	0.37%	0	0	0	0	-	-	-	-		
12	0.20%	0.63%	0.60%	0	0	0	0	-	-	-	-		
13	0.60%	1.39%	1.28%	0	0	0	0	-	-	-	-		
14	0.27%	1.82%	1.40%	0	0	0	0	-	-	-	-		
15	0.37%	1.61%	1.45%	0	0	0	0	-	-	-	-		
16	1.28%	3.75%	1.72%	0	0	0	0	-	-	-	-		
17	0.07%	0.64%	0.00%	0	0	0	0	-	-	-	-		
18	0.00%	0.17%	0.00%	0	0	0	0	-	-	-	-		
19	0.79%	0.00%	0.00%	0	0	0	0	-	-	-	-		
20	1.28%	0.97%	1.45%	0	0	0	0	-	-	-	-		
21	0.31%	0.00%	0.83%	0	0	0	0	-	-	-	-		
22	1.26%	4.01%	-0.12%	0	0	0	0	-	1.000	1.000	-		
23	0.00%	0.40%	0.44%	0	0	0	0	-	-	-	-		
24	0.79%	0.29%	3.61%	0	0	0	0	-	-	-	-		
25	0.00%	0.00%	1.18%	0	0	0	0	-	-	-	-		
26	0.00%	1.12%	0.94%	0	0	0	0	-	-	-	-		
27	0.13%	0.37%	0.51%	0	0	0	0	-	-	-	-		
40	0.00%	0.66%	1.55%	0	0	0	0	-	-	-	-		
41	1.24%	2.05%	2.33%	0	0	0	0	-	-	-	-		
42	0.44%	1.47%	1.49%	0	0	0	0	-	-	-	-		
43	0.99%	2.13%	4.12%	0	0	0	0	-	-	-	-		
44	1.95%	5.22%	6.33%	0	1	1	1	1.000	-	1.000	1.000		
45	0.81%	1.74%	2.10%	0	0	0	0	-	1.000	1.000	-		
99	0.68%	0.00%	0.32%	0	0	0	0	-	-	-	-		
Tot	0.26%	0.63%	0.72%										

Available Credit Prem: Credit Eligible Exp:

2026 4,121,421 841

2025 2,941,702 512

Difference: Difference:

1,179,719 329

Percent Change: Percent Change:

40.1% 64.3%

Denotes DOI Territory

*Selection Criteria

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

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer

Indicated Private Passenger Auto Residual Market Share Group - Operator Class 30

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2026 R29		2026 Capped	Change	Residual Mark Shr Group	Keep Out Credits
	Aug-23	Aug-24	Jun-25	2023	2024	2025		Indicated Credits	2025 Credits				
1	0.16%	0.25%	0.70%	0	0	0	0	-	-	-	-	0	0.00
2	0.47%	0.85%	0.54%	0	0	0	0	-	-	-	-	1	1.00
3	0.34%	0.55%	0.60%	0	0	0	0	-	-	-	-	2	1.00
4	0.41%	0.62%	0.75%	0	0	0	0	-	-	-	-	3	1.00
5	0.47%	1.01%	1.24%	0	0	0	0	-	-	-	-	4	1.25
6	0.14%	0.58%	0.85%	0	0	0	0	-	-	-	-	5	1.50
7	0.31%	0.98%	1.35%	0	0	0	0	-	-	-	-	6	1.75
8	0.50%	0.80%	1.20%	0	0	0	0	-	-	-	-	7	2.00
9	0.70%	1.63%	1.57%	0	0	0	0	-	-	-	-	8	2.25
10	0.13%	1.04%	1.59%	0	0	0	0	-	-	-	-	9	2.50
11	0.21%	0.79%	1.53%	0	0	0	0	-	-	-	-		
12	0.23%	0.79%	1.17%	0	0	0	0	-	-	-	-		
13	0.45%	1.91%	1.94%	0	0	0	0	-	-	-	-		
14	0.68%	2.43%	4.04%	0	0	0	0	-	-	-	-		
15	0.73%	3.00%	4.16%	0	0	0	0	-	1.000	0.900	(0.100)		
16	3.14%	8.85%	5.97%	0	2	1	1	1.000	1.000	1.000	-		
17	0.59%	0.70%	0.71%	0	0	0	0	-	-	-	-		
18	0.00%	0.73%	0.20%	0	0	0	0	-	-	-	-		
19	0.39%	0.00%	0.20%	0	0	0	0	-	-	-	-		
20	1.10%	1.87%	2.87%	0	0	0	0	-	-	-	-		
21	1.67%	3.43%	3.40%	0	0	0	0	-	-	-	-		
22	5.42%	6.50%	5.42%	1	1	1	1	1.000	1.000	1.000	-		
23	0.66%	0.28%	0.29%	0	0	0	0	-	-	-	-		
24	1.59%	1.99%	1.50%	0	0	0	0	-	-	-	-		
25	0.17%	0.56%	0.63%	0	0	0	0	-	-	-	-		
26	0.43%	0.83%	0.53%	0	0	0	0	-	-	-	-		
27	0.13%	0.22%	0.31%	0	0	0	0	-	-	-	-		
40	0.18%	0.00%	0.00%	0	0	0	0	-	-	-	-		
41	1.38%	2.34%	3.68%	0	0	0	0	-	-	-	-		
42	0.00%	1.19%	0.23%	0	0	0	0	-	-	-	-		
43	2.59%	6.21%	8.46%	0	1	2	1	1.000	-	1.000	1.000		
44	2.07%	3.49%	6.05%	0	0	1	0	-	-	-	-		
45	1.60%	5.46%	3.41%	0	1	0	0	-	-	-	-		
99	0.00%	0.00%	0.15%	0	0	0	0	-	-	-	-		
Tot	0.42%	0.95%	1.14%										

Available Credit Prem: Credit Eligible Exp:

2026 2,000,815 746

2025 1,219,763 424

Difference: Difference:

781,052 322

Percent Change: Percent Change:

64.0% 76.0%

Denotes DOI Territory

*Selection Criteria

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

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer

Indicated Private Passenger Auto Residual Market Share Group - Operator Class MM

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2026 R29				Residual Mark Shr Group	Keep Out Credits
	Aug-23	Aug-24	Jun-25	2023	2024	2025		Indicated Credits	2025 Credits	2026 Capped	Change		
1	0.42%	0.66%	0.81%	0	0	0	0	-	-	-	-	0	0.00
2	0.44%	0.53%	0.64%	0	0	0	0	-	-	-	-	1	1.00
3	0.51%	0.73%	0.87%	0	0	0	0	-	-	-	-	2	1.00
4	0.36%	0.54%	0.59%	0	0	0	0	-	-	-	-	3	1.00
5	0.59%	0.74%	0.76%	0	0	0	0	-	-	-	-	4	1.25
6	0.47%	0.70%	0.75%	0	0	0	0	-	-	-	-	5	1.50
7	0.66%	0.88%	0.81%	0	0	0	0	-	-	-	-	6	1.75
8	0.51%	0.68%	0.97%	0	0	0	0	-	-	-	-	7	2.00
9	0.55%	0.83%	0.82%	0	0	0	0	-	-	-	-	8	2.25
10	0.62%	0.73%	1.00%	0	0	0	0	-	-	-	-	9	2.50
11	0.59%	0.89%	0.78%	0	0	0	0	-	-	-	-		
12	0.60%	0.89%	0.89%	0	0	0	0	-	-	-	-		
13	1.36%	1.63%	1.51%	0	0	0	0	-	1.000	0.900	(0.100)		
14	0.68%	1.17%	1.25%	0	0	0	0	-	1.000	0.900	(0.100)		
15	2.51%	2.87%	2.70%	0	0	0	0	-	1.000	0.900	(0.100)		
16	2.34%	3.67%	2.86%	0	0	0	0	-	1.000	1.000	-		
17	1.50%	1.24%	0.73%	0	0	0	0	-	-	-	-		
18	1.37%	0.20%	0.90%	0	0	0	0	-	1.000	0.900	(0.100)		
19	0.00%	0.37%	1.22%	0	0	0	0	-	-	-	-		
20	2.41%	1.07%	1.31%	0	0	0	0	-	-	-	-		
21	2.69%	2.05%	1.35%	0	0	0	0	-	1.000	1.000	-		
22	1.71%	3.96%	2.52%	0	0	0	0	-	1.000	1.000	-		
23	0.36%	0.60%	0.36%	0	0	0	0	-	1.000	0.900	(0.100)		
24	0.65%	1.05%	0.44%	0	0	0	0	-	1.000	0.900	(0.100)		
25	0.00%	1.38%	0.38%	0	0	0	0	-	-	-	-		
26	1.26%	2.64%	1.66%	0	0	0	0	-	1.000	1.000	-		
27	0.40%	0.50%	0.58%	0	0	0	0	-	-	-	-		
40	1.63%	0.91%	0.53%	0	0	0	0	-	1.000	1.000	-		
41	1.18%	1.89%	2.04%	0	0	0	0	-	1.000	1.000	-		
42	0.53%	0.48%	0.39%	0	0	0	0	-	1.000	1.000	-		
43	0.96%	1.74%	1.67%	0	0	0	0	-	1.000	1.000	-		
44	2.22%	4.19%	3.92%	0	0	0	0	-	1.000	1.000	-		
45	1.65%	2.36%	1.90%	0	0	0	0	-	1.000	1.000	-		
99	0.71%	0.71%	0.32%	0	0	0	0	-	-	-	-		
Tot	0.60%	0.81%	0.85%										

Available Credit Prem:		Credit Eligible Exp:	
2026	9,909,153		23,197
2025	10,421,192		23,197
Difference:		Difference:	
(512,039)		-	
Percent Change:		Percent Change:	
-4.9%		0.0%	

Denotes DOI Territory

*Selection Criteria

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

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer

Residual Market Exposures (CAR ID 9)

Territory	Rate Class										Total
	10	15	17	18	20	21	25	26	30	MC/Misc.	
1	894.8	136.2	144.5	15.8	63.3	8.2	62.9	8.2	13.8	74.5	1,422
2	1,394.1	192.3	245.3	28.6	137.3	7.2	68.4	24.3	11.8	70.6	2,180
3	3,453.0	447.8	685.3	65.7	286.6	55.8	194.0	47.8	29.5	211.6	5,477
4	1,692.3	227.8	239.8	39.9	130.1	9.5	85.6	25.9	23.1	85.4	2,559
5	5,818.1	551.9	1,022.0	78.0	599.9	59.8	303.3	69.6	59.8	188.0	8,750
6	2,904.3	304.6	478.3	33.2	241.0	30.1	155.8	28.2	24.7	115.3	4,315
7	4,277.3	352.5	822.1	59.8	441.6	40.9	191.3	47.4	43.4	126.1	6,402
8	2,329.9	185.6	373.8	28.4	179.6	23.7	75.3	16.7	19.3	71.8	3,304
9	2,629.4	206.3	473.7	34.7	222.4	36.3	65.5	24.5	24.8	63.8	3,781
10	1,985.2	126.3	295.6	17.7	134.3	30.3	62.6	13.6	11.2	37.5	2,714
11	613.2	79.0	105.2	10.4	40.1	9.1	7.9	4.1	7.1	13.0	889
12	2,582.2	260.0	376.5	31.8	204.3	29.7	49.0	11.1	19.5	45.4	3,609
13	6,555.7	444.3	1,215.0	71.0	737.8	73.5	179.8	24.6	23.9	118.2	9,444
14	2,934.7	173.3	409.1	39.1	270.6	38.7	20.4	8.3	22.2	24.8	3,941
15	1,028.3	72.8	135.6	14.2	118.1	15.3	18.8	3.6	9.8	26.7	1,443
16*	822.7	46.2	119.0	3.9	106.7	9.9	10.1	1.0	6.3	9.4	1,135
17	188.0	22.9	34.9	5.0	9.5	2.3	1.0		1.0	2.4	267
18	468.4	47.1	64.3	6.4	13.8	0.3	6.1		0.3	3.0	610
19	299.5	27.3	42.2	3.3	14.9	2.3	3.5		0.3	3.5	397
20*	671.5	106.8	81.7	0.4	46.9	3.2	6.4	1.8	2.7	5.2	927
21*	1,840.8	192.1	264.3	12.1	179.8	16.6	15.7	2.5	10.2	12.6	2,547
22*	1,065.3	110.1	150.2	7.7	90.6	6.8	5.8	(0.1)	4.6	11.1	1,452
23	292.9	37.1	52.8	2.9	27.7	2.6	2.4	1.0	1.0	2.0	422
24	359.3	33.6	58.7	4.3	42.6	8.3	8.3	4.0	3.0	2.0	524
25	169.9	16.3	26.3	0.5	15.8		1.8	1.0	1.0	0.8	233
26*	566.3	40.2	64.3	7.3	81.0	7.8	3.4	1.3	1.0	8.5	781
27	1,921.3	290.3	334.7	35.8	172.4	24.7	108.9	37.6	15.2	120.7	3,062
40*	450.2	44.1	98.6	2.4	68.3	4.0	15.3	2.0		4.1	689
41*	2,488.4	165.4	449.9	28.5	218.6	37.5	76.8	15.2	11.0	33.8	3,525
42*	1,511.3	254.8	368.0	17.0	284.2	26.8	47.7	6.3	0.8	10.7	2,527
43*	2,423.0	180.3	390.3	26.5	266.7	34.8	31.8	16.9	27.3	22.9	3,420
44*	4,780.1	219.8	808.6	52.8	430.9	35.0	74.2	20.8	10.6	33.3	6,466
45*	1,550.4	194.7	311.5	22.4	271.0	16.5	40.2	9.3	9.6	27.3	2,453
99	19.3	6.5	8.7		-		3.7	0.4	0.1	1.0	40
Grand Total	62,980.9	5,795.8	10,750.3	807.3	6,148.3	707.0	2,003.5	478.7	449.2	1,586.8	91,708

Highlights cells with an existing 2025 credit factor

* Denotes "DOI Territories"

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer

Total Market Exposures

Territory	Rate Class										Total
	10	15	17	18	20	21	25	26	30	MC/Misc.	
1	114,631.3	52,793.3	5,194.1	3,179.7	791.3	607.9	3,517.7	3,346.9	1,963.5	9,185.1	195,211
2	159,933.6	64,697.2	6,868.8	4,808.8	1,284.8	1,093.4	4,363.8	5,216.8	2,197.8	11,003.3	261,468
3	345,349.7	141,173.8	15,411.3	8,866.1	2,972.6	2,020.5	9,166.3	9,579.1	4,904.4	24,435.9	563,880
4	216,338.7	93,197.3	9,210.8	5,745.6	1,739.8	1,134.1	5,381.2	6,021.9	3,090.0	14,453.6	356,313
5	348,885.2	135,088.6	15,920.3	7,504.8	3,811.3	2,174.8	7,926.8	7,511.0	4,817.3	24,749.0	558,389
6	232,921.3	87,303.0	10,305.7	5,953.1	2,042.4	1,476.1	5,658.6	6,125.3	2,910.1	15,410.4	370,106
7	242,902.7	93,510.0	11,452.0	4,562.6	2,921.3	1,362.6	5,104.1	4,628.5	3,219.9	15,660.0	385,324
8	140,239.4	49,335.3	6,194.6	3,438.1	1,549.0	985.9	2,704.1	3,372.2	1,600.6	7,437.0	216,856
9	144,215.0	48,171.2	6,840.6	2,711.5	2,072.2	977.5	2,473.8	2,450.0	1,578.9	7,755.1	219,246
10	68,425.8	24,325.3	3,312.2	1,397.4	984.4	465.8	1,399.0	1,286.6	702.8	3,732.0	106,031
11	54,364.4	15,710.1	2,124.4	1,333.9	712.9	496.6	659.1	1,101.3	463.3	1,676.3	78,642
12	147,157.2	39,217.3	5,723.4	2,719.5	1,986.8	1,164.8	1,443.7	1,860.4	1,661.9	5,083.7	208,019
13	167,174.7	44,559.6	9,165.5	2,829.0	3,708.1	1,445.2	2,337.2	1,917.9	1,230.9	7,819.0	242,187
14	60,131.3	13,190.9	3,234.3	1,224.5	1,516.8	730.8	575.1	590.6	548.7	1,981.5	83,724
15	22,990.8	5,244.6	1,297.5	469.4	639.0	286.4	293.3	246.8	234.5	988.7	32,691
16*	12,714.6	1,821.4	873.3	195.3	537.7	173.1	135.8	58.2	104.7	329.7	16,944
17	12,068.5	4,500.8	411.4	361.5	92.9	100.7	113.2	318.3	140.8	330.3	18,438
18	12,039.3	3,215.4	434.2	211.0	147.6	109.8	73.3	159.5	122.4	334.0	16,846
19	12,440.1	3,165.5	416.5	201.8	172.0	99.7	69.4	119.1	124.3	287.1	17,095
20*	13,407.2	3,943.4	636.8	251.9	242.6	121.1	109.7	126.6	92.9	394.4	19,327
21*	35,990.8	8,584.3	1,776.8	635.9	777.2	348.9	290.0	300.9	299.1	933.6	49,937
22*	13,433.7	3,069.5	959.2	197.8	383.0	113.6	102.4	72.0	84.6	439.8	18,856
23	31,375.0	6,901.8	1,191.0	524.3	496.2	238.0	196.9	227.5	343.0	555.5	42,049
24	21,348.5	2,907.2	1,191.3	288.1	538.9	166.8	151.8	110.8	200.7	454.8	27,359
25	16,969.7	1,833.4	389.8	145.6	134.4	67.8	48.3	84.9	157.7	217.1	20,049
26*	21,335.7	3,112.8	902.7	332.4	504.3	186.1	150.8	133.3	189.1	512.0	27,359
27	262,717.6	123,706.1	11,238.1	7,141.6	2,217.1	1,670.5	7,121.9	7,335.1	4,925.1	20,672.7	448,746
40*	14,744.7	4,754.8	811.0	225.6	305.0	76.0	228.4	129.0	92.4	773.2	22,140
41*	50,033.2	10,271.8	2,863.8	949.5	1,122.7	500.8	770.1	649.9	299.0	1,655.8	69,117
42*	58,576.0	16,043.8	3,531.2	821.3	1,636.4	506.3	764.3	424.3	326.8	2,764.4	85,395
43*	40,477.3	8,884.6	2,364.8	773.1	1,093.8	447.3	509.0	410.8	322.0	1,373.0	56,656
44*	37,420.8	5,069.2	2,914.8	620.5	1,262.0	400.8	512.9	329.1	174.8	851.3	49,556
45*	38,452.3	9,878.6	2,275.9	733.1	1,090.5	382.1	501.0	440.0	281.3	1,431.2	55,466
99	5,385.7	1,470.6	2,576.6	307.8	104.3	25.0	333.0	131.5	57.1	316.3	10,708
Grand Total	3,176,591.3	1,130,652.3	150,014.5	71,661.8	41,591.3	22,156.7	65,185.5	66,816.0	39,462.1	185,996.5	4,950,128

Highlights cells with an existing 2025 credit factor

* Denotes "DOI Territories"

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer

Residual Market Share

Territory	Rate Class										Total
	10	15	17	18	20	21	25	26	30	MC/Misc.	
1	0.78%	0.26%	2.78%	0.50%	8.00%	1.34%	1.79%	0.24%	0.70%	0.81%	0.73%
2	0.87%	0.30%	3.57%	0.59%	10.68%	0.66%	1.57%	0.46%	0.54%	0.64%	0.83%
3	1.00%	0.32%	4.45%	0.74%	9.64%	2.76%	2.12%	0.50%	0.60%	0.87%	0.97%
4	0.78%	0.24%	2.60%	0.69%	7.48%	0.84%	1.59%	0.43%	0.75%	0.59%	0.72%
5	1.67%	0.41%	6.42%	1.04%	15.74%	2.75%	3.83%	0.93%	1.24%	0.76%	1.57%
6	1.25%	0.35%	4.64%	0.56%	11.80%	2.04%	2.75%	0.46%	0.85%	0.75%	1.17%
7	1.76%	0.38%	7.18%	1.31%	15.12%	3.00%	3.75%	1.02%	1.35%	0.81%	1.66%
8	1.66%	0.38%	6.03%	0.83%	11.59%	2.40%	2.78%	0.49%	1.20%	0.97%	1.52%
9	1.82%	0.43%	6.92%	1.28%	10.73%	3.71%	2.65%	1.00%	1.57%	0.82%	1.72%
10	2.90%	0.52%	8.92%	1.26%	13.65%	6.51%	4.47%	1.06%	1.59%	1.00%	2.56%
11	1.13%	0.50%	4.95%	0.78%	5.62%	1.83%	1.20%	0.37%	1.53%	0.78%	1.13%
12	1.75%	0.66%	6.58%	1.17%	10.28%	2.55%	3.39%	0.60%	1.17%	0.89%	1.74%
13	3.92%	1.00%	13.26%	2.51%	19.90%	5.09%	7.69%	1.28%	1.94%	1.51%	3.90%
14	4.88%	1.31%	12.65%	3.19%	17.84%	5.29%	3.55%	1.40%	4.04%	1.25%	4.71%
15	4.47%	1.39%	10.45%	3.02%	18.48%	5.32%	6.39%	1.45%	4.16%	2.70%	4.41%
16*	6.47%	2.53%	13.63%	2.01%	19.84%	5.73%	7.42%	1.72%	5.97%	2.86%	6.70%
17	1.56%	0.51%	8.49%	1.38%	10.22%	2.32%	0.88%	0.00%	0.71%	0.73%	1.45%
18	3.89%	1.46%	14.80%	3.04%	9.37%	0.30%	8.30%	0.00%	0.20%	0.90%	3.62%
19	2.41%	0.86%	10.12%	1.65%	8.67%	2.26%	5.04%	0.00%	0.20%	1.22%	2.32%
20*	5.01%	2.71%	12.82%	0.17%	19.34%	2.62%	5.85%	1.45%	2.87%	1.31%	4.79%
21*	5.11%	2.24%	14.88%	1.90%	23.13%	4.75%	5.40%	0.83%	3.40%	1.35%	5.10%
22*	7.93%	3.59%	15.66%	3.88%	23.65%	6.02%	5.70%	-0.12%	5.42%	2.52%	7.70%
23	0.93%	0.54%	4.44%	0.56%	5.58%	1.09%	1.23%	0.44%	0.29%	0.36%	1.00%
24	1.68%	1.16%	4.92%	1.50%	7.90%	5.00%	5.49%	3.61%	1.50%	0.44%	1.92%
25	1.00%	0.89%	6.73%	0.34%	11.78%	0.00%	3.80%	1.18%	0.63%	0.38%	1.16%
26*	2.65%	1.29%	7.12%	2.18%	16.06%	4.16%	2.27%	0.94%	0.53%	1.66%	2.85%
27	0.73%	0.23%	2.98%	0.50%	7.78%	1.48%	1.53%	0.51%	0.31%	0.58%	0.68%
40*	3.05%	0.93%	12.16%	1.07%	22.40%	5.26%	6.71%	1.55%	0.00%	0.53%	3.11%
41*	4.97%	1.61%	15.71%	3.00%	19.47%	7.49%	9.97%	2.33%	3.68%	2.04%	5.10%
42*	2.58%	1.59%	10.42%	2.07%	17.37%	5.28%	6.24%	1.49%	0.23%	0.39%	2.96%
43*	5.99%	2.03%	16.51%	3.43%	24.38%	7.77%	6.24%	4.12%	8.46%	1.67%	6.04%
44*	12.77%	4.34%	27.74%	8.50%	34.15%	8.73%	14.46%	6.33%	6.05%	3.92%	13.05%
45*	4.03%	1.97%	13.69%	3.06%	24.85%	4.32%	8.02%	2.10%	3.41%	1.90%	4.42%
99	0.36%	0.44%	0.34%	0.00%	0.00%	0.00%	1.10%	0.32%	0.15%	0.32%	0.37%
Total	1.98%	0.51%	7.17%	1.13%	14.78%	3.19%	3.07%	0.72%	1.14%	0.85%	1.85%

Highlights cells with an existing 2025 credit factor

* Denotes "DOI Territories"

Commonwealth Automobile Reinsurers
4/1/2026 Credit Offer - Data Through June, 2025 (2025/07 Rates)
Summary by Rate Class

4/1/2025 Credit Factors				4/1/26 Indicated - Current Rule 29 Methodology			
Rate Class	Total Mkt Exposures	Credit Eligible Exposures	Potential Credit Premium	Credit Eligible Exposures	%Δ	Potential Credit Premium	%Δ
10	3,176,591	327,290	882,808,742	153,444	-53.1%	425,921,004	-51.8%
15	1,130,652	11,654	28,992,099	0	-100.0%	0	-100.0%
17	150,015	69,973	242,872,561	84,702	21.0%	282,932,937	16.5%
18	71,662	1,584	4,946,048	621	-60.8%	1,681,704	-66.0%
20	41,591	40,696	233,647,523	41,487	1.9%	244,054,314	4.5%
21	22,157	7,538	33,834,252	3,081	-59.1%	12,791,789	-62.2%
25	65,186	3,650	21,921,008	6,779	85.7%	38,223,816	74.4%
26	66,816	512	2,941,702	329	-35.7%	1,179,719	-59.9%
30	39,462	424	1,219,763	511	20.6%	1,451,682	19.0%
M/M	185,997	23,197	10,421,192	0	-100.0%	0	-100.0%
Total	4,950,128	486,517	1,463,604,889	290,955	-40.2%	1,008,236,964	-31.1%

% of Total Mkt. Exp.	9.8%	5.9%
Estimated Credits Used Credit Utilization	1,340,160,302 91.6%	Estimated Credits Used Credit Utilization 898,201,404 89.1%

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

Commonwealth Automobile Reinsurers
4/1/2026 Credit Offer - Data Through June, 2025 (2025/07 Rates)
Summary by Territory

4/1/2025 Credit Factors				4/1/26 - Current Rule 29 Methodology			
<u>Territory</u>	<u>Total Mkt Exposures</u>	<u>Credit Eligible Exposures</u>	<u>Potential Credit Premium</u>	<u>Credit Eligible Exposures</u>	<u>%Δ</u>	<u>Potential Credit Premium</u>	<u>%Δ</u>
1	195,211	0	0	791	0.0%	2,652,559	0.0%
2	261,468	1,285	4,775,340	1,285	0.0%	4,775,340	0.0%
3	563,880	2,973	11,142,278	2,973	0.0%	11,142,278	0.0%
4	356,313	1,740	7,536,625	1,740	0.0%	7,536,625	0.0%
5	558,389	3,811	15,313,000	19,732	417.7%	55,668,173	263.5%
6	370,106	2,042	8,851,151	2,042	0.0%	8,851,151	0.0%
7	385,324	14,373	43,429,664	14,373	0.0%	43,429,664	0.0%
8	216,856	7,744	25,772,462	7,744	0.0%	25,772,462	0.0%
9	219,246	9,890	37,150,759	8,913	-9.9%	33,303,787	-10.4%
10	106,031	4,762	17,166,943	4,762	0.0%	17,166,943	0.0%
11	78,642	713	3,869,960	713	0.0%	3,869,960	0.0%
12	208,019	7,710	29,643,143	7,710	0.0%	29,643,143	0.0%
13	242,187	22,138	64,128,348	15,211	-31.3%	72,201,119	12.6%
14	83,724	8,038	26,928,276	5,482	-31.8%	25,295,296	-6.1%
15	32,691	3,739	14,628,391	2,516	-32.7%	13,585,680	-7.1%
16	16,944	14,869	44,469,821	14,539	-2.2%	43,453,666	-2.3%
17	18,438	504	2,096,543	504	0.0%	1,969,860	-6.0%
18	16,846	13,349	37,522,764	655	-95.1%	3,196,882	-91.5%
19	17,095	688	3,084,865	589	-14.5%	2,650,523	-14.1%
20	19,327	14,517	46,647,729	14,396	-0.8%	45,577,002	-2.3%
21	49,937	48,702	167,304,714	38,835	-20.3%	142,029,661	-15.1%
22	18,856	18,856	69,511,034	14,963	-20.6%	58,358,243	-16.0%
23	42,049	2,440	10,830,690	496	-79.7%	3,523,830	-67.5%
24	27,359	1,312	4,550,140	691	-47.4%	3,730,346	-18.0%
25	20,049	573	2,819,233	524	-8.4%	2,528,123	-10.3%
26	27,359	2,256	10,403,408	1,407	-37.6%	6,914,694	-33.5%
27	448,746	2,217	6,858,549	2,217	0.0%	6,858,549	0.0%
40	22,140	16,935	42,010,574	1,420	-91.6%	6,669,277	-84.1%
41	69,117	57,126	125,616,150	5,257	-90.8%	21,725,618	-82.7%
42	85,395	67,014	184,178,871	5,932	-91.1%	32,679,713	-82.3%
43	56,656	46,265	128,616,870	45,214	-2.3%	130,548,540	1.5%
44	49,556	43,363	102,500,992	43,461	0.2%	111,218,681	8.5%
45	55,466	44,573	164,245,602	3,867	-91.3%	29,709,577	-81.9%
99	10,708	0	0	0	0.0%	0	0.0%
Total	4,950,128	486,517	1,463,604,889	290,955	-40.2%	1,008,236,964	-31.1%
% of Total Mkt. Exp.		9.8%		5.9%			

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