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ADDITIONAL INFORMATION

TO MEMBERS OF THE ACTUARIAL COMMITTEE

FOR THE MEETING OF:

Tuesday, September 16, 2025, at 10:00 a.m.

AC

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

Attached is a submission from Vermont Mutual Insurance Group for the Committee's consideration as part of its credit discussions (Docket #AC25.04, Exhibit #12).

TIMOTHY GALLIGAN
Director of Actuarial & Statistical Services

Attachment

Boston, Massachusetts
September 12, 2025

Wykle Credit Proposal

Executive Summary

This proposal modernizes the quota share credit program to better reflect current residual market dynamics while maintaining program stability. It is based largely on the analytical foundation submitted by Plymouth Rock on August 21 and builds upon that work with several adjustments designed to further improve equity and reduce disruption.

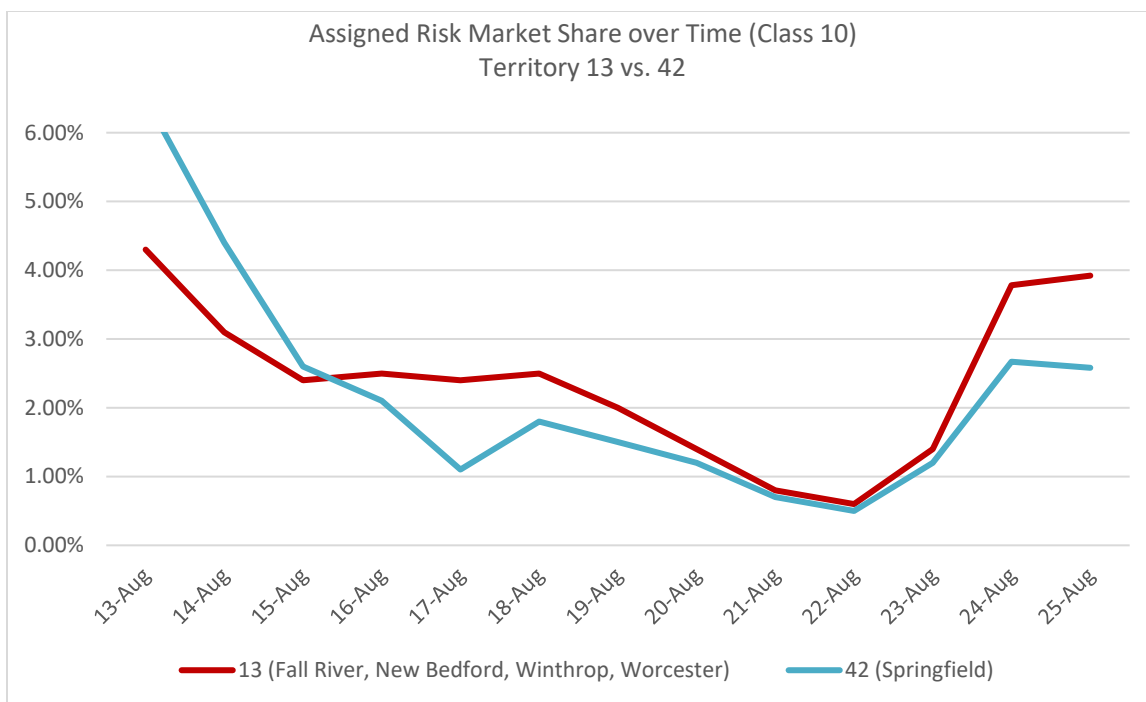
Key features include:

- A 3% residual market share threshold for credit eligibility, using a 3-year average.
- Retention of the current 3-year averaging methodology for continuity and transparency.
- A 10% cap on year-over-year decreases in credit factors to ensure stability.
- A guardrail requiring that Classes 17–26 never receive a lower credit factor than Class 10 in a given territory, ensuring consistency with how risks are actually distributed in the market and eliminating illogical “reversals” in low volume cells

The goals of this framework are to:

- Improve equity by adding credits where residual market share has been persistently higher but no credits are currently available.
- Maintain stability by phasing in any decreases and avoiding sudden disruptions in carrier incentives.
- Enhance logic and fairness so that youthful operators and urban territories with higher assigned risk burdens are appropriately supported in the voluntary market.

The following example illustrates the type of imbalance this proposal addresses. For Class 10 business, Territory 13 (Fall River, New Bedford, Winthrop, Worcester) has had a consistently higher residual market share than Territory 42 (Springfield) for over a decade, yet Springfield has historically received credit while Territory 13 has not.



By adding credits where residual market share is highest, the program becomes more equitable and effective without materially increasing overall volatility. This approach also recognizes the historical sensitivity around reducing credits in Department of Insurance territories and the uncertainty over how sharp decreases might affect voluntary market participation. As such, credits are expanded where they are most needed and only minimally reduced elsewhere, with decreases capped to ensure stability. By broadening credits in underserved cells instead, the program naturally dilutes the relative value of existing credits, creating a fairer and more balanced incentive structure.

In sum, this proposal represents a practical and collaborative step forward. It strengthens voluntary market participation where friction is greatest, preserves stability, and ensures the credit program fulfills its statutory purpose—supporting those segments disproportionately represented in the residual market while maintaining fairness across all territories and classes.

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer Wykle Proposal

Data Through June, 2025 (2025/07 Rates)
Summary by Rate Class

| 4/1/2025 Credit Factors | | | | 4/1/26 Indicated - Cap Decreases Only 10% change | | | | | |
|--|---------------------|---------------------------|--------------------------|--|---------|--------------------------|---------------|---|------|
| 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 | 577,587 | 76.5% | 1,486,342,277 | 68.4% | | |
| 15 | 1,130,652 | 11,654 | 28,992,099 | 11,654 | 0.0% | 26,882,234 | -7.3% | | |
| 17 | 150,015 | 69,973 | 242,872,561 | 114,926 | 64.2% | 407,117,088 | 67.6% | | |
| 18 | 71,662 | 1,584 | 4,946,048 | 10,138 | 540.0% | 33,501,803 | 577.3% | | |
| 20 | 41,591 | 40,696 | 233,647,523 | 41,487 | 1.9% | 322,325,905 | 38.0% | | |
| 21 | 22,157 | 7,538 | 33,834,252 | 8,901 | 18.1% | 38,590,214 | 14.1% | | |
| 25 | 65,186 | 3,650 | 21,921,008 | 23,693 | 549.1% | 107,669,148 | 391.2% | | |
| 26 | 66,816 | 512 | 2,941,702 | 5,856 | 1043.7% | 24,674,286 | 738.8% | | |
| 30 | 39,462 | 424 | 1,219,763 | 1,501 | 254.2% | 4,361,000 | 257.5% | | |
| M/M | 185,997 | 23,197 | 10,421,192 | 23,197 | 0.0% | 9,420,392 | -9.6% | | |
| Total | 4,950,128 | 486,517 | 1,463,604,889 | 818,939 | 68.3% | 2,460,884,347 | 68.1% | | |
| % of Total Mkt. Exp. | | 9.8% | | 16.5% | | | | | |
| Estimated Credits Used Credit Utilization | | | 1,340,160,302 91.6% | Estimated Credits Used Credit Utilization | | 2,267,729,699 92.2% | | | |
| Credit Group Ranges: | | | | Residual Mark Share | | Keep Out | | | |
| | | | | Group | | Credits | | | |
| | | | | Group | Lower | Upper | Credit Factor | | |
| | | | | 0 | 0 | 0.03 | 0.00 | 0 | 0.00 |
| | | | | 1 | 0.03 | 0.048 | 1.00 | 1 | 1.00 |
| | | | | 2 | 0.048 | 0.066 | 1.00 | 2 | 1.00 |
| | | | | 3 | 0.066 | 0.101 | 1.00 | 3 | 1.00 |
| | | | | 4 | 0.101 | 0.137 | 1.25 | 4 | 1.25 |
| | | | | 5 | 0.137 | 0.173 | 1.50 | 5 | 1.50 |
| | | | | 6 | 0.173 | 0.209 | 1.75 | 6 | 1.75 |
| | | | | 7 | 0.209 | 0.244 | 2.00 | 7 | 2.00 |
| | | | | 8 | 0.244 | 0.28 | 2.25 | 8 | 2.25 |
| 9 | 0.28 | 1 | 2.50 | 9 | 2.50 | | | | |
| | | | | Cap | | 10.0% | | | |
| | | | | Applied to All Credit Decreases. | | | | | |

Denotes DOI Territories

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer Wykle Proposal

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

| Rate Class Group | | | | | | | | | | |
|------------------|------|------|------|------|------|------|------|------|------|----------|
| Territory | 10 | 15 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | MC/Misc. |
| 1 | - | - | - | - | 1.00 | - | - | - | - | - |
| 2 | - | - | - | - | 1.25 | - | - | - | - | - |
| 3 | - | - | 1.00 | - | 1.00 | - | - | - | - | - |
| 4 | - | - | - | - | 1.00 | - | - | - | - | - |
| 5 | - | - | 1.00 | - | 1.50 | - | 1.00 | - | - | - |
| 6 | - | - | 1.00 | - | 1.25 | - | - | - | - | - |
| 7 | - | - | 1.00 | - | 1.50 | 1.00 | 1.00 | - | - | - |
| 8 | - | - | 1.00 | - | 1.25 | - | - | - | - | - |
| 9 | - | - | 1.00 | - | 1.25 | 1.00 | - | - | - | - |
| 10 | - | - | 1.00 | - | 1.25 | 1.00 | 1.00 | - | - | - |
| 11 | - | - | 1.00 | - | 1.00 | - | - | - | - | - |
| 12 | - | - | 1.00 | - | 1.25 | - | 1.00 | - | - | - |
| 13 | 1.00 | - | 1.25 | 1.00 | 1.75 | 1.00 | 1.00 | 1.00 | - | 0.90 |
| 14 | 1.00 | - | 1.25 | 1.00 | 1.75 | 1.00 | 1.00 | 1.00 | - | 0.90 |
| 15 | 1.00 | - | 1.25 | 1.00 | 1.75 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 |
| 16* | 1.00 | - | 1.25 | 1.00 | 1.75 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 |
| 17 | - | - | 1.00 | - | 1.25 | - | - | - | - | - |
| 18 | 1.00 | - | 1.50 | 1.00 | 1.13 | 1.00 | 1.00 | 1.00 | - | 0.90 |
| 19 | - | - | 1.00 | - | 1.00 | 0.90 | 1.00 | - | - | - |
| 20* | 1.00 | - | 1.25 | 1.00 | 1.75 | 1.00 | 1.00 | 1.00 | - | - |
| 21* | 1.00 | 0.90 | 1.50 | 1.00 | 2.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 |
| 22* | 1.00 | 1.00 | 1.50 | 1.00 | 2.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 |
| 23 | - | - | 1.00 | - | 1.13 | - | 0.90 | - | - | 0.90 |
| 24 | - | - | 1.00 | - | 1.00 | 1.00 | 1.00 | - | - | 0.90 |
| 25 | - | - | 1.00 | - | 1.25 | - | 0.90 | - | - | - |
| 26* | - | - | 1.00 | - | 1.50 | 0.90 | 0.90 | - | - | 0.90 |
| 27 | - | - | - | - | 1.00 | - | - | - | - | - |
| 40* | 1.00 | - | 1.25 | 1.00 | 2.00 | 1.00 | 1.00 | 1.00 | - | 0.90 |
| 41* | 1.00 | - | 1.50 | 1.00 | 1.75 | 1.00 | 1.00 | 1.00 | - | 0.90 |
| 42* | 0.90 | - | 1.25 | 0.90 | 1.75 | 1.00 | 1.00 | 0.90 | - | 0.90 |
| 43* | 1.00 | - | 1.50 | 1.00 | 2.00 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 |
| 44* | 1.25 | - | 2.25 | 1.25 | 2.50 | 1.25 | 1.50 | 1.25 | 1.00 | 1.00 |
| 45* | 1.00 | - | 1.25 | 1.00 | 2.25 | 1.00 | 1.00 | 1.00 | 1.00 | 0.90 |
| 99 | - | - | - | - | - | - | - | - | - | - |

*Denotes "DOI Territory"

| | # of Cells |
|-------------------------------------|------------|
| No Credits for Prior and Indicated | 168.00 |
| No Prior Credit and Adding a Credit | 45.00 |
| Prior Year Credit stayed the Same | 64.00 |
| Prior Credit Eliminated but Capped | 22.00 |
| Prior Year Credit Increased | 39.00 |
| Prior Year Credit Decreased, Capped | 2.00 |

Total Cells In Matrix **340**

Credit Cells 127 to 172 net chg 45

Commonwealth Automobile Reinsurers - 4/1/2026 Credit Offer Wykle Proposal

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
Wykle Proposal

Total Market Exposures

| Rate Class | | | | | | | | | | | |
|-------------|-------------|-------------|-----------|----------|----------|----------|----------|----------|----------|-----------|-----------|
| Territory | 10 | 15 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | MC/Misc. | Total |
| 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

Wykle Proposal

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"