



NATALIE A. HUBLEY  
PRESIDENT

## COMMONWEALTH AUTOMOBILE REINSURERS

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www.commauto.com 617-338-4000

### NOTICE OF MEETING

#### ACTUARIAL COMMITTEE

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

**WEDNESDAY, JUNE 10, 2026, AT 10:30 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. Andrew Brown  
Ms. Sarah Clemens  
Ms. Melinda Etschman  
Mr. Todd Lehmann  
Mr. Jeffrey Price  
Mr. Thomas Spankroy  
Mr. Christopher Walendin  
Mr. Mark Winiker  
Mr. Joshua Wykle

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

#### AGENDA

AC

##### 26.01 Records of Previous Meeting

The Records of the Actuarial Committee meeting of February 5, 2026 should be read and approved.

AC

**26.03 CAR Conflict of Interest Policy**

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

AC

**26.04 Quota Share Credits for Policies Effective April 1, 2027 and Later**

The Committee should be prepared to continue discussions relative to quota share credits for policies effective April 1, 2027 and subsequent.

Staff has prepared the following exhibits requested at the last meeting to assist the Committee in its credit discussion:

- Summary of Alternative Credit Model Results

To assist the Committee in its review of the detailed exhibits, staff has prepared a summary of the results of the requested alternative credit models described below (Docket #AC26.04, Exhibit #6).

- Indicated 4/1/2027 Credit Factors Summary by Rate Class and Territory

Current Rule 29 Formula (Docket #AC26.04, Exhibit #7).

- Plymouth Rock Assurance Corporation Model

The Plymouth Rock model reduces proportionally the residual market share threshold established in 2010-2012 that would indicate potential credit need, based on current residual market shares. The model then allows all indicated credit changes based on the recalibrated definition of disproportionate representation, but limits decreases to credit factors in the DOI territories by setting a minimum credit factor of 1.00 (Docket #AC26.04, Exhibit #8)

- Rule 29 indications with the following variations:

(1) Capping credit decreases at 10% for all territories, with decreases to the DOI territories capped at a minimum of 1.0. (Docket #AC26.04, Exhibit #9)

Due to concerns expressed by Committee members over increasing total credit premium, these models were requested to assess alternative solutions that would address the disproportionate representation within the market without increasing the amount of available credit premium:

(2) Off-balance credit factors from (1) above to result in no change to total available credit premium from the prior year (Docket #AC26.04, Exhibit #10)

(3) Off-balance credit factors from (1) above to result in no change to total available credit premium from the prior year, maintaining decreases to the DOI territories capped at a minimum of 1.0 (Docket #AC26.04, Exhibit #11)

- (4) Off-balance credit factors in non-DOI territories from (1) above to result in no change to total available credit premium from the prior year. (Docket #AC26.04, Exhibit #12)
- MAIP Rate Adequacy  
An exhibit identifying the MAIP rate adequacy of each class/territory cell is attached (Docket #AC26.04, Exhibit #13). The MAIP premium is calculated as a Standard Package and includes A-1(25/50), A-2, PDL(100,000), B(100/300), U-1(100/300), U-2(100/300), Comprehensive (\$500 deductible), and Collision (\$500 deductible).
  - MAIP Assignment Volumes
    - An exhibit displaying MAIP assignments (CAR ID Code 9) by policy effective month (Docket #AC26.04, Exhibit #14)
    - Residual Market Share by Policy Year/Policy Month (2022-2025) (Docket #AC26.04, Exhibit #15)

#### **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.

EVAN ROSS  
Statistical/Actuarial Analyst

Attachments

Boston, Massachusetts  
May 27, 2026

**Commonwealth Automobile Reinsurers  
Actuarial Committee – 6/10/2026  
Summary of Alternative Credit Model Results**

<b><u>Current Credit Factors – 4/1/2026</u></b>				
<b><u>Credit Eligible Exposures</u></b>	<b><u>Credit Eligible Exposures</u></b>	<b><u>Available Credit Premium</u></b>		
4,941,668	486,646	1,504,186,787		
<b><u>Alternative Models</u></b>				
<b><u>Description</u></b>	<b><u>Credit Eligible Exposures</u></b>	<b><u>Pct Change</u></b>	<b><u>Available Credit Premium</u></b>	<b><u>Pct Change</u></b>
Rule 29 Indication	240,903	-50.5%	838,702,767	-44.2%
PRAC Model	593,632	22.0%	1,839,609,860	22.3%
Rule 29 Indication Capped	508,185	4.4%	1,575,610,995	4.7%
Off-balance Capped Ind – All Terr	508,185	4.4%	1,504,186,787	0.0%
Off-bal Capped Ind – All Terr; DOI Min 1.0	508,185	4.4%	1,504,186,787	0.0%
Off-balance Capped Ind – Only Non-DOI Terr	508,185	4.4%	1,504,186,787	0.0%

**Commonwealth Automobile Reinsurers**  
**4/1/2027 Credit Offer - Data Through March, 2026 (2026/07 Rates)**  
**Summary by Rate Class**

4/1/2026 Credit Factors				4/1/27 Indicated - Current Rule 29 Methodology			
<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	3,144,970	323,176	908,117,571	102,837	-68.2%	274,396,168	-69.8%
15	1,154,691	12,020	31,674,679	0	-100.0%	0	-100.0%
17	147,591	68,660	238,429,623	82,962	20.8%	276,200,157	15.8%
18	71,652	1,617	5,191,379	640	-60.4%	1,846,128	-64.4%
20	44,931	43,921	238,992,838	44,339	1.0%	237,083,218	-0.8%
21	29,038	9,767	43,254,238	3,273	-66.5%	14,429,947	-66.6%
25	65,255	4,003	23,159,677	6,376	59.3%	33,357,659	44.0%
26	65,713	469	2,562,638	0	-100.0%	0	-100.0%
30	36,417	382	1,133,823	476	24.5%	1,389,491	22.5%
M/M	181,408	22,631	11,670,321	0	-100.0%	0	-100.0%
<b>Total</b>	<b>4,941,668</b>	<b>486,646</b>	<b>1,504,186,787</b>	<b>240,903</b>	<b>-50.5%</b>	<b>838,702,767</b>	<b>-44.2%</b>
<b>% of Total Mkt. Exp.</b>		<b>9.8%</b>		<b>4.9%</b>			
<b>Estimated Credits Used Credit Utilization</b>			<b>1,422,962,415</b> <b>94.6%</b>	<b>Estimated Credits Used Credit Utilization</b>		<b>775,484,212</b> <b>92.5%</b>	

<b>Credit Group Ranges:</b>				<u>Residual Mark Share</u>	<u>Keep Out Credits</u>
<u>Group</u>	<u>Lower</u>	<u>Upper</u>	<u>Credit Factor</u>	<u>Group</u>	<u>Credits</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

**Commonwealth Automobile Reinsurers**  
**4/1/2027 Credit Offer - Data Through March, 2026 (2026/07 Rates)**  
**Summary by Territory**

4/1/2026 Credit Factors				4/1/27 - Residual Market Share Group			
Territory	Total Mkt Exposures	Credit Eligible Exposures	Potential Credit Premium	Credit Eligible Exposures	%Δ	Potential Credit Premium	%Δ
1	195,302	0	0	899	0.0%	2,902,296	0.0%
2	260,618	1,394	5,074,148	1,394	0.0%	5,074,148	0.0%
3	563,495	3,232	11,366,633	3,232	0.0%	11,366,633	0.0%
4	355,331	1,906	7,857,609	1,906	0.0%	7,857,609	0.0%
5	556,570	4,225	16,300,831	19,672	365.6%	54,155,640	232.2%
6	370,980	2,353	9,919,100	2,353	0.0%	9,919,100	0.0%
7	385,091	14,343	44,985,913	14,343	0.0%	44,985,913	0.0%
8	216,217	7,673	25,093,832	7,673	0.0%	25,093,832	0.0%
9	218,911	10,379	38,944,539	9,056	-12.7%	33,861,629	-13.1%
10	105,576	4,989	17,583,130	4,351	-12.8%	15,342,545	-12.7%
11	78,827	769	4,157,003	769	0.0%	4,157,003	0.0%
12	207,269	7,802	30,463,218	7,802	0.0%	30,463,218	0.0%
13	241,884	22,539	66,084,343	15,499	-31.2%	71,033,724	7.5%
14	83,145	8,424	29,284,992	5,876	-30.3%	27,586,874	-5.8%
15	32,789	3,966	16,132,033	2,394	-39.6%	12,040,711	-25.4%
16*	16,843	14,725	44,862,821	14,395	-2.2%	43,842,238	-2.3%
17	18,419	484	2,058,725	484	0.0%	1,927,089	-6.4%
18	16,771	13,181	39,762,540	684	-94.8%	3,552,989	-91.1%
19	16,980	734	3,265,053	584	-20.5%	2,601,760	-20.3%
20*	19,011	14,127	49,079,530	862	-93.9%	5,269,044	-89.3%
21*	49,237	48,083	173,075,293	2,871	-94.0%	19,168,681	-88.9%
22*	18,758	18,758	71,115,441	14,480	-22.8%	57,396,368	-19.3%
23	41,585	2,375	10,046,342	0	-100.0%	0	-100.0%
24	27,585	1,364	4,838,760	529	-61.2%	2,845,938	-41.2%
25	20,306	522	2,449,685	467	-10.4%	2,144,691	-12.5%
26*	27,278	2,369	10,822,197	1,423	-39.9%	6,779,364	-37.4%
27	448,494	2,475	7,270,594	2,475	0.0%	7,270,594	0.0%
40*	22,114	16,834	42,602,284	1,445	-91.4%	6,464,947	-84.8%
41*	69,076	56,811	131,196,926	5,442	-90.4%	22,681,014	-82.7%
42*	85,335	66,663	188,298,024	5,885	-91.2%	28,254,034	-85.0%
43*	56,425	45,972	130,112,417	44,958	-2.2%	130,268,869	0.1%
44*	49,353	43,003	108,621,569	42,852	-0.3%	116,155,867	6.9%
45*	55,266	44,173	161,461,262	3,851	-91.3%	26,238,405	-83.7%
99	10,830	0	0	0	0.0%	0	0.0%
<b>Total</b>	<b>4,941,668</b>	<b>486,646</b>	<b>1,504,186,787</b>	<b>240,903</b>	<b>-50.5%</b>	<b>838,702,767</b>	<b>-44.2%</b>

% of Total Mkt. Exp.                      **9.8%**    **4.9%**

Denotes DOI Territories

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

4/1/2027 Formulaic Credit Factor Indications Using Residual Market Ranges (Rule 29)

Territory	Rate Class Group									MC/Misc.
	10	15	17	18	20	21	25	26	30	
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	-	-	-	-	-
10	-	-	1.00	-	1.00	-	-	-	-	-
11	-	-	-	-	1.00	-	-	-	-	-
12	-	-	1.00	-	1.00	-	-	-	-	-
13	-	-	1.00	-	1.25	-	1.00	-	-	-
14	-	-	1.00	-	1.25	1.00	-	-	-	-
15	-	-	1.00	-	1.00	-	1.00	-	-	-
16*	1.00	-	1.00	-	1.25	1.00	1.00	-	1.00	-
17	-	-	1.00	-	1.00	-	-	-	-	-
18	-	-	1.00	-	1.00	-	1.00	-	-	-
19	-	-	1.00	-	1.00	-	-	-	-	-
20*	-	-	1.00	-	1.25	-	-	-	-	-
21*	-	-	1.00	-	1.25	1.00	-	-	-	-
22*	1.00	-	1.00	-	1.25	-	-	-	1.00	-
23	-	-	-	-	-	-	-	-	-	-
24	-	-	-	-	1.00	-	-	-	-	-
25	-	-	1.00	-	1.00	-	-	-	-	-
26*	-	-	1.00	-	1.00	-	-	-	-	-
27	-	-	-	-	1.00	-	-	-	-	-
40*	-	-	1.00	-	1.25	1.00	1.00	-	-	-
41*	-	-	1.00	-	1.25	1.00	1.00	-	-	-
42*	-	-	1.00	-	1.00	-	1.00	-	-	-
43*	1.00	-	1.00	-	1.25	1.00	1.00	-	1.00	-
44*	1.00	-	1.50	1.00	1.75	1.00	1.00	-	-	-
45*	-	-	1.00	-	1.25	-	1.00	-	-	-
99	-	-	-	-	-	-	-	-	-	-

\*Denotes "DOI Territory"

Color Key	# of Cells	Residual Mark Shr Group	Keep Out Credits
No Credits for Prior and Indicated	205.00	0	0.00
2 No Prior Credit and Adding a Credit	8.00	1	1.00
3 Prior Year Credit stayed the Same	58.00	2	1.00
4 Prior Year Credit Goes to No Credit	54.00	3	1.00
5 Prior Year Credit Increased	5.00	4	1.25
6 Prior Year Credit Decreased, Non Zero	10.00	5	1.50
	<b>340.00</b>	6	1.75
Change to Credit Eligible Cells		7	2.00
		8	2.25
# Credit Cells	127 to 81	9	2.50
			net chg (46)

## PRAC Credit Proposal Parameters

### 1) PRAC Credit Threshold Calculation Parameters

- a. 2.50% Approximate MAIP Res Mkt Share 2010-2012
- b. 1.67% Average of Latest 3 Years Res Mkt Share (8/24, 8/25, 3/26)
- c. -33.1% Pct Change (b)/(c)
- d. 50% PRAC Taking 50% of change in (c) to apply to existing thresholds
- e. -17.0%  $.5 (-33.1\%) = -17.0\%$
- f. .83  $.83 = 1 - .17$  Threshold Adjustment Factor

#### Example:

Current R29 Threshold to receive Credit = 5.0%

$5.0\% * .83 = 4.2\%$ , PRAC Proposed Threshold

### Current Credit Ranges vs. PRAC Proposed

<u>Current Rule 29 Methodology</u>				<u>PRAC Proposed</u>					
<u>Res Mkt</u>	<u>Res Mkt</u>		<u>Credit</u>	<u>Res</u>	<u>Res Mkt</u>		<u>Credit</u>		
<u>Group</u>	<u>Share Range</u>		<u>Factor</u>	<u>Mkt</u>	<u>Share Range</u>		<u>Factor</u>		
0	0.0%	-	5.0%	0.00	0	0.0%	-	4.2%	0.00
1	5.0%	-	8.0%	1.00	1	4.2%	-	6.6%	1.00
2	8.0%	-	11.0%	1.00	2	6.6%	-	9.1%	1.00
3	11.0%	-	17.0%	1.00	3	9.1%	-	14.1%	1.00
4	17.0%	-	23.0%	1.25	4	14.1%	-	19.1%	1.25
5	23.0%	-	29.0%	1.50	5	19.1%	-	24.1%	1.50
6	<u>29.0%</u>	-	<u>35.0%</u>	1.75	6	24.1%	-	29.1%	1.75
7	35.0%	-	41.0%	2.00	7	29.1%	-	34.0%	2.00
8	41.0%	-	47.0%	2.25	8	34.0%	-	39.0%	2.25
9	47.0%	-	100.0%	2.50	9	39.0%	-	100.0%	2.50

- 2) The PRAC model allows all indicated credit changes based on the recalibrated definition of disproportionate representation, but limits decreases to credits in the DOI territories by setting a minimum credit level of 1.00.

Commonwealth Automobile Reinsurers  
4/1/2027 Credit Offer - Data Through March, 2026 (2026/07 Rates)  
Summary by Rate Class

Rate Class	4/1/2026 Credit Factors			4/1/27 Indicated - Current Rule				4/1/27 Indicated - PRAC Proposal			
	Total Mkt Exposures	Credit Eligible Exposures	Potential Credit Premium	Credit Eligible Exposures	%Δ	Potential Credit Premium	%Δ	Credit Eligible Exposures	%Δ	Potential Credit Premium	%Δ
10	3,144,970	323,176	908,117,571	102,837	-68.2%	274,396,168	-69.8%	393,103	21.6%	1,084,984,831	19.5%
15	1,154,691	12,020	31,674,679	0	-100.0%	0	-100.0%	12,020	0.0%	31,674,679	0.0%
17	147,591	68,660	238,429,623	82,962	20.8%	276,200,157	15.8%	112,786	64.3%	361,980,652	51.8%
18	71,652	1,617	5,191,379	640	-60.4%	1,846,128	-64.4%	2,029	25.4%	6,220,375	19.8%
20	44,931	43,921	238,992,838	44,339	1.0%	237,083,218	-0.8%	44,820	2.0%	262,126,091	9.7%
21	29,038	9,767	43,254,238	3,273	-66.5%	14,429,947	-66.6%	7,907	-19.0%	35,845,163	-17.1%
25	65,255	4,003	23,159,677	6,376	59.3%	33,357,659	44.0%	8,761	118.9%	45,871,572	98.1%
26	65,713	469	2,562,638	0	-100.0%	0	-100.0%	762	62.5%	3,640,231	42.1%
30	36,417	382	1,133,823	476	24.5%	1,389,491	22.5%	476	24.5%	1,389,491	22.5%
M/M	181,408	22,631	11,670,321	0	-100.0%	0	-100.0%	10,969	-51.5%	5,876,775	-49.6%
<b>Total</b>	<b>4,941,668</b>	<b>486,646</b>	<b>1,504,186,787</b>	<b>240,903</b>	<b>-50.5%</b>	<b>838,702,767</b>	<b>-44.2%</b>	<b>593,632</b>	<b>22.0%</b>	<b>1,839,609,860</b>	<b>22.3%</b>

% of Total Mkt. Exp. 9.8%

4.9%

12.0%

Estimated Credits Used Credit Utilization	1,422,962,415 94.6%	Estimated Credits Used Credit Utilization	775,484,212 92.5%	Estimated Credits Used Credit Utilization	1,740,498,313 94.6%
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Credit Group Ranges:

Group	Lower	Upper	Credit Factor
0	0.000	0.042	0.00
1	0.042	0.066	1.00
2	0.066	0.091	1.00
3	0.091	0.141	1.00
4	0.141	0.191	1.25
5	0.191	0.241	1.50
6	0.241	0.291	1.75
7	0.291	0.340	2.00
8	0.340	0.390	2.25
9	0.390	1.000	2.50

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

**Commonwealth Automobile Reinsurers**  
**4/1/2027 Credit Offer - Data Through March, 2026 (2026/07 Rates)**  
**Summary by Territory**

4/1/2026 Credit Factors				4/1/27 Indicated - PRAC Proposal			
<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	195,302	0	0	899	0.0%	2,902,296	0.0%
2	260,618	1,394	5,074,148	1,394	0.0%	5,074,148	0.0%
3	563,495	3,232	11,366,633	18,280	465.6%	46,174,659	306.2%
4	355,331	1,906	7,857,609	1,906	0.0%	7,857,609	0.0%
5	556,570	4,225	16,300,831	19,672	365.6%	58,230,848	257.2%
6	370,980	2,353	9,919,100	12,698	439.7%	36,886,546	271.9%
7	385,091	14,343	44,985,913	14,343	0.0%	48,494,185	7.8%
8	216,217	7,673	25,093,832	7,673	0.0%	25,093,832	0.0%
9	218,911	10,379	38,944,539	9,056	-12.7%	33,861,629	-13.1%
10	105,576	4,989	17,583,130	6,354	27.4%	24,853,599	41.3%
11	78,827	769	4,157,003	2,871	273.6%	11,414,735	174.6%
12	207,269	7,802	30,463,218	7,802	0.0%	30,463,218	0.0%
13	241,884	22,539	66,084,343	17,433	-22.7%	79,580,530	20.4%
14	83,145	8,424	29,284,992	64,856	669.9%	173,950,112	494.0%
15	32,789	3,966	16,132,033	25,503	543.0%	79,704,219	394.1%
16	16,843	14,725	44,862,821	14,725	0.0%	44,022,737	-1.9%
17	18,419	484	2,058,725	484	0.0%	1,927,089	-6.4%
18	16,771	13,181	39,762,540	684	-94.8%	3,552,989	-91.1%
19	16,980	734	3,265,053	653	-11.1%	2,976,959	-8.8%
20	19,011	14,127	49,079,530	14,127	0.0%	49,079,530	0.0%
21	49,237	48,083	173,075,293	48,083	0.0%	171,537,793	-0.9%
22	18,758	18,758	71,115,441	18,758	0.0%	71,485,944	0.5%
23	41,585	2,375	10,046,342	1,626	-31.6%	7,759,992	-22.8%
24	27,585	1,364	4,838,760	1,891	38.6%	7,906,836	63.4%
25	20,306	522	2,449,685	467	-10.4%	2,144,691	-12.5%
26	27,278	2,369	10,822,197	2,369	0.0%	9,983,674	-7.7%
27	448,494	2,475	7,270,594	2,475	0.0%	7,270,594	0.0%
40	22,114	16,834	42,602,284	17,040	1.2%	43,633,653	2.4%
41	69,076	56,811	131,196,926	57,656	1.5%	138,769,632	5.8%
42	85,335	66,663	188,298,024	67,463	1.2%	192,825,513	2.4%
43	56,425	45,972	130,112,417	46,284	0.7%	134,980,546	3.7%
44	49,353	43,003	108,621,569	43,936	2.2%	121,516,002	11.9%
45	55,266	44,173	161,461,262	44,173	0.0%	163,693,522	1.4%
99	10,830	0	0	0	0.0%	0	0.0%
<b>Total</b>	<b>4,941,668</b>	<b>486,646</b>	<b>1,504,186,787</b>	<b>593,632</b>	<b>22.0%</b>	<b>1,839,609,860</b>	<b>22.3%</b>

% of Total Mkt. Exp.

9.8%

12.0%

DOI Territories

PRAC Proposal

Territory	Rate Class Group									
	10	15	17	18	20	21	25	26	30	MC/Misc.
1	-	-	-	-	1.00	-	-	-	-	-
2	-	-	-	-	1.00	-	-	-	-	-
3	-	-	1.00	-	1.00	-	-	-	-	-
4	-	-	-	-	1.00	-	-	-	-	-
5	-	-	1.00	-	1.25	-	-	-	-	-
6	-	-	1.00	-	1.00	-	-	-	-	-
7	-	-	1.00	-	1.25	-	-	-	-	-
8	-	-	1.00	-	1.00	-	-	-	-	-
9	-	-	1.00	-	1.00	-	-	-	-	-
10	-	-	1.00	-	1.25	1.00	1.00	-	-	-
11	-	-	1.00	-	1.00	-	-	-	-	-
12	-	-	1.00	-	1.00	-	-	-	-	-
13	-	-	1.00	-	1.25	1.00	1.00	-	-	-
14	1.00	-	1.00	-	1.25	1.00	-	-	-	-
15	1.00	-	1.00	-	1.25	1.00	1.00	-	-	-
16*	1.00	-	1.00	-	1.25	1.00	1.00	-	1.00	1.00
17	-	-	1.00	-	1.00	-	-	-	-	-
18	-	-	1.00	-	1.00	-	1.00	-	-	-
19	-	-	1.00	-	1.00	-	1.00	-	-	-
20*	1.00	-	1.00	-	1.50	1.00	1.00	-	-	-
21*	1.00	1.00	1.00	-	1.50	1.00	1.00	-	-	1.00
22*	1.00	1.00	1.25	1.00	1.50	1.00	1.00	1.00	1.00	1.00
23	-	-	1.00	-	1.00	-	-	-	-	-
24	-	-	1.00	-	1.00	-	1.00	-	-	-
25	-	-	1.00	-	1.00	-	-	-	-	-
26*	-	-	1.00	-	1.25	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	-	1.25	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	-	1.25	-	1.50	1.00	1.00	-	1.00	1.00
44*	1.00	-	1.75	1.00	2.00	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	162.00		No Credits for Prior and Indicated	34.00
	No Prior Credit and Adding a Credit	11.00		No Prior Credit and Adding a Credit	6.00
	Prior Year Credit stayed the Same	33.00		Prior Year Credit stayed the Same	30.00
	Prior Credit Eliminated	16.00		Prior Credit Eliminated, Held at 1	28.00
	Prior Year Credit Increased	5.00		Prior Year Credit Increased	8.00
	Prior Year Credit Decreased	3.00		Prior Year Credit Decreased	4.00
Total Cells In Matrix		340	net chg		110
# Credit Cells		127	to		144
					17

**Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer**  
**Indicated Private Passenger Auto Residual Market Share Group - Operator Class 10**  
**PRAC Proposal**

Terr	Residual Market Share			PRAC Mkt Share Range			PRAC Selected Range*	2027 R29 Indicated Credits	2026 Credits	PRAC Indicated Credits	PRAC Capped Credits	Change	% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits	
	Aug-24	Aug-25	Mar-26	2024	2025	2026										
1	0.74%	0.79%	0.66%	0	0	0	0	-	-	-	-	-	0.4%	0	0.00	
2	0.86%	0.86%	0.71%	0	0	0	0	-	-	-	-	-	0.3%	1	1.00	
3	0.96%	1.00%	0.82%	0	0	0	0	-	-	-	-	-	0.3%	2	1.00	
4	0.80%	0.77%	0.63%	0	0	0	0	-	-	-	-	-	0.3%	3	1.00	
5	1.62%	1.64%	1.29%	0	0	0	0	-	-	-	-	-	0.3%	4	1.25	
6	1.17%	1.23%	0.98%	0	0	0	0	-	-	-	-	-	0.3%	5	1.50	
7	1.66%	1.74%	1.44%	0	0	0	0	-	-	-	-	-	0.3%	6	1.75	
8	1.56%	1.67%	1.32%	0	0	0	0	-	-	-	-	-	0.3%	7	2.00	
9	1.92%	1.78%	1.36%	0	0	0	0	-	-	-	-	-	0.2%	8	2.25	
10	2.75%	2.84%	2.33%	0	0	0	0	-	-	-	-	-	0.2%	9	2.50	
11	1.08%	1.11%	0.89%	0	0	0	0	-	-	-	-	-	0.2%			
12	1.69%	1.70%	1.35%	0	0	0	0	-	-	-	-	-	0.2%			
13	3.78%	3.80%	2.87%	0	0	0	0	-	-	-	-	-	0.2%			
14	4.57%	4.78%	3.76%	1	1	0	1	-	-	1.00	1.00	1.00	0.2%			
15	4.73%	4.28%	3.07%	1	1	0	1	-	-	1.00	1.00	1.00	0.2%			
16	6.69%	6.18%	4.54%	2	1	1	1	1.00	1.00	1.00	1.00	-	0.2%			
17	1.52%	1.58%	1.24%	0	0	0	0	-	-	-	-	-	0.2%			
18	3.55%	3.90%	2.89%	0	0	0	0	-	1.00	-	-	(1.00)	0.2%			
19	2.71%	2.26%	1.66%	0	0	0	0	-	-	-	-	-	0.2%			
20	5.26%	4.75%	3.64%	1	1	0	1	-	1.00	1.00	1.00	-	0.2%			
21	5.24%	4.98%	3.65%	1	1	0	1	-	1.00	1.00	1.00	-	0.1%			
22	8.38%	7.58%	5.43%	2	2	1	2	1.00	1.00	1.00	1.00	-	0.1%	2027	1,084,984,831	393,103
23	0.96%	0.89%	0.65%	0	0	0	0	-	-	-	-	-	0.2%			
24	1.68%	1.66%	1.16%	0	0	0	0	-	-	-	-	-	0.2%	2026	908,117,571	323,176
25	0.91%	0.96%	0.76%	0	0	0	0	-	-	-	-	-	0.2%			
26	2.80%	2.56%	1.82%	0	0	0	0	-	-	-	-	-	0.2%			
27	0.69%	0.72%	0.62%	0	0	0	0	-	-	-	-	-	0.4%			
40	3.22%	2.92%	2.06%	0	0	0	0	-	1.00	-	1.00	-	0.2%			
41	4.78%	4.68%	3.53%	1	1	0	1	-	1.00	1.00	1.00	-	0.2%		176,867,261	69,928
42	2.67%	2.54%	1.80%	0	0	0	0	-	1.00	-	1.00	-	0.2%			
43	5.10%	5.86%	4.79%	1	1	1	1	1.00	1.00	1.00	1.00	-	0.2%			
44	11.53%	12.45%	10.06%	3	3	3	3	1.00	1.00	1.00	1.00	-	0.2%			
45	4.42%	3.84%	2.59%	1	0	0	0	-	1.00	-	1.00	-	0.1%			
99	0.57%	0.29%	0.27%	0	0	0	0	-	-	-	-	-				
<b>Tot</b>	<b>1.92%</b>	<b>1.94%</b>	<b>1.52%</b>													

<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>	
2027	1,084,984,831	393,103
2026	908,117,571	323,176
<u>Difference:</u>	<u>Difference:</u>	
	176,867,261	69,928
<u>Percent Change:</u>	<u>Percent Change:</u>	
	19.5%	21.6%

**DOI Territories**

\*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 - 4/1/2027 Credit Offer**  
**Indicated Private Passenger Auto Residual Market Share Group - Operator Class 15**  
**PRAC Proposal**

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29		PRAC Indicated Credits	PRAC Capped Credits	Change	% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits	
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits							
1	0.24%	0.28%	0.27%	0	0	0	0	-	-	-	-	-	0.4%	0	0.00	
2	0.22%	0.29%	0.27%	0	0	0	0	-	-	-	-	-	0.3%	1	1.00	
3	0.28%	0.32%	0.27%	0	0	0	0	-	-	-	-	-	0.3%	2	1.00	
4	0.25%	0.24%	0.20%	0	0	0	0	-	-	-	-	-	0.3%	3	1.00	
5	0.37%	0.40%	0.34%	0	0	0	0	-	-	-	-	-	0.3%	4	1.25	
6	0.31%	0.34%	0.27%	0	0	0	0	-	-	-	-	-	0.3%	5	1.50	
7	0.36%	0.39%	0.35%	0	0	0	0	-	-	-	-	-	0.2%	6	1.75	
8	0.37%	0.41%	0.38%	0	0	0	0	-	-	-	-	-	0.2%	7	2.00	
9	0.42%	0.42%	0.35%	0	0	0	0	-	-	-	-	-	0.2%	8	2.25	
10	0.47%	0.51%	0.50%	0	0	0	0	-	-	-	-	-	0.3%	9	2.50	
11	0.52%	0.51%	0.46%	0	0	0	0	-	-	-	-	-	0.2%			
12	0.52%	0.67%	0.62%	0	0	0	0	-	-	-	-	-	0.2%			
13	0.94%	0.98%	0.84%	0	0	0	0	-	-	-	-	-	0.2%			
14	1.23%	1.31%	0.98%	0	0	0	0	-	-	-	-	-	0.2%			
15	1.38%	1.35%	1.00%	0	0	0	0	-	-	-	-	-	0.2%			
16	2.21%	2.66%	1.70%	0	0	0	0	-	-	-	-	-	0.2%			
17	0.50%	0.46%	0.46%	0	0	0	0	-	-	-	-	-	0.2%			
18	1.43%	1.51%	1.16%	0	0	0	0	-	-	-	-	-	0.2%			
19	0.91%	1.04%	0.83%	0	0	0	0	-	-	-	-	-	0.2%			
20	2.51%	2.75%	2.58%	0	0	0	0	-	-	-	-	-	0.2%	Available Credit Prem:	Credit Eligible Exp:	
21	2.17%	2.25%	1.87%	0	0	0	0	-	1.00	-	1.00	-	0.1%			
22	3.81%	3.70%	2.81%	0	0	0	0	-	1.00	-	1.00	-	0.2%	2027	31,674,679	12,020
23	0.61%	0.49%	0.36%	0	0	0	0	-	-	-	-	-	0.2%			
24	1.08%	1.08%	0.92%	0	0	0	0	-	-	-	-	-	0.2%	2026	31,674,679	12,020
25	0.91%	0.82%	0.69%	0	0	0	0	-	-	-	-	-	0.2%			
26	1.17%	1.24%	1.00%	0	0	0	0	-	-	-	-	-	0.2%	Difference:	Difference:	
27	0.19%	0.23%	0.19%	0	0	0	0	-	-	-	-	-	0.4%			
40	0.97%	1.06%	0.81%	0	0	0	0	-	-	-	-	-	0.2%			
41	1.32%	1.58%	1.30%	0	0	0	0	-	-	-	-	-	0.2%			
42	1.25%	1.60%	1.22%	0	0	0	0	-	-	-	-	-	0.2%	Percent Change:	Percent Change:	
43	1.83%	2.02%	1.62%	0	0	0	0	-	-	-	-	-	0.1%			
44	2.97%	4.14%	3.44%	0	0	0	0	-	-	-	-	-	0.2%			
45	2.00%	1.85%	1.36%	0	0	0	0	-	-	-	-	-	0.2%	0.0%	0.0%	
99	0.40%	0.39%	0.33%	0	0	0	0	-	-	-	-	-				
Tot	0.46%	0.51%	0.43%													

**DOI Territories**

\*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 - 4/1/2027 Credit Offer**  
**Indicated Private Passenger Auto Residual Market Share Group - Operator Class 17**  
**PRAC Proposal**

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29	2026	PRAC	PRAC	Change	% Rate	Residual Mark Shr Group	Keep Out Credits	
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	Indicated Credits	Indicated Credits	Capped Credits		Adequacy Standard Package			
1	2.44%	2.87%	2.48%	0	0	0	0	-	-	-	-	-	0.3%	0	0.00	
2	2.90%	3.33%	2.89%	0	0	0	0	-	-	-	-	-	0.2%	1	1.00	
3	4.32%	4.31%	3.39%	1	1	0	1	-	-	1.00	1.00	1.00	0.2%	2	1.00	
4	2.76%	2.56%	2.38%	0	0	0	0	-	-	-	-	-	0.2%	3	1.00	
5	6.11%	6.22%	4.56%	1	1	1	1	1.00	-	1.00	1.00	1.00	0.2%	4	1.25	
6	4.65%	4.46%	3.80%	1	1	0	1	-	-	1.00	1.00	1.00	0.2%	5	1.50	
7	6.78%	6.81%	5.22%	2	2	1	2	1.00	1.00	1.00	1.00	-	0.2%	6	1.75	
8	5.93%	6.12%	4.47%	1	1	1	1	1.00	1.00	1.00	1.00	-	0.2%	7	2.00	
9	7.98%	6.57%	4.53%	2	1	1	1	1.00	1.00	1.00	1.00	-	0.2%	8	2.25	
10	9.14%	8.40%	5.96%	3	2	1	2	1.00	1.00	1.00	1.00	-	0.2%	9	2.50	
11	5.50%	4.67%	3.29%	1	1	0	1	-	-	1.00	1.00	1.00	0.1%			
12	7.45%	6.25%	4.25%	2	1	1	1	1.00	1.00	1.00	1.00	-	0.1%			
13	13.13%	12.53%	8.88%	3	3	2	3	1.00	1.00	1.00	1.00	-	0.1%			
14	13.46%	12.44%	9.11%	3	3	3	3	1.00	1.00	1.00	1.00	-	0.1%			
15	12.75%	9.50%	6.72%	3	3	2	3	1.00	1.00	1.00	1.00	-	0.1%			
16	14.22%	12.06%	9.08%	4	3	2	3	1.00	1.00	1.00	1.00	-	0.1%			
17	7.51%	8.41%	4.45%	2	2	1	2	1.00	1.00	1.00	1.00	-	0.1%			
18	14.74%	14.09%	8.13%	4	3	2	3	1.00	1.00	1.00	1.00	-	0.1%			
19	9.82%	8.47%	6.41%	3	2	1	2	1.00	1.00	1.00	1.00	-	0.1%			
20	16.28%	12.44%	8.54%	4	3	2	3	1.00	1.00	1.00	1.00	-	0.1%			
21	15.63%	13.30%	8.04%	4	3	2	3	1.00	1.00	1.00	1.00	-	0.1%			
22	15.40%	14.81%	9.02%	4	4	2	4	1.00	1.00	1.25	1.25	0.25	0.1%	2027	361,980,652	112,786
23	4.98%	4.27%	3.17%	1	1	0	1	-	1.00	1.00	1.00	-	0.1%			
24	6.47%	4.71%	3.66%	1	1	0	1	-	-	1.00	1.00	1.00	0.1%	2026	238,429,623	68,660
25	7.00%	5.97%	5.02%	2	1	1	1	1.00	1.00	1.00	1.00	-	0.1%			
26	9.02%	7.09%	3.92%	2	2	0	2	1.00	1.00	1.00	1.00	-	0.1%			
27	2.81%	2.89%	2.47%	0	0	0	0	-	-	-	-	-	0.3%			
40	11.33%	11.53%	8.79%	3	3	2	3	1.00	1.00	1.00	1.00	-	0.2%			
41	15.24%	14.83%	10.71%	4	4	3	4	1.00	1.00	1.25	1.25	0.25	0.2%		123,551,029	44,126
42	10.99%	10.02%	6.69%	3	3	2	3	1.00	1.00	1.00	1.00	-	0.1%			
43	16.22%	16.08%	11.64%	4	4	3	4	1.00	1.00	1.25	1.25	0.25	0.1%			
44	29.22%	26.79%	19.48%	7	6	5	6	1.50	1.00	1.75	1.75	0.75	0.2%			
45	14.33%	13.10%	7.75%	4	3	2	3	1.00	1.00	1.00	1.00	-	0.1%			
99	0.44%	0.38%	0.45%	0	0	0	0	-	-	-	-	-	-			
<b>Tot</b>	<b>7.23%</b>	<b>6.86%</b>	<b>5.05%</b>													

<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
2027 361,980,652	112,786
2026 238,429,623	68,660
<u>Difference:</u>	<u>Difference:</u>
123,551,029	44,126
<u>Percent Change:</u>	<u>Percent Change:</u>
51.8%	64.3%

**DOI Territories**

\*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 - 4/1/2027 Credit Offer**  
**Indicated Private Passenger Auto Residual Market Share Group - Operator Class 18**  
**PRAC Proposal**

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29		PRAC Indicated Credits	PRAC Capped Credits	% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits	
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits						Change
1	0.38%	0.45%	0.56%	0	0	0	0	-	-	-	-	0.3%	0	0.00	
2	0.58%	0.56%	0.38%	0	0	0	0	-	-	-	-	0.3%	1	1.00	
3	0.56%	0.72%	0.60%	0	0	0	0	-	-	-	-	0.3%	2	1.00	
4	0.40%	0.65%	0.39%	0	0	0	0	-	-	-	-	0.2%	3	1.00	
5	0.95%	1.06%	0.83%	0	0	0	0	-	-	-	-	0.2%	4	1.25	
6	0.63%	0.59%	0.50%	0	0	0	0	-	-	-	-	0.2%	5	1.50	
7	1.04%	1.13%	0.77%	0	0	0	0	-	-	-	-	0.2%	6	1.75	
8	0.89%	0.85%	0.71%	0	0	0	0	-	-	-	-	0.2%	7	2.00	
9	1.34%	1.36%	1.17%	0	0	0	0	-	-	-	-	0.2%	8	2.25	
10	1.42%	1.28%	1.20%	0	0	0	0	-	-	-	-	0.2%	9	2.50	
11	0.48%	0.67%	0.45%	0	0	0	0	-	-	-	-	0.2%			
12	1.14%	1.27%	0.82%	0	0	0	0	-	-	-	-	0.2%			
13	2.75%	2.31%	1.29%	0	0	0	0	-	-	-	-	0.2%			
14	2.46%	3.23%	2.09%	0	0	0	0	-	-	-	-	0.2%			
15	3.50%	2.51%	1.75%	0	0	0	0	-	-	-	-	0.1%			
16	5.33%	1.91%	3.14%	1	0	0	0	-	-	-	-	0.1%			
17	0.81%	1.41%	0.56%	0	0	0	0	-	-	-	-	0.2%			
18	2.70%	2.50%	1.68%	0	0	0	0	-	1.00	-	-	(1.00)	-0.1%		
19	1.61%	1.50%	0.09%	0	0	0	0	-	-	-	-	0.1%			
20	1.65%	0.17%	0.20%	0	0	0	0	-	-	-	-	0.1%	Available Credit Prem:	Credit Eligible Exp:	
21	1.45%	1.81%	1.05%	0	0	0	0	-	-	-	-	0.1%			
22	3.28%	4.09%	3.57%	0	0	0	0	-	1.00	-	1.00	0.1%	2027	6,220,375	2,029
23	0.80%	0.21%	0.55%	0	0	0	0	-	-	-	-	0.1%			
24	2.39%	0.96%	1.31%	0	0	0	0	-	-	-	-	0.2%	2026	5,191,379	1,617
25	0.00%	0.06%	0.05%	0	0	0	0	-	-	-	-	-1.5%			
26	1.43%	2.19%	1.95%	0	0	0	0	-	-	-	-	0.1%	Difference:	Difference:	
27	0.48%	0.49%	0.44%	0	0	0	0	-	-	-	-	0.3%			
40	1.59%	1.15%	0.51%	0	0	0	0	-	1.00	-	1.00	0.2%	1,028,995	411	
41	2.46%	3.07%	1.87%	0	0	0	0	-	1.00	-	1.00	0.2%			
42	1.71%	1.59%	1.33%	0	0	0	0	-	-	-	-	0.2%	Percent Change:	Percent Change:	
43	4.29%	2.80%	2.52%	1	0	0	0	-	-	-	-	0.1%			
44	5.78%	9.19%	5.43%	1	3	1	1	1.00	-	1.00	1.00	0.2%	19.8%	25.4%	
45	2.64%	2.97%	1.24%	0	0	0	0	-	-	-	-	0.1%			
99	-0.53%	0.00%	0.31%	0	0	0	0	-	-	-	-				
Tot	1.02%	1.09%	0.80%												

**DOI Territories**

\*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 - 4/1/2027 Credit Offer**  
**Indicated Private Passenger Auto Residual Market Share Group - Operator Class 20**  
**PRAC Proposal**

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29 Indicated Credits	2026 Credits	PRAC Indicated Credits	PRAC Capped Credits	% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits	
	Aug-24	Aug-25	Mar-26	2024	2025	2026									Change
1	9.57%	7.11%	5.84%	3	2	1	2	1.00	-	1.00	1.00	1.00	0	0.00	
2	11.58%	10.81%	5.99%	3	3	1	3	1.00	1.00	1.00	1.00	-	1	1.00	
3	13.01%	9.22%	5.77%	3	3	1	3	1.00	1.00	1.00	1.00	-	2	1.00	
4	9.74%	6.82%	3.88%	3	2	0	2	1.00	1.00	1.00	1.00	-	3	1.00	
5	19.52%	14.76%	8.62%	5	4	2	4	1.00	1.00	1.25	1.25	0.25	4	1.25	
6	14.71%	10.68%	5.75%	4	3	1	3	1.00	1.00	1.00	1.00	-	5	1.50	
7	19.82%	14.25%	7.73%	5	4	2	4	1.00	1.00	1.25	1.25	0.25	6	1.75	
8	14.34%	11.05%	6.32%	4	3	1	3	1.00	1.00	1.00	1.00	-	7	2.00	
9	15.76%	9.83%	5.25%	4	3	1	3	1.00	1.00	1.00	1.00	-	8	2.25	
10	19.35%	14.44%	9.52%	5	4	3	4	1.00	1.00	1.25	1.25	0.25	9	2.50	
11	8.11%	5.26%	3.23%	2	1	0	1	1.00	1.00	1.00	1.00	-			
12	13.43%	10.46%	6.20%	3	3	1	3	1.00	1.00	1.00	1.00	-			
13	25.19%	17.77%	9.37%	6	4	3	4	1.25	1.00	1.25	1.25	0.25			
14	20.56%	17.23%	8.54%	5	4	2	4	1.25	1.00	1.25	1.25	0.25			
15	26.74%	14.86%	5.93%	6	4	1	4	1.00	1.25	1.25	1.25	-			
16	29.41%	17.55%	8.73%	7	4	2	4	1.25	1.50	1.25	1.25	(0.25)			
17	17.88%	10.66%	4.94%	4	3	1	3	1.00	1.25	1.00	1.00	(0.25)			
18	19.09%	9.38%	6.35%	4	3	1	3	1.00	1.25	1.00	1.00	(0.25)			
19	6.82%	8.84%	5.93%	2	2	1	2	1.00	1.00	1.00	1.00	-			
20	22.86%	19.58%	11.86%	5	5	3	5	1.25	1.50	1.50	1.50	-	Available Credit Prem:	Credit Eligible Exp:	
21	25.53%	22.28%	11.32%	6	5	3	5	1.25	1.75	1.50	1.50	(0.25)	-8.1%		
22	26.64%	22.16%	10.59%	6	5	3	5	1.25	1.75	1.50	1.50	(0.25)	-9.8%		
23	7.29%	4.94%	2.86%	2	1	0	1	-	1.25	1.00	1.00	(0.25)	2027	262,126,091	44,820
24	11.63%	7.17%	3.85%	3	2	0	2	1.00	1.00	1.00	1.00	-	2026	238,992,838	43,921
25	13.59%	10.18%	6.20%	3	3	1	3	1.00	1.00	1.00	1.00	-			
26	20.98%	14.79%	7.84%	5	4	2	4	1.00	1.50	1.25	1.25	(0.25)	Difference:	Difference:	
27	9.92%	7.24%	4.50%	3	2	1	2	1.00	1.00	1.00	1.00	-			
40	26.53%	21.70%	10.11%	6	5	3	5	1.25	1.50	1.50	1.50	-	23,133,254	899	
41	25.19%	17.53%	10.53%	6	4	3	4	1.25	1.00	1.25	1.25	0.25			
42	21.86%	15.45%	7.31%	5	4	2	4	1.00	1.25	1.25	1.25	-	Percent Change:	Percent Change:	
43	27.95%	21.84%	12.99%	6	5	3	5	1.25	1.25	1.50	1.50	0.25			
44	34.86%	31.89%	21.40%	8	7	5	7	1.75	1.50	2.00	2.00	0.50	9.7%	2.0%	
45	27.79%	22.41%	10.63%	6	5	3	5	1.25	1.25	1.50	1.50	0.25			
99	1.50%	0.22%	0.00%	0	0	0	0	-	-	-	-	-			
Tot	18.49%	13.72%	7.64%												

**DOI Territories**

\*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 - 4/1/2027 Credit Offer**  
**Indicated Private Passenger Auto Residual Market Share Group - Operator Class 21**  
**PRAC Proposal**

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29		PRAC Indicated Credits	PRAC Capped Credits	% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits	
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits						Change
1	1.58%	1.44%	0.75%	0	0	0	0	-	-	-	-	0.2%	0	0.00	
2	1.27%	0.70%	0.94%	0	0	0	0	-	-	-	-	0.2%	1	1.00	
3	2.12%	2.80%	1.44%	0	0	0	0	-	-	-	-	0.2%	2	1.00	
4	1.04%	0.88%	0.19%	0	0	0	0	-	-	-	-	0.2%	3	1.00	
5	3.84%	2.90%	2.13%	0	0	0	0	-	-	-	-	0.2%	4	1.25	
6	2.58%	1.77%	0.70%	0	0	0	0	-	-	-	-	0.2%	5	1.50	
7	3.04%	3.01%	1.95%	0	0	0	0	-	-	-	-	0.2%	6	1.75	
8	2.70%	2.29%	1.58%	0	0	0	0	-	-	-	-	0.1%	7	2.00	
9	5.02%	3.30%	1.68%	1	0	0	0	-	1.00	-	-	0.1%	8	2.25	
10	5.58%	4.75%	2.94%	1	1	0	1	-	1.00	1.00	1.00	0.1%	9	2.50	
11	1.55%	1.55%	0.64%	0	0	0	0	-	-	-	-	0.1%			
12	1.76%	2.51%	1.40%	0	0	0	0	-	-	-	-	0.1%			
13	4.93%	5.21%	3.11%	1	1	0	1	-	1.00	1.00	1.00	0.1%			
14	5.23%	6.07%	3.26%	1	1	0	1	1.00	1.00	1.00	1.00	0.1%			
15	8.36%	4.54%	3.14%	2	1	0	1	-	1.00	1.00	1.00	0.1%			
16	7.11%	5.70%	3.40%	2	1	0	1	1.00	1.00	1.00	1.00	0.1%			
17	0.70%	2.30%	2.06%	0	0	0	0	-	-	-	-	0.1%			
18	0.89%	0.99%	0.48%	0	0	0	0	-	1.00	-	-	0.1%			
19	1.75%	3.57%	1.77%	0	0	0	0	-	1.00	-	-	0.1%			
20	3.72%	3.61%	3.09%	0	0	0	0	-	1.00	-	1.00	0.1%	Available Credit Prem:	Credit Eligible Exp:	
21	5.31%	5.35%	2.89%	1	1	0	1	1.00	1.00	1.00	1.00	0.1%			
22	1.80%	5.24%	3.52%	0	1	0	0	1.00	1.00	-	1.00	-0.6%	2027	35,845,163	7,907
23	2.34%	0.29%	0.40%	0	0	0	0	-	-	-	-	0.1%			
24	3.50%	5.03%	1.05%	0	1	0	0	-	1.00	-	-	0.1%	2026	43,254,238	9,767
25	1.71%	0.00%	0.00%	0	0	0	0	-	-	-	-	0.1%			
26	2.36%	3.75%	0.28%	0	0	0	0	-	1.00	-	1.00	-1.6%	Difference:	Difference:	
27	1.47%	1.49%	1.38%	0	0	0	0	-	-	-	-	0.2%			
40	6.04%	5.31%	4.32%	1	1	1	1	1.00	1.00	1.00	1.00	0.0%	(7,409,075)	(1,860)	
41	7.46%	6.81%	3.59%	2	2	0	2	1.00	1.00	1.00	1.00	0.1%			
42	3.31%	4.85%	2.72%	0	1	0	0	-	1.00	-	1.00	0.1%	Percent Change:	Percent Change:	
43	8.01%	8.85%	4.08%	2	2	0	2	1.00	1.00	1.00	1.00	0.1%			
44	8.18%	8.91%	6.79%	2	2	2	2	1.00	1.00	1.00	1.00	0.1%			
45	3.39%	3.55%	2.17%	0	0	0	0	-	1.00	-	1.00	0.1%			
99	0.25%	0.68%	0.00%	0	0	0	0	-	-	-	-				
Tot	3.28%	3.15%	1.86%												

**DOI Territories**

\*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 - 4/1/2027 Credit Offer**  
**Indicated Private Passenger Auto Residual Market Share Group - Operator Class 25**  
**PRAC Proposal**

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29		PRAC Indicated Credits	PRAC Capped Credits	% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits	
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits						Change
1	1.90%	1.57%	1.42%	0	0	0	0	-	-	-	-	0.2%	0	0.00	
2	1.98%	1.49%	1.28%	0	0	0	0	-	-	-	-	0.2%	1	1.00	
3	2.45%	2.01%	1.60%	0	0	0	0	-	-	-	-	0.1%	2	1.00	
4	1.48%	1.46%	1.37%	0	0	0	0	-	-	-	-	0.1%	3	1.00	
5	3.81%	3.58%	2.80%	0	0	0	0	-	-	-	-	0.1%	4	1.25	
6	3.04%	2.62%	2.08%	0	0	0	0	-	-	-	-	0.1%	5	1.50	
7	3.66%	3.49%	2.35%	0	0	0	0	-	-	-	-	0.1%	6	1.75	
8	3.00%	2.70%	2.37%	0	0	0	0	-	-	-	-	0.1%	7	2.00	
9	3.79%	2.43%	1.66%	0	0	0	0	-	-	-	-	0.1%	8	2.25	
10	4.97%	4.74%	3.38%	1	1	0	1	-	-	1.00	1.00	1.00	9	2.50	
11	1.95%	0.94%	0.82%	0	0	0	0	-	-	-	-	0.1%			
12	4.38%	3.03%	1.75%	1	0	0	0	-	-	-	-	0.1%			
13	8.14%	7.21%	4.54%	2	2	1	2	1.00	-	1.00	1.00	1.00			
14	5.67%	3.57%	3.15%	1	0	0	0	-	1.00	-	-	(1.00)			
15	8.62%	6.22%	2.63%	2	1	0	1	1.00	1.00	1.00	1.00	-			
16	12.88%	6.50%	3.30%	3	1	0	1	1.00	1.00	1.00	1.00	-			
17	1.49%	0.86%	0.00%	0	0	0	0	-	-	-	-	-			
18	7.45%	8.04%	2.68%	2	2	0	2	1.00	1.00	1.00	1.00	-			
19	4.75%	5.79%	3.14%	1	1	0	1	-	-	1.00	1.00	1.00			
20	8.37%	3.90%	3.62%	2	0	0	0	-	1.00	-	1.00	-	Available Credit Prem:	Credit Eligible Exp:	
21	7.85%	4.78%	2.82%	2	1	0	1	-	1.00	1.00	1.00	-	2027	45,871,572	8,761
22	8.79%	3.77%	1.66%	2	0	0	0	-	1.00	-	1.00	-	2026	23,159,677	4,003
23	2.02%	1.27%	1.04%	0	0	0	0	-	1.00	-	-	(1.00)			
24	6.86%	4.45%	1.81%	2	1	0	1	-	1.00	1.00	1.00	-			
25	2.14%	3.46%	0.00%	0	0	0	0	-	1.00	-	-	(1.00)			
26	5.08%	2.70%	1.18%	1	0	0	0	-	1.00	-	1.00	-	Difference:	Difference:	
27	1.59%	1.60%	1.41%	0	0	0	0	-	-	-	-	-			
40	7.01%	6.06%	2.59%	2	1	0	1	1.00	-	1.00	1.00	1.00	22,711,895	4,758	
41	11.07%	8.93%	6.59%	3	2	1	2	1.00	-	1.00	1.00	1.00			
42	6.29%	5.05%	3.08%	1	1	0	1	1.00	-	1.00	1.00	1.00	Percent Change:	Percent Change:	
43	7.60%	5.88%	4.49%	2	1	1	1	1.00	1.00	1.00	1.00	-			
44	17.57%	13.67%	9.32%	4	3	3	3	1.00	1.00	1.00	1.00	-	98.1%	118.9%	
45	10.25%	6.93%	4.00%	3	2	0	2	1.00	1.00	1.00	1.00	-			
99	0.82%	0.96%	0.40%	0	0	0	0	-	-	-	-	-			
Tot	3.43%	2.89%	2.17%												

**DOI Territories**

\*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 - 4/1/2027 Credit Offer**  
**Indicated Private Passenger Auto Residual Market Share Group - Operator Class 26**  
**PRAC Proposal**

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29		PRAC Indicated Credits	PRAC Capped Credits	Change	% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits	
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits							
1	0.29%	0.26%	0.23%	0	0	0	0	-	-	-	-	-	0.2%	0	0.00	
2	0.32%	0.43%	0.23%	0	0	0	0	-	-	-	-	-	0.2%	1	1.00	
3	0.42%	0.49%	0.40%	0	0	0	0	-	-	-	-	-	0.2%	2	1.00	
4	0.40%	0.44%	0.27%	0	0	0	0	-	-	-	-	-	0.2%	3	1.00	
5	0.67%	0.95%	0.59%	0	0	0	0	-	-	-	-	-	0.2%	4	1.25	
6	0.30%	0.52%	0.40%	0	0	0	0	-	-	-	-	-	0.1%	5	1.50	
7	1.04%	1.14%	0.69%	0	0	0	0	-	-	-	-	-	0.1%	6	1.75	
8	0.69%	0.51%	0.53%	0	0	0	0	-	-	-	-	-	0.1%	7	2.00	
9	0.80%	0.85%	0.52%	0	0	0	0	-	-	-	-	-	0.1%	8	2.25	
10	1.15%	0.97%	0.86%	0	0	0	0	-	-	-	-	-	0.1%	9	2.50	
11	0.67%	0.31%	0.23%	0	0	0	0	-	-	-	-	-	0.1%			
12	0.63%	0.55%	0.33%	0	0	0	0	-	-	-	-	-	0.1%			
13	1.39%	1.13%	1.34%	0	0	0	0	-	-	-	-	-	0.1%			
14	1.82%	1.01%	0.79%	0	0	0	0	-	-	-	-	-	0.1%			
15	1.61%	1.66%	0.82%	0	0	0	0	-	-	-	-	-	0.1%			
16	3.75%	2.04%	1.89%	0	0	0	0	-	-	-	-	-	0.1%			
17	0.64%	0.00%	0.00%	0	0	0	0	-	-	-	-	-	0.1%			
18	0.17%	0.00%	0.00%	0	0	0	0	-	-	-	-	-	0.1%			
19	0.00%	0.00%	0.88%	0	0	0	0	-	-	-	-	-	0.1%			
20	0.97%	0.92%	1.80%	0	0	0	0	-	-	-	-	-	0.1%	Available Credit Prem:	Credit Eligible Exp:	
21	0.00%	0.78%	0.77%	0	0	0	0	-	-	-	-	-	0.1%			
22	4.01%	-0.35%	0.00%	0	0	0	0	-	1.00	-	1.00	-	-0.6%	2027	3,640,231	762
23	0.40%	0.67%	0.58%	0	0	0	0	-	-	-	-	-	0.1%			
24	0.29%	1.43%	0.89%	0	0	0	0	-	-	-	-	-	0.1%	2026	2,562,638	469
25	0.00%	1.22%	0.00%	0	0	0	0	-	-	-	-	-	0.1%			
26	1.12%	0.95%	0.29%	0	0	0	0	-	-	-	-	-	-1.6%	Difference:	Difference:	
27	0.37%	0.53%	0.26%	0	0	0	0	-	-	-	-	-	0.2%			
40	0.66%	0.75%	0.00%	0	0	0	0	-	-	-	-	-	-0.1%	1,077,593	293	
41	2.05%	2.12%	1.46%	0	0	0	0	-	-	-	-	-	0.1%			
42	1.47%	1.26%	0.99%	0	0	0	0	-	-	-	-	-	0.1%	Percent Change:	Percent Change:	
43	2.13%	3.65%	3.63%	0	0	0	0	-	-	-	-	-	0.1%			
44	5.22%	4.86%	4.12%	1	1	0	1	-	-	1.00	1.00	1.00	0.1%	42.1%	62.5%	
45	1.74%	2.06%	1.55%	0	0	0	0	-	1.00	-	1.00	-	0.1%			
99	0.00%	0.27%	0.00%	0	0	0	0	-	-	-	-	-				
<b>Tot</b>	<b>0.63%</b>	<b>0.69%</b>	<b>0.49%</b>													

**DOI Territories**

\*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 - 4/1/2027 Credit Offer**  
**Indicated Private Passenger Auto Residual Market Share Group - Operator Class 30**  
**PRAC Proposal**

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29		PRAC Indicated Credits	PRAC Capped Credits	Change	% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits	
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits							
1	0.25%	0.67%	0.78%	0	0	0	0	-	-	-	-	-	0.4%	0	0.00	
2	0.85%	0.51%	0.55%	0	0	0	0	-	-	-	-	-	-1.5%	1	1.00	
3	0.55%	0.77%	0.68%	0	0	0	0	-	-	-	-	-	0.3%	2	1.00	
4	0.62%	0.68%	0.71%	0	0	0	0	-	-	-	-	-	0.3%	3	1.00	
5	1.01%	1.13%	1.14%	0	0	0	0	-	-	-	-	-	0.3%	4	1.25	
6	0.58%	1.02%	0.88%	0	0	0	0	-	-	-	-	-	0.3%	5	1.50	
7	0.98%	1.41%	1.32%	0	0	0	0	-	-	-	-	-	0.3%	6	1.75	
8	0.80%	1.05%	0.87%	0	0	0	0	-	-	-	-	-	0.3%	7	2.00	
9	1.63%	1.68%	1.34%	0	0	0	0	-	-	-	-	-	0.2%	8	2.25	
10	1.04%	1.41%	1.46%	0	0	0	0	-	-	-	-	-	0.3%	9	2.50	
11	0.79%	1.38%	1.26%	0	0	0	0	-	-	-	-	-	0.2%			
12	0.79%	1.15%	1.09%	0	0	0	0	-	-	-	-	-	0.2%			
13	1.91%	2.07%	1.22%	0	0	0	0	-	-	-	-	-	0.2%			
14	2.43%	4.08%	2.89%	0	0	0	0	-	-	-	-	-	0.2%			
15	3.00%	4.53%	3.63%	0	1	0	0	-	1.00	-	-	(1.00)	0.2%			
16	8.85%	6.53%	6.54%	2	1	1	1	1.00	1.00	1.00	1.00	-	0.2%			
17	0.70%	0.73%	1.47%	0	0	0	0	-	-	-	-	-	-1.4%			
18	0.73%	0.00%	0.00%	0	0	0	0	-	-	-	-	-	-0.7%			
19	0.00%	0.21%	0.00%	0	0	0	0	-	-	-	-	-	0.2%			
20	1.87%	2.92%	0.00%	0	0	0	0	-	-	-	-	-	0.2%	Available Credit Prem:	Credit Eligible Exp:	
21	3.43%	3.24%	2.21%	0	0	0	0	-	-	-	-	-	0.1%			
22	6.50%	5.13%	6.01%	1	1	1	1	1.00	1.00	1.00	1.00	-	-0.3%	2027	1,389,491	476
23	0.28%	0.02%	0.34%	0	0	0	0	-	-	-	-	-	0.2%			
24	1.99%	2.06%	0.32%	0	0	0	0	-	-	-	-	-	0.2%	2026	1,133,823	382
25	0.56%	0.63%	0.55%	0	0	0	0	-	-	-	-	-	-0.4%			
26	0.83%	1.10%	0.58%	0	0	0	0	-	-	-	-	-	0.2%	Difference:	Difference:	
27	0.22%	0.35%	0.35%	0	0	0	0	-	-	-	-	-	0.4%			
40	0.00%	0.00%	0.00%	0	0	0	0	-	-	-	-	-	0.2%	255,668	94	
41	2.34%	3.86%	4.13%	0	0	0	0	-	-	-	-	-	0.2%			
42	1.19%	0.38%	0.36%	0	0	0	0	-	-	-	-	-	0.2%	Percent Change:	Percent Change:	
43	6.21%	9.22%	7.40%	1	3	2	2	1.00	-	1.00	1.00	1.00	0.2%			
44	3.49%	6.39%	3.93%	0	1	0	0	-	-	-	-	-	0.2%	22.5%	24.5%	
45	5.46%	4.17%	4.11%	1	0	0	0	-	-	-	-	-	0.1%			
99	0.00%	0.00%	1.03%	0	0	0	0	-	-	-	-	-				
Tot	0.95%	1.18%	1.05%													

**DOI Territories**

\*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 - 4/1/2027 Credit Offer**  
**Indicated Private Passenger Auto Residual Market Share Group - Operator Class MM**  
**PRAC Proposal**

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29		PRAC Indicated Credits	PRAC Capped Credits	Change	Residual Mark Shr Group	Keep Out Credits	
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits						
1	0.66%	0.81%	0.67%	0	0	0	0	-	-	-	-	-	0	0.00	
2	0.53%	0.62%	0.56%	0	0	0	0	-	-	-	-	-	1	1.00	
3	0.73%	0.93%	0.80%	0	0	0	0	-	-	-	-	-	2	1.00	
4	0.54%	0.60%	0.54%	0	0	0	0	-	-	-	-	-	3	1.00	
5	0.74%	0.82%	0.68%	0	0	0	0	-	-	-	-	-	4	1.25	
6	0.70%	0.82%	0.80%	0	0	0	0	-	-	-	-	-	5	1.50	
7	0.88%	0.75%	0.63%	0	0	0	0	-	-	-	-	-	6	1.75	
8	0.68%	1.03%	0.95%	0	0	0	0	-	-	-	-	-	7	2.00	
9	0.83%	0.78%	0.71%	0	0	0	0	-	-	-	-	-	8	2.25	
10	0.73%	0.96%	0.79%	0	0	0	0	-	-	-	-	-	9	2.50	
11	0.89%	0.74%	0.72%	0	0	0	0	-	-	-	-	-			
12	0.89%	0.87%	0.77%	0	0	0	0	-	-	-	-	-			
13	1.63%	1.56%	1.35%	0	0	0	0	-	1.00	-	-	(1.00)			
14	1.17%	1.44%	1.08%	0	0	0	0	-	1.00	-	-	(1.00)			
15	2.87%	2.39%	1.95%	0	0	0	0	-	1.00	-	-	(1.00)			
16	3.67%	3.23%	2.88%	0	0	0	0	-	1.00	-	1.00	-			
17	1.24%	0.61%	0.32%	0	0	0	0	-	-	-	-	-			
18	0.20%	0.88%	0.93%	0	0	0	0	-	1.00	-	-	(1.00)			
19	0.37%	0.86%	0.71%	0	0	0	0	-	-	-	-	-			
20	1.07%	1.31%	1.17%	0	0	0	0	-	-	-	-	-	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>	
21	2.05%	1.24%	0.82%	0	0	0	0	-	1.00	-	1.00	-			
22	3.96%	2.00%	1.14%	0	0	0	0	-	1.00	-	1.00	-			
23	0.60%	0.26%	0.37%	0	0	0	0	-	1.00	-	-	(1.00)	2027	5,876,775	10,969
24	1.05%	0.44%	0.06%	0	0	0	0	-	1.00	-	-	(1.00)	2026	11,670,321	22,631
25	1.38%	0.00%	0.00%	0	0	0	0	-	-	-	-	-			
26	2.64%	1.56%	1.53%	0	0	0	0	-	1.00	-	1.00	-	<u>Difference:</u>	<u>Difference:</u>	
27	0.50%	0.56%	0.56%	0	0	0	0	-	-	-	-	-			
40	0.91%	0.78%	1.19%	0	0	0	0	-	1.00	-	1.00	-	(5,793,546)	(11,662)	
41	1.89%	2.35%	2.03%	0	0	0	0	-	1.00	-	1.00	-			
42	0.48%	0.37%	0.33%	0	0	0	0	-	1.00	-	1.00	-	<u>Percent Change:</u>	<u>Percent Change:</u>	
43	1.74%	1.70%	1.94%	0	0	0	0	-	1.00	-	1.00	-			
44	4.19%	4.43%	4.06%	0	1	0	0	-	1.00	-	1.00	-	-49.6%	-51.5%	
45	2.36%	1.73%	1.60%	0	0	0	0	-	1.00	-	1.00	-			
99	0.71%	0.31%	0.31%	0	0	0	0	-	-	-	-	-			
<b>Tot</b>	<b>0.81%</b>	<b>0.87%</b>	<b>0.77%</b>												

**DOI Territories**

\*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 - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers Data Through March, 2026 (2026/07 Rates) Summary by Rate Class

4/1/2026 Credit Factors				4/1/27 Indicated - Cap Decreases Only 10%, CAP DOI at 1)			
Rate Class	Total Mkt Exposures	Credit Eligible Exposures	Potential Credit Premium	Credit Eligible Exposures	%Δ	Potential Credit Premium	%Δ
10	3,144,970	323,176	908,117,571	323,176	0.0%	904,701,580	-0.4%
15	1,154,691	12,020	31,674,679	12,020	0.0%	31,674,679	0.0%
17	147,591	68,660	238,429,623	84,107	22.5%	280,362,218	17.6%
18	71,652	1,617	5,191,379	2,257	39.6%	6,955,794	34.0%
20	44,931	43,921	238,992,838	44,820	2.0%	251,375,706	5.2%
21	29,038	9,767	43,254,238	9,767	0.0%	41,255,944	-4.6%
25	65,255	4,003	23,159,677	8,245	106.0%	43,718,056	88.8%
26	65,713	469	2,562,638	469	0.0%	2,562,638	0.0%
30	36,417	382	1,133,823	694	81.6%	1,913,414	68.8%
M/M	181,408	22,631	11,670,321	22,631	0.0%	11,090,967	-5.0%
<b>Total</b>	<b>4,941,668</b>	<b>486,646</b>	<b>1,504,186,787</b>	<b>508,185</b>	<b>4.4%</b>	<b>1,575,610,995</b>	<b>4.7%</b>

% of Total Mkt. Exp. 9.8%

10.3%

**Estimated Credits Used**  
**Credit Utilization** **1,422,962,415**  
**94.6%**

**Estimated Credits Used**  
**Credit Utilization** **1,489,261,003**  
**94.5%**

**Credit Group Ranges:**

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

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

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers Data Through March, 2026 (2026/07 Rates) Summary by Territory

### 4/1/2026 Credit Factors

### 4/1/27 Indicated - Cap Decreases Only 10%, DOI Min of 1

Territory	Total Mkt Exposures	Credit Eligible Exposures	Potential Credit Premium	Credit Eligible Exposures	%Δ	Potential Credit Premium	%Δ
1	195,302	0	0	899	0.0%	2,902,296	0.0%
2	260,618	1,394	5,074,148	1,394	0.0%	5,074,148	0.0%
3	563,495	3,232	11,366,633	3,232	0.0%	11,366,633	0.0%
4	355,331	1,906	7,857,609	1,906	0.0%	7,857,609	0.0%
5	556,570	4,225	16,300,831	19,672	365.6%	54,155,640	232.2%
6	370,980	2,353	9,919,100	2,353	0.0%	9,919,100	0.0%
7	385,091	14,343	44,985,913	14,343	0.0%	44,985,913	0.0%
8	216,217	7,673	25,093,832	7,673	0.0%	25,093,832	0.0%
9	218,911	10,379	38,944,539	10,379	0.0%	38,436,248	-1.3%
10	105,576	4,989	17,583,130	4,989	0.0%	17,359,072	-1.3%
11	78,827	769	4,157,003	769	0.0%	4,157,003	0.0%
12	207,269	7,802	30,463,218	7,802	0.0%	30,463,218	0.0%
13	241,884	22,539	66,084,343	24,930	10.6%	82,072,697	24.2%
14	83,145	8,424	29,284,992	8,424	0.0%	31,349,730	7.1%
15	32,789	3,966	16,132,033	3,966	0.0%	15,722,900	-2.5%
<b>16*</b>	16,843	14,725	44,862,821	14,725	0.0%	44,778,812	-0.2%
17	18,419	484	2,058,725	484	0.0%	2,045,561	-0.6%
18	16,771	13,181	39,762,540	13,181	0.0%	36,141,585	-9.1%
19	16,980	734	3,265,053	734	0.0%	3,198,724	-2.0%
<b>20*</b>	19,011	14,127	49,079,530	14,127	0.0%	49,030,817	-0.1%
<b>21*</b>	49,237	48,083	173,075,293	48,083	0.0%	172,767,793	-0.2%
<b>22*</b>	18,758	18,758	71,115,441	18,758	0.0%	70,961,078	-0.2%
23	41,585	2,375	10,046,342	2,375	0.0%	9,041,708	-10.0%
24	27,585	1,364	4,838,760	1,364	0.0%	4,639,478	-4.1%
25	20,306	522	2,449,685	522	0.0%	2,419,185	-1.2%
<b>26*</b>	27,278	2,369	10,822,197	2,369	0.0%	10,654,493	-1.5%
27	448,494	2,475	7,270,594	2,475	0.0%	7,270,594	0.0%
<b>40*</b>	22,114	16,834	42,602,284	17,040	1.2%	43,598,051	2.3%
<b>41*</b>	69,076	56,811	131,196,926	57,656	1.5%	136,553,515	4.1%
<b>42*</b>	85,335	66,663	188,298,024	67,463	1.2%	192,593,965	2.3%
<b>43*</b>	56,425	45,972	130,112,417	46,284	0.7%	130,950,221	0.6%
<b>44*</b>	49,353	43,003	108,621,569	43,643	1.5%	116,588,112	7.3%
<b>45*</b>	55,266	44,173	161,461,262	44,173	0.0%	161,461,262	0.0%
99	10,830	0	0	0	0.0%	0	0.0%
<b>Total</b>	<b>4,941,668</b>	<b>486,646</b>	<b>1,504,186,787</b>	<b>508,185</b>	<b>4.4%</b>	<b>1,575,610,995</b>	<b>4.7%</b>

% of Total Mkt. Exp. 9.8%

**10.3%**

  Denotes DOI Territories

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

Allow New and Increasing Credit Factors, Cap All Decreases 10%, DOI Decreases Capped at 1.0

Territory	Rate Class Group									
	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	0.90	-	-	-	-
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	-	1.23	0.90	1.00	-	0.90	0.90
16*	1.00	-	1.00	-	1.48	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	-	1.48	1.00	1.00	-	-	-
21*	1.00	1.00	1.00	-	1.70	1.00	1.00	-	-	1.00
22*	1.00	1.00	1.00	1.00	1.70	1.00	1.00	1.00	1.00	1.00
23	-	-	0.90	-	1.13	-	0.90	-	-	0.90
24	-	-	-	-	1.00	0.90	0.90	-	-	0.90
25	-	-	1.00	-	1.00	-	0.90	-	-	-
26*	-	-	1.00	-	1.45	1.00	1.00	-	-	1.00
27	-	-	-	-	1.00	-	-	-	-	-
40*	1.00	-	1.00	1.00	1.48	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	-	1.23	1.00	1.00	-	-	1.00
43*	1.00	-	1.00	-	1.25	1.00	1.00	-	1.00	1.00
44*	1.00	-	1.50	1.00	1.75	1.00	1.00	-	-	1.00
45*	1.00	-	1.00	-	1.25	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		No Credits for Prior and Indicated	35
	No Prior Credit and Adding a Credit	3		No Prior Credit and Adding a Credit	5
	Prior Year Credit stayed the Same	30		Prior Year Credit stayed the Same	28
	Prior Credit Eliminated but Capped	22		Prior Credit Eliminated but Capped	32
	Prior Year Credit Increased	2		Prior Year Credit Increased	3
	Prior Year Credit Decreased, Capped	3		Prior Year Credit Decreased, Capped	7

Total Cells In Matrix      **340**                      **230**                      **110**

# Credit Cells                      127      to                      135                      net chg                      8

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 10

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29		2026 Credits	2027 Capped	Change	% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits						
1	0.74%	0.79%	0.66%	0	0	0	0	-	-	-	-	-	0.4%	0	0.00
2	0.86%	0.86%	0.71%	0	0	0	0	-	-	-	-	-	0.3%	1	1.00
3	0.96%	1.00%	0.82%	0	0	0	0	-	-	-	-	-	0.3%	2	1.00
4	0.80%	0.77%	0.63%	0	0	0	0	-	-	-	-	-	0.3%	3	1.00
5	1.62%	1.64%	1.29%	0	0	0	0	-	-	-	-	-	0.3%	4	1.25
6	1.17%	1.23%	0.98%	0	0	0	0	-	-	-	-	-	0.3%	5	1.50
7	1.66%	1.74%	1.44%	0	0	0	0	-	-	-	-	-	0.3%	6	1.75
8	1.56%	1.67%	1.32%	0	0	0	0	-	-	-	-	-	0.3%	7	2.00
9	1.92%	1.78%	1.36%	0	0	0	0	-	-	-	-	-	0.2%	8	2.25
10	2.75%	2.84%	2.33%	0	0	0	0	-	-	-	-	-	0.2%	9	2.50
11	1.08%	1.11%	0.89%	0	0	0	0	-	-	-	-	-	0.2%		
12	1.69%	1.70%	1.35%	0	0	0	0	-	-	-	-	-	0.2%		
13	3.78%	3.80%	2.87%	0	0	0	0	-	-	-	-	-	0.2%		
14	4.57%	4.78%	3.76%	0	0	0	0	-	-	-	-	-	0.2%		
15	4.73%	4.28%	3.07%	0	0	0	0	-	-	-	-	-	0.2%		
16	6.69%	6.18%	4.54%	1	1	0	1	1.00	1.00	1.00	-	-	0.2%		
17	1.52%	1.58%	1.24%	0	0	0	0	-	-	-	-	-	0.2%		
18	3.55%	3.90%	2.89%	0	0	0	0	-	1.00	0.90	(0.10)	-	0.2%		
19	2.71%	2.26%	1.66%	0	0	0	0	-	-	-	-	-	0.2%		
20	5.26%	4.75%	3.64%	1	0	0	0	-	1.00	1.00	-	-	0.2%		
21	5.24%	4.98%	3.65%	1	0	0	0	-	1.00	1.00	-	-	0.1%		
22	8.38%	7.58%	5.43%	2	1	1	1	1.00	1.00	1.00	-	-	0.1%		
23	0.96%	0.89%	0.65%	0	0	0	0	-	-	-	-	-	0.2%		
24	1.68%	1.66%	1.16%	0	0	0	0	-	-	-	-	-	0.2%		
25	0.91%	0.96%	0.76%	0	0	0	0	-	-	-	-	-	0.2%		
26	2.80%	2.56%	1.82%	0	0	0	0	-	-	-	-	-	0.2%		
27	0.69%	0.72%	0.62%	0	0	0	0	-	-	-	-	-	0.4%		
40	3.22%	2.92%	2.06%	0	0	0	0	-	1.00	1.00	-	-	0.2%		
41	4.78%	4.68%	3.53%	0	0	0	0	-	1.00	1.00	-	-	0.2%		
42	2.67%	2.54%	1.80%	0	0	0	0	-	1.00	1.00	-	-	0.2%		
43	5.10%	5.86%	4.79%	1	1	0	1	1.00	1.00	1.00	-	-	0.2%		
44	11.53%	12.45%	10.06%	3	3	2	3	1.00	1.00	1.00	-	-	0.2%		
45	4.42%	3.84%	2.59%	0	0	0	0	-	1.00	1.00	-	-	0.1%		
99	0.57%	0.29%	0.27%	0	0	0	0	-	-	-	-	-			
<b>Tot</b>	<b>1.92%</b>	<b>1.94%</b>	<b>1.52%</b>												

  

	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
	2027 904,701,580	323,176
	2026 908,117,571	323,176
	<u>Difference:</u>	<u>Difference:</u>
	(3,415,990)	-
	<u>Percent Change:</u>	<u>Percent Change:</u>
	-0.4%	0.0%

 Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 15

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29 Indicated Credits	2026 Credits	2027 Capped	Change	% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits
	Aug-24	Aug-25	Mar-26	2024	2025	2026								
1	0.24%	0.28%	0.27%	0	0	0	0	-	-	-	-	0.4%	0	0.00
2	0.22%	0.29%	0.27%	0	0	0	0	-	-	-	-	0.3%	1	1.00
3	0.28%	0.32%	0.27%	0	0	0	0	-	-	-	-	0.3%	2	1.00
4	0.25%	0.24%	0.27%	0	0	0	0	-	-	-	-	0.3%	3	1.00
5	0.37%	0.40%	0.34%	0	0	0	0	-	-	-	-	0.3%	4	1.25
6	0.31%	0.34%	0.27%	0	0	0	0	-	-	-	-	0.3%	5	1.50
7	0.36%	0.39%	0.35%	0	0	0	0	-	-	-	-	0.2%	6	1.75
8	0.37%	0.41%	0.38%	0	0	0	0	-	-	-	-	0.2%	7	2.00
9	0.42%	0.42%	0.35%	0	0	0	0	-	-	-	-	0.2%	8	2.25
10	0.47%	0.51%	0.50%	0	0	0	0	-	-	-	-	0.3%	9	2.50
11	0.52%	0.51%	0.46%	0	0	0	0	-	-	-	-	0.2%		
12	0.52%	0.67%	0.62%	0	0	0	0	-	-	-	-	0.2%		
13	0.94%	0.98%	0.84%	0	0	0	0	-	-	-	-	0.2%		
14	1.23%	1.31%	0.98%	0	0	0	0	-	-	-	-	0.2%		
15	1.38%	1.35%	1.00%	0	0	0	0	-	-	-	-	0.2%		
16	2.21%	2.66%	1.70%	0	0	0	0	-	-	-	-	0.2%		
17	0.50%	0.46%	0.46%	0	0	0	0	-	-	-	-	0.2%		
18	1.43%	1.51%	1.16%	0	0	0	0	-	-	-	-	0.2%		
19	0.91%	1.04%	0.83%	0	0	0	0	-	-	-	-	0.2%		
20	2.51%	2.75%	2.58%	0	0	0	0	-	-	-	-	0.2%		
21	2.17%	2.25%	1.87%	0	0	0	0	-	1.00	1.00	-	0.1%		
22	3.81%	3.70%	2.81%	0	0	0	0	-	1.00	1.00	-	0.2%		
23	0.61%	0.49%	0.36%	0	0	0	0	-	-	-	-	0.2%		
24	1.08%	1.08%	0.92%	0	0	0	0	-	-	-	-	0.2%		
25	0.91%	0.82%	0.69%	0	0	0	0	-	-	-	-	0.2%		
26	1.17%	1.24%	1.00%	0	0	0	0	-	-	-	-	0.2%		
27	0.19%	0.23%	0.19%	0	0	0	0	-	-	-	-	0.4%		
40	0.97%	1.06%	0.81%	0	0	0	0	-	-	-	-	0.2%		
41	1.32%	1.58%	1.30%	0	0	0	0	-	-	-	-	0.2%		
42	1.25%	1.60%	1.22%	0	0	0	0	-	-	-	-	0.2%		
43	1.83%	2.02%	1.62%	0	0	0	0	-	-	-	-	0.1%		
44	2.97%	4.14%	3.44%	0	0	0	0	-	-	-	-	0.2%		
45	2.00%	1.85%	1.36%	0	0	0	0	-	-	-	-	0.2%		
99	0.40%	0.39%	0.33%	0	0	0	0	-	-	-	-			
<b>Tot</b>	<b>0.46%</b>	<b>0.51%</b>	<b>0.43%</b>											

  

	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
	2027 31,674,679	12,020
	2026 31,674,679	12,020
	<u>Difference:</u>	<u>Difference:</u>
	-	-
	<u>Percent Change:</u>	<u>Percent Change:</u>
	0.0%	0.0%

Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 17

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29				% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped	Change			
1	2.44%	2.87%	2.48%	0	0	0	0	-	-	-	-	0.3%	0	0.00
2	2.90%	3.33%	2.89%	0	0	0	0	-	-	-	-	0.2%	1	1.00
3	4.32%	4.31%	3.39%	0	0	0	0	-	-	-	-	0.2%	2	1.00
4	2.76%	2.56%	2.38%	0	0	0	0	-	-	-	-	0.2%	3	1.00
5	6.11%	6.22%	4.56%	1	1	0	1	1.00	-	1.00	1.00	0.2%	4	1.25
6	4.65%	4.46%	3.80%	0	0	0	0	-	-	-	-	0.2%	5	1.50
7	6.78%	6.81%	5.22%	1	1	1	1	1.00	1.00	1.00	-	0.2%	6	1.75
8	5.93%	6.12%	4.47%	1	1	0	1	1.00	1.00	1.00	-	0.2%	7	2.00
9	7.98%	6.57%	4.53%	1	1	0	1	1.00	1.00	1.00	-	0.2%	8	2.25
10	9.14%	8.40%	5.96%	2	2	1	2	1.00	1.00	1.00	-	0.2%	9	2.50
11	5.50%	4.67%	3.29%	1	0	0	0	-	-	-	-	0.1%		
12	7.45%	6.25%	4.25%	1	1	0	1	1.00	1.00	1.00	-	0.1%		
13	13.13%	12.53%	8.88%	3	3	2	3	1.00	1.00	1.00	-	0.1%		
14	13.46%	12.44%	9.11%	3	3	2	3	1.00	1.00	1.00	-	0.1%		
15	12.75%	9.50%	6.72%	3	2	1	2	1.00	1.00	1.00	-	0.1%		
16	14.22%	12.06%	9.08%	3	3	2	3	1.00	1.00	1.00	-	0.1%		
17	7.51%	8.41%	4.45%	1	2	0	1	1.00	1.00	1.00	-	0.1%		
18	14.74%	14.09%	8.13%	3	3	2	3	1.00	1.00	1.00	-	0.1%		
19	9.82%	8.47%	6.41%	2	2	1	2	1.00	1.00	1.00	-	0.1%		
20	16.28%	12.44%	8.54%	3	3	2	3	1.00	1.00	1.00	-	0.1%		
21	15.63%	13.30%	8.04%	3	3	2	3	1.00	1.00	1.00	-	0.1%		
22	15.40%	14.81%	9.02%	3	3	2	3	1.00	1.00	1.00	-	0.1%		
23	4.98%	4.27%	3.17%	0	0	0	0	-	1.00	0.90	(0.10)	0.1%		
24	6.47%	4.71%	3.66%	1	0	0	0	-	-	-	-	0.1%		
25	7.00%	5.97%	5.02%	1	1	1	1	1.00	1.00	1.00	-	0.1%		
26	9.02%	7.09%	3.92%	2	1	0	1	1.00	1.00	1.00	-	0.1%		
27	2.81%	2.89%	2.47%	0	0	0	0	-	-	-	-	0.3%		
40	11.33%	11.53%	8.79%	3	3	2	3	1.00	1.00	1.00	-	0.2%		
41	15.24%	14.83%	10.71%	3	3	2	3	1.00	1.00	1.00	-	0.2%		
42	10.99%	10.02%	6.69%	2	2	1	2	1.00	1.00	1.00	-	0.1%		
43	16.22%	16.08%	11.64%	3	3	3	3	1.00	1.00	1.00	-	0.1%		
44	29.22%	26.79%	19.48%	6	5	4	5	1.50	1.00	1.50	0.50	0.2%		
45	14.33%	13.10%	7.75%	3	3	1	3	1.00	1.00	1.00	-	0.1%		
99	0.44%	0.38%	0.45%	0	0	0	0	-	-	-	-			
<b>Tot</b>	<b>7.23%</b>	<b>6.86%</b>	<b>5.05%</b>											

	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>			
	2027	280,362,218	84,107		
	2026	238,429,623	68,660		
		<u>Difference:</u>	<u>Difference:</u>		
		41,932,595	15,447		
		<u>Percent Change:</u>	<u>Percent Change:</u>		
		17.6%	22.5%		

 Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 18

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29				% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped	Change			
1	0.38%	0.45%	0.56%	0	0	0	0	-	-	-	-	0.3%	0	0.00
2	0.58%	0.56%	0.38%	0	0	0	0	-	-	-	-	0.3%	1	1.00
3	0.56%	0.72%	0.60%	0	0	0	0	-	-	-	-	0.3%	2	1.00
4	0.40%	0.65%	0.39%	0	0	0	0	-	-	-	-	0.2%	3	1.00
5	0.95%	1.06%	0.83%	0	0	0	0	-	-	-	-	0.2%	4	1.25
6	0.63%	0.59%	0.50%	0	0	0	0	-	-	-	-	0.2%	5	1.50
7	1.04%	1.13%	0.77%	0	0	0	0	-	-	-	-	0.2%	6	1.75
8	0.89%	0.85%	0.71%	0	0	0	0	-	-	-	-	0.2%	7	2.00
9	1.34%	1.36%	1.17%	0	0	0	0	-	-	-	-	0.2%	8	2.25
10	1.42%	1.28%	1.20%	0	0	0	0	-	-	-	-	0.2%	9	2.50
11	0.48%	0.67%	0.45%	0	0	0	0	-	-	-	-	0.2%		
12	1.14%	1.27%	0.82%	0	0	0	0	-	-	-	-	0.2%		
13	2.75%	2.31%	1.29%	0	0	0	0	-	-	-	-	0.2%		
14	2.46%	3.23%	2.09%	0	0	0	0	-	-	-	-	0.2%		
15	3.50%	2.51%	1.75%	0	0	0	0	-	-	-	-	0.1%		
16	5.33%	1.91%	3.14%	1	0	0	0	-	-	-	-	0.1%		
17	0.81%	1.41%	0.56%	0	0	0	0	-	-	-	-	0.2%		
18	2.70%	2.50%	1.68%	0	0	0	0	-	1.00	0.90	(0.10)	-0.1%		
19	1.61%	1.50%	0.09%	0	0	0	0	-	-	-	-	0.1%		
20	1.65%	0.17%	0.20%	0	0	0	0	-	-	-	-	0.1%		
21	1.45%	1.81%	1.05%	0	0	0	0	-	-	-	-	0.1%		
22	3.28%	4.09%	3.57%	0	0	0	0	-	1.00	1.00	-	0.1%		
23	0.80%	0.21%	0.55%	0	0	0	0	-	-	-	-	0.1%		
24	2.39%	0.96%	1.31%	0	0	0	0	-	-	-	-	0.2%		
25	0.00%	0.06%	0.05%	0	0	0	0	-	-	-	-	-1.5%		
26	1.43%	2.19%	1.95%	0	0	0	0	-	-	-	-	0.1%		
27	0.48%	0.49%	0.44%	0	0	0	0	-	-	-	-	0.3%		
40	1.59%	1.15%	0.51%	0	0	0	0	-	1.00	1.00	-	0.2%		
41	2.46%	3.07%	1.87%	0	0	0	0	-	1.00	1.00	-	0.2%		
42	1.71%	1.59%	1.33%	0	0	0	0	-	-	-	-	0.2%		
43	4.29%	2.80%	2.52%	0	0	0	0	-	-	-	-	0.1%		
44	5.78%	9.19%	5.43%	1	2	1	1	1.00	-	1.00	1.00	0.2%		
45	2.64%	2.97%	1.24%	0	0	0	0	-	-	-	-	0.1%		
99	-0.53%	0.00%	0.31%	0	0	0	0	-	-	-	-			
<b>Tot</b>	<b>1.02%</b>	<b>1.09%</b>	<b>0.80%</b>											

  

	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
	2027 6,955,794	2,257
	2026 5,191,379	1,617
	<u>Difference:</u>	<u>Difference:</u>
	1,764,415	640
	<u>Percent Change:</u>	<u>Percent Change:</u>
	34.0%	39.6%

Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 20

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29 Indicated Credits	2026 Credits	2027 Capped	Change	% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits	
	Aug-24	Aug-25	Mar-26	2024	2025	2026									
1	9.57%	7.11%	5.84%	2	1	1	1	1.00	-	1.00	1.00	0.2%	0	0.00	
2	11.58%	10.81%	5.99%	3	2	1	2	1.00	1.00	1.00	-	0.1%	1	1.00	
3	13.01%	9.22%	5.77%	3	2	1	2	1.00	1.00	1.00	-	0.1%	2	1.00	
4	9.74%	6.82%	3.88%	2	1	0	1	1.00	1.00	1.00	-	0.1%	3	1.00	
5	19.52%	14.76%	8.62%	4	3	2	3	1.00	1.00	1.00	-	0.1%	4	1.25	
6	14.71%	10.68%	5.75%	3	2	1	2	1.00	1.00	1.00	-	0.1%	5	1.50	
7	19.82%	14.25%	7.73%	4	3	1	3	1.00	1.00	1.00	-	0.1%	6	1.75	
8	14.34%	11.05%	6.32%	3	3	1	3	1.00	1.00	1.00	-	0.1%	7	2.00	
9	15.76%	9.83%	5.25%	3	2	1	2	1.00	1.00	1.00	-	0.1%	8	2.25	
10	19.35%	14.44%	9.52%	4	3	2	3	1.00	1.00	1.00	-	0.1%	9	2.50	
11	8.11%	5.26%	3.23%	2	1	0	1	1.00	1.00	1.00	-	0.1%			
12	13.43%	10.46%	6.20%	3	2	1	2	1.00	1.00	1.00	-	0.1%			
13	25.19%	17.77%	9.37%	5	4	2	4	1.25	1.00	1.25	0.25	0.1%			
14	20.56%	17.23%	8.54%	4	4	2	4	1.25	1.00	1.25	0.25	0.1%			
15	26.74%	14.86%	5.93%	5	3	1	3	1.00	1.25	1.23	(0.02)	0.1%			
16	29.41%	17.55%	8.73%	6	4	2	4	1.25	1.50	1.48	(0.02)	0.1%			
17	17.88%	10.66%	4.94%	4	2	0	2	1.00	1.25	1.23	(0.02)	0.1%			
18	19.09%	9.38%	6.35%	4	2	1	2	1.00	1.25	1.23	(0.02)	0.1%			
19	6.82%	8.84%	5.93%	1	2	1	1	1.00	1.00	1.00	-	0.1%			
20	22.86%	19.58%	11.86%	4	4	3	4	1.25	1.50	1.48	(0.02)	0.1%	Available Credit Prem:	Credit Eligible Exp:	
21	25.53%	22.28%	11.32%	5	4	3	4	1.25	1.75	1.70	(0.05)	-8.1%			
22	26.64%	22.16%	10.59%	5	4	2	4	1.25	1.75	1.70	(0.05)	-9.8%	2027	251,375,706	44,820
23	7.29%	4.94%	2.86%	1	0	0	0	-	1.25	1.13	(0.13)	0.1%			
24	11.63%	7.17%	3.85%	3	1	0	1	1.00	1.00	1.00	-	0.1%	2026	238,992,838	43,921
25	13.59%	10.18%	6.20%	3	2	1	2	1.00	1.00	1.00	-	0.1%			
26	20.98%	14.79%	7.84%	4	3	1	3	1.00	1.50	1.45	(0.05)	0.1%	Difference:	Difference:	
27	9.92%	7.24%	4.50%	2	1	0	1	1.00	1.00	1.00	-	0.2%			
40	26.53%	21.70%	10.11%	5	4	2	4	1.25	1.50	1.48	(0.02)	0.1%	12,382,868	899	
41	25.19%	17.53%	10.53%	5	4	2	4	1.25	1.00	1.25	0.25	0.1%			
42	21.86%	15.45%	7.31%	4	3	1	3	1.00	1.25	1.23	(0.02)	0.1%	Percent Change:	Percent Change:	
43	27.95%	21.84%	12.99%	5	4	3	4	1.25	1.25	1.25	-	0.1%			
44	34.86%	31.89%	21.40%	6	6	4	6	1.75	1.50	1.75	0.25	0.1%	5.2%	2.0%	
45	27.79%	22.41%	10.63%	5	4	2	4	1.25	1.25	1.25	-	-8.4%			
99	1.50%	0.22%	0.00%	0	0	0	0	-	-	-	-				
<b>Tot</b>	<b>18.49%</b>	<b>13.72%</b>	<b>7.64%</b>												

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**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 21

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29				% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits	
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped	Change				
1	1.58%	1.44%	0.75%	0	0	0	0	-	-	-	-	0.2%	0	0.00	
2	1.27%	0.70%	0.94%	0	0	0	0	-	-	-	-	0.2%	1	1.00	
3	2.12%	2.80%	1.44%	0	0	0	0	-	-	-	-	0.2%	2	1.00	
4	1.04%	0.88%	0.19%	0	0	0	0	-	-	-	-	0.2%	3	1.00	
5	3.84%	2.90%	2.13%	0	0	0	0	-	-	-	-	0.2%	4	1.25	
6	2.58%	1.77%	0.70%	0	0	0	0	-	-	-	-	0.2%	5	1.50	
7	3.04%	3.01%	1.95%	0	0	0	0	-	-	-	-	0.2%	6	1.75	
8	2.70%	2.29%	1.58%	0	0	0	0	-	-	-	-	0.1%	7	2.00	
9	5.02%	3.30%	1.68%	1	0	0	0	-	1.00	0.90	(0.10)	0.1%	8	2.25	
10	5.58%	4.75%	2.94%	1	0	0	0	-	1.00	0.90	(0.10)	0.1%	9	2.50	
11	1.55%	1.55%	0.64%	0	0	0	0	-	-	-	-	0.1%			
12	1.76%	2.51%	1.40%	0	0	0	0	-	-	-	-	0.1%			
13	4.93%	5.21%	3.11%	0	1	0	0	-	1.00	0.90	(0.10)	0.1%			
14	5.23%	6.07%	3.26%	1	1	0	1	1.00	1.00	1.00	-	0.1%			
15	8.36%	4.54%	3.14%	2	0	0	0	-	1.00	0.90	(0.10)	0.1%			
16	7.11%	5.70%	3.40%	1	1	0	1	1.00	1.00	1.00	-	0.1%			
17	0.70%	2.30%	2.06%	0	0	0	0	-	-	-	-	0.1%			
18	0.89%	0.99%	0.48%	0	0	0	0	-	1.00	0.90	(0.10)	0.1%			
19	1.75%	3.57%	1.77%	0	0	0	0	-	1.00	0.90	(0.10)	0.1%			
20	3.72%	3.61%	3.09%	0	0	0	0	-	1.00	1.00	-	0.1%	Available Credit Prem:	Credit Eligible Exp:	
21	5.31%	5.35%	2.89%	1	1	0	1	1.00	1.00	1.00	-	0.1%			
22	1.80%	5.24%	3.52%	0	1	0	0	-	1.00	1.00	-	-0.6%	2027	41,255,944	9,767
23	2.34%	0.29%	0.40%	0	0	0	0	-	-	-	-	0.1%			
24	3.50%	5.03%	1.05%	0	1	0	0	-	1.00	0.90	(0.10)	0.1%	2026	43,254,238	9,767
25	1.71%	0.00%	0.00%	0	0	0	0	-	-	-	-	0.1%			
26	2.36%	3.75%	0.28%	0	0	0	0	-	1.00	1.00	-	-1.6%	Difference:	Difference:	
27	1.47%	1.49%	1.38%	0	0	0	0	-	-	-	-	0.2%			
40	6.04%	5.31%	4.32%	1	1	0	1	1.00	1.00	1.00	-	0.0%	(1,998,294)	-	
41	7.46%	6.81%	3.59%	1	1	0	1	1.00	1.00	1.00	-	0.1%			
42	3.31%	4.85%	2.72%	0	0	0	0	-	1.00	1.00	-	0.1%	Percent Change:	Percent Change:	
43	8.01%	8.85%	4.08%	2	2	0	2	1.00	1.00	1.00	-	0.1%			
44	8.18%	8.91%	6.79%	2	2	1	2	1.00	1.00	1.00	-	0.1%			
45	3.39%	3.55%	2.17%	0	0	0	0	-	1.00	1.00	-	0.1%			
99	0.25%	0.68%	0.00%	0	0	0	0	-	-	-	-				
<b>Tot</b>	<b>3.28%</b>	<b>3.15%</b>	<b>1.86%</b>												

Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 25

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29				% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits	
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped	Change				
1	1.90%	1.57%	1.42%	0	0	0	0	-	-	-	-	0.2%	0	0.00	
2	1.98%	1.49%	1.28%	0	0	0	0	-	-	-	-	0.2%	1	1.00	
3	2.45%	2.01%	1.60%	0	0	0	0	-	-	-	-	0.1%	2	1.00	
4	1.48%	1.46%	1.37%	0	0	0	0	-	-	-	-	0.1%	3	1.00	
5	3.81%	3.58%	2.80%	0	0	0	0	-	-	-	-	0.1%	4	1.25	
6	3.04%	2.62%	2.08%	0	0	0	0	-	-	-	-	0.1%	5	1.50	
7	3.66%	3.49%	2.35%	0	0	0	0	-	-	-	-	0.1%	6	1.75	
8	3.00%	2.70%	2.37%	0	0	0	0	-	-	-	-	0.1%	7	2.00	
9	3.79%	2.43%	1.66%	0	0	0	0	-	-	-	-	0.1%	8	2.25	
10	4.97%	4.74%	3.38%	0	0	0	0	-	-	-	-	0.1%	9	2.50	
11	1.95%	0.94%	0.82%	0	0	0	0	-	-	-	-	0.1%			
12	4.38%	3.03%	1.75%	0	0	0	0	-	-	-	-	0.1%			
13	8.14%	7.21%	4.54%	2	1	0	1	1.00	-	1.00	1.00	0.1%			
14	5.67%	3.57%	3.15%	1	0	0	0	-	1.00	0.90	(0.10)	0.1%			
15	8.62%	6.22%	2.63%	2	1	0	1	1.00	1.00	1.00	-	0.1%			
16	12.88%	6.50%	3.30%	3	1	0	1	1.00	1.00	1.00	-	0.1%			
17	1.49%	0.86%	0.00%	0	0	0	0	-	-	-	-	0.1%			
18	7.45%	8.04%	2.68%	1	2	0	1	1.00	1.00	1.00	-	0.1%			
19	4.75%	5.79%	3.14%	0	1	0	0	-	-	-	-	0.1%			
20	8.37%	3.90%	3.62%	2	0	0	0	-	1.00	1.00	-	0.1%	Available Credit Prem:	Credit Eligible Exp:	
21	7.85%	4.78%	2.82%	1	0	0	0	-	1.00	1.00	-	-8.0%	2027	43,718,056	8,245
22	8.79%	3.77%	1.66%	2	0	0	0	-	1.00	1.00	-	-9.8%	2026	23,159,677	4,003
23	2.02%	1.27%	1.04%	0	0	0	0	-	1.00	0.90	(0.10)	0.1%			
24	6.86%	4.45%	1.81%	1	0	0	0	-	1.00	0.90	(0.10)	0.1%			
25	2.14%	3.46%	0.00%	0	0	0	0	-	1.00	0.90	(0.10)	0.1%			
26	5.08%	2.70%	1.18%	1	0	0	0	-	1.00	1.00	-	0.1%	Difference:	Difference:	
27	1.59%	1.60%	1.41%	0	0	0	0	-	-	-	-	0.2%			
40	7.01%	6.06%	2.59%	1	1	0	1	1.00	-	1.00	1.00	0.1%	20,558,379	4,242	
41	11.07%	8.93%	6.59%	3	2	1	2	1.00	-	1.00	1.00	0.1%			
42	6.29%	5.05%	3.08%	1	1	0	1	1.00	-	1.00	1.00	0.1%	Percent Change:	Percent Change:	
43	7.60%	5.88%	4.49%	1	1	0	1	1.00	1.00	1.00	-	0.1%			
44	17.57%	13.67%	9.32%	4	3	2	3	1.00	1.00	1.00	-	0.1%	88.8%	106.0%	
45	10.25%	6.93%	4.00%	2	1	0	1	1.00	1.00	1.00	-	-8.4%			
99	0.82%	0.96%	0.40%	0	0	0	0	-	-	-	-				
<b>Tot</b>	<b>3.43%</b>	<b>2.89%</b>	<b>2.17%</b>												

Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 26

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29		2026 Credits	2027 Capped	Change	% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits						
1	0.29%	0.26%	0.23%	0	0	0	0	-	-	-	-	-	0.2%	0	0.00
2	0.32%	0.43%	0.23%	0	0	0	0	-	-	-	-	-	0.2%	1	1.00
3	0.42%	0.49%	0.40%	0	0	0	0	-	-	-	-	-	0.2%	2	1.00
4	0.40%	0.44%	0.27%	0	0	0	0	-	-	-	-	-	0.2%	3	1.00
5	0.67%	0.95%	0.59%	0	0	0	0	-	-	-	-	-	0.2%	4	1.25
6	0.30%	0.52%	0.40%	0	0	0	0	-	-	-	-	-	0.1%	5	1.50
7	1.04%	1.14%	0.69%	0	0	0	0	-	-	-	-	-	0.1%	6	1.75
8	0.69%	0.51%	0.53%	0	0	0	0	-	-	-	-	-	0.1%	7	2.00
9	0.80%	0.85%	0.52%	0	0	0	0	-	-	-	-	-	0.1%	8	2.25
10	1.15%	0.97%	0.86%	0	0	0	0	-	-	-	-	-	0.1%	9	2.50
11	0.67%	0.31%	0.23%	0	0	0	0	-	-	-	-	-	0.1%		
12	0.63%	0.55%	0.33%	0	0	0	0	-	-	-	-	-	0.1%		
13	1.39%	1.13%	1.34%	0	0	0	0	-	-	-	-	-	0.1%		
14	1.82%	1.01%	0.79%	0	0	0	0	-	-	-	-	-	0.1%		
15	1.61%	1.66%	0.82%	0	0	0	0	-	-	-	-	-	0.1%		
16	3.75%	2.04%	1.89%	0	0	0	0	-	-	-	-	-	0.1%		
17	0.64%	0.00%	0.00%	0	0	0	0	-	-	-	-	-	0.1%		
18	0.17%	0.00%	0.00%	0	0	0	0	-	-	-	-	-	0.1%		
19	0.00%	0.00%	0.88%	0	0	0	0	-	-	-	-	-	0.1%		
20	0.97%	0.92%	1.80%	0	0	0	0	-	-	-	-	-	0.1%		
21	0.00%	0.78%	0.77%	0	0	0	0	-	-	-	-	-	0.1%		
22	4.01%	0.00%	0.00%	0	0	0	0	-	1.00	1.00	-	-	-0.6%		
23	0.40%	0.67%	0.58%	0	0	0	0	-	-	-	-	-	0.1%		
24	0.29%	1.43%	0.89%	0	0	0	0	-	-	-	-	-	0.1%		
25	0.00%	1.22%	0.00%	0	0	0	0	-	-	-	-	-	0.1%		
26	1.12%	0.95%	0.29%	0	0	0	0	-	-	-	-	-	-1.6%		
27	0.37%	0.53%	0.26%	0	0	0	0	-	-	-	-	-	0.2%		
40	0.66%	0.75%	0.00%	0	0	0	0	-	-	-	-	-	-0.1%		
41	2.05%	2.12%	1.46%	0	0	0	0	-	-	-	-	-	0.1%		
42	1.47%	1.26%	0.99%	0	0	0	0	-	-	-	-	-	0.1%		
43	2.13%	3.65%	3.63%	0	0	0	0	-	-	-	-	-	0.1%		
44	5.22%	4.86%	4.12%	1	0	0	0	-	-	-	-	-	0.1%		
45	1.74%	2.06%	1.55%	0	0	0	0	-	1.00	1.00	-	-	0.1%		
99	0.00%	0.27%	0.00%	0	0	0	0	-	-	-	-	-			
<b>Tot</b>	<b>0.63%</b>	<b>0.69%</b>	<b>0.49%</b>												

  

	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
	2027 2,562,638	469
	2026 2,562,638	469
	<u>Difference:</u>	<u>Difference:</u>
	-	-
	<u>Percent Change:</u>	<u>Percent Change:</u>
	0.0%	0.0%

Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 30

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29 Indicated Credits	2026 Credits	2027 Capped	Change	% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits	
	Aug-24	Aug-25	Mar-26	2024	2025	2026									
1	0.25%	0.67%	0.78%	0	0	0	0	-	-	-	-	0.4%	0	0.00	
2	0.85%	0.51%	0.55%	0	0	0	0	-	-	-	-	-1.5%	1	1.00	
3	0.55%	0.77%	0.68%	0	0	0	0	-	-	-	-	0.3%	2	1.00	
4	0.62%	0.68%	0.71%	0	0	0	0	-	-	-	-	0.3%	3	1.00	
5	1.01%	1.13%	1.14%	0	0	0	0	-	-	-	-	0.3%	4	1.25	
6	0.58%	1.02%	0.88%	0	0	0	0	-	-	-	-	0.3%	5	1.50	
7	0.98%	1.41%	1.32%	0	0	0	0	-	-	-	-	0.3%	6	1.75	
8	0.80%	1.05%	0.87%	0	0	0	0	-	-	-	-	0.3%	7	2.00	
9	1.63%	1.68%	1.34%	0	0	0	0	-	-	-	-	0.2%	8	2.25	
10	1.04%	1.41%	1.46%	0	0	0	0	-	-	-	-	0.3%	9	2.50	
11	0.79%	1.38%	1.26%	0	0	0	0	-	-	-	-	0.2%			
12	0.79%	1.15%	1.09%	0	0	0	0	-	-	-	-	0.2%			
13	1.91%	2.07%	1.22%	0	0	0	0	-	-	-	-	0.2%			
14	2.43%	4.08%	2.89%	0	0	0	0	-	-	-	-	0.2%			
15	3.00%	4.53%	3.63%	0	0	0	0	-	1.00	0.90	(0.10)	0.2%			
16	8.85%	6.53%	6.54%	2	1	1	1	1.00	1.00	1.00	-	0.2%			
17	0.70%	0.73%	1.47%	0	0	0	0	-	-	-	-	-1.4%			
18	0.73%	0.00%	0.00%	0	0	0	0	-	-	-	-	-0.7%			
19	0.00%	0.21%	0.00%	0	0	0	0	-	-	-	-	0.2%			
20	1.87%	2.92%	0.00%	0	0	0	0	-	-	-	-	0.2%	Available Credit Prem:	Credit Eligible Exp:	
21	3.43%	3.24%	2.21%	0	0	0	0	-	-	-	-	0.1%			
22	6.50%	5.13%	6.01%	1	1	1	1	1.00	1.00	1.00	-	-0.3%	2027	1,913,414	694
23	0.28%	0.02%	0.34%	0	0	0	0	-	-	-	-	0.2%			
24	1.99%	2.06%	0.32%	0	0	0	0	-	-	-	-	0.2%	2026	1,133,823	382
25	0.56%	0.63%	0.55%	0	0	0	0	-	-	-	-	-0.4%			
26	0.83%	1.10%	0.58%	0	0	0	0	-	-	-	-	0.2%	Difference:	Difference:	
27	0.22%	0.35%	0.35%	0	0	0	0	-	-	-	-	0.4%			
40	0.00%	0.00%	0.00%	0	0	0	0	-	-	-	-	0.2%	779,590	312	
41	2.34%	3.86%	4.13%	0	0	0	0	-	-	-	-	0.2%			
42	1.19%	0.38%	0.36%	0	0	0	0	-	-	-	-	0.2%			
43	6.21%	9.22%	7.40%	1	2	1	1	1.00	-	1.00	1.00	0.2%	Percent Change:	Percent Change:	
44	3.49%	6.39%	3.93%	0	1	0	0	-	-	-	-	0.2%	68.8%	81.6%	
45	5.46%	4.17%	4.11%	1	0	0	0	-	-	-	-	0.1%			
99	0.00%	0.00%	1.03%	0	0	0	0	-	-	-	-				
<b>Tot</b>	<b>0.95%</b>	<b>1.18%</b>	<b>1.05%</b>												

Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class MM

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29			Residual Mark Shr Group	Keep Out Credits
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped		
1	0.66%	0.81%	0.67%	0	0	0	0	-	-	-	0	0.00
2	0.53%	0.62%	0.56%	0	0	0	0	-	-	-	1	1.00
3	0.73%	0.93%	0.80%	0	0	0	0	-	-	-	2	1.00
4	0.54%	0.60%	0.54%	0	0	0	0	-	-	-	3	1.00
5	0.74%	0.82%	0.68%	0	0	0	0	-	-	-	4	1.25
6	0.70%	0.82%	0.80%	0	0	0	0	-	-	-	5	1.50
7	0.88%	0.75%	0.63%	0	0	0	0	-	-	-	6	1.75
8	0.68%	1.03%	0.95%	0	0	0	0	-	-	-	7	2.00
9	0.83%	0.78%	0.71%	0	0	0	0	-	-	-	8	2.25
10	0.73%	0.96%	0.79%	0	0	0	0	-	-	-	9	2.50
11	0.89%	0.74%	0.72%	0	0	0	0	-	-	-		
12	0.89%	0.87%	0.77%	0	0	0	0	-	-	-		
13	1.63%	1.56%	1.35%	0	0	0	0	-	1.00	0.90	(0.10)	
14	1.17%	1.44%	1.08%	0	0	0	0	-	1.00	0.90	(0.10)	
15	2.87%	2.39%	1.95%	0	0	0	0	-	1.00	0.90	(0.10)	
16	3.67%	3.23%	2.88%	0	0	0	0	-	1.00	1.00	-	
17	1.24%	0.61%	0.32%	0	0	0	0	-	-	-	-	
18	0.20%	0.88%	0.93%	0	0	0	0	-	1.00	0.90	(0.10)	
19	0.37%	0.86%	0.71%	0	0	0	0	-	-	-	-	
20	1.07%	1.31%	1.17%	0	0	0	0	-	-	-	-	
21	2.05%	1.24%	0.82%	0	0	0	0	-	1.00	1.00	-	
22	3.96%	2.00%	1.14%	0	0	0	0	-	1.00	1.00	-	
23	0.60%	0.26%	0.37%	0	0	0	0	-	1.00	0.90	(0.10)	
24	1.05%	0.44%	0.06%	0	0	0	0	-	1.00	0.90	(0.10)	
25	1.38%	0.00%	0.00%	0	0	0	0	-	-	-	-	
26	2.64%	1.56%	1.53%	0	0	0	0	-	1.00	1.00	-	
27	0.50%	0.56%	0.56%	0	0	0	0	-	-	-	-	
40	0.91%	0.78%	1.19%	0	0	0	0	-	1.00	1.00	-	
41	1.89%	2.35%	2.03%	0	0	0	0	-	1.00	1.00	-	
42	0.48%	0.37%	0.33%	0	0	0	0	-	1.00	1.00	-	
43	1.74%	1.70%	1.94%	0	0	0	0	-	1.00	1.00	-	
44	4.19%	4.43%	4.06%	0	0	0	0	-	1.00	1.00	-	
45	2.36%	1.73%	1.60%	0	0	0	0	-	1.00	1.00	-	
99	0.71%	0.31%	0.31%	0	0	0	0	-	-	-	-	
<b>Tot</b>	<b>0.81%</b>	<b>0.87%</b>	<b>0.77%</b>									

  

	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
	2027 11,090,967	22,631
	2026 11,670,321	22,631
	<u>Difference:</u>	<u>Difference:</u>
	(579,355)	-
	<u>Percent Change:</u>	<u>Percent Change:</u>
	-5.0%	0.0%

Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers Data Through March, 2026 (2026/07 Rates) Summary by Rate Class

### 4/1/2026 Credit Factors

### Exhibit #9 Premium Off Balanced to 0% (All Terr)

Rate Class	Total Mkt Exposures	Credit Eligible Exposures	Potential Credit Premium	Credit Eligible Exposures	%Δ	Potential Credit Premium	%Δ
10	3,144,970	323,176	908,117,571	323,176	0.0%	863,690,446	-4.9%
15	1,154,691	12,020	31,674,679	12,020	0.0%	30,238,830	-4.5%
17	147,591	68,660	238,429,623	84,107	22.5%	267,653,085	12.3%
18	71,652	1,617	5,191,379	2,257	39.6%	6,640,480	27.9%
20	44,931	43,921	238,992,838	44,820	2.0%	239,980,564	0.4%
21	29,038	9,767	43,254,238	9,767	0.0%	39,385,766	-8.9%
25	65,255	4,003	23,159,677	8,245	106.0%	41,736,267	80.2%
26	65,713	469	2,562,638	469	0.0%	2,446,471	-4.5%
30	36,417	382	1,133,823	694	81.6%	1,826,676	61.1%
M/M	181,408	22,631	11,670,321	22,631	0.0%	10,588,201	-9.3%
<b>Total</b>	<b>4,941,668</b>	<b>486,646</b>	<b>1,504,186,787</b>	<b>508,185</b>	<b>4.4%</b>	<b>1,504,186,787</b>	<b>0.0%</b>

% of Total Mkt. Exp. 9.8%

10.3%

Estimated Credits Used  
Credit Utilization 1,422,962,415  
94.6%

Estimated Credits Used  
Credit Utilization 1,421,751,137  
94.5%

### Credit Group Ranges:

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

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

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers Data Through March, 2026 (2026/07 Rates) Summary by Territory

### 4/1/2026 Credit Factors

### 4/1/27 Indicated - Exhibit #8 Off Balanced Prem Chg 0%

Territory	Total Mkt Exposures	Credit Eligible Exposures	Potential Credit Premium	Credit Eligible Exposures	%Δ	Potential Credit Premium	%Δ
1	195,302	0	0	899	0.0%	2,770,731	0.0%
2	260,618	1,394	5,074,148	1,394	0.0%	4,844,131	-4.5%
3	563,495	3,232	11,366,633	3,232	0.0%	10,851,371	-4.5%
4	355,331	1,906	7,857,609	1,906	0.0%	7,501,415	-4.5%
5	556,570	4,225	16,300,831	19,672	365.6%	51,700,704	217.2%
6	370,980	2,353	9,919,100	2,353	0.0%	9,469,456	-4.5%
7	385,091	14,343	44,985,913	14,343	0.0%	42,946,652	-4.5%
8	216,217	7,673	25,093,832	7,673	0.0%	23,956,301	-4.5%
9	218,911	10,379	38,944,539	10,379	0.0%	36,693,890	-5.8%
10	105,576	4,989	17,583,130	4,989	0.0%	16,572,166	-5.7%
11	78,827	769	4,157,003	769	0.0%	3,968,561	-4.5%
12	207,269	7,802	30,463,218	7,802	0.0%	29,082,286	-4.5%
13	241,884	22,539	66,084,343	24,930	10.6%	78,352,250	18.6%
14	83,145	8,424	29,284,992	8,424	0.0%	29,928,612	2.2%
15	32,789	3,966	16,132,033	3,966	0.0%	15,010,164	-7.0%
<b>16*</b>	16,843	14,725	44,862,821	14,725	0.0%	42,748,939	-4.7%
17	18,419	484	2,058,725	484	0.0%	1,952,834	-5.1%
18	16,771	13,181	39,762,540	13,181	0.0%	34,503,247	-13.2%
19	16,980	734	3,265,053	734	0.0%	3,053,722	-6.5%
<b>20*</b>	19,011	14,127	49,079,530	14,127	0.0%	46,808,195	-4.6%
<b>21*</b>	49,237	48,083	173,075,293	48,083	0.0%	164,936,035	-4.7%
<b>22*</b>	18,758	18,758	71,115,441	18,758	0.0%	67,744,333	-4.7%
23	41,585	2,375	10,046,342	2,375	0.0%	8,631,837	-14.1%
24	27,585	1,364	4,838,760	1,364	0.0%	4,429,165	-8.5%
25	20,306	522	2,449,685	522	0.0%	2,309,521	-5.7%
<b>26*</b>	27,278	2,369	10,822,197	2,369	0.0%	10,171,513	-6.0%
27	448,494	2,475	7,270,594	2,475	0.0%	6,941,010	-4.5%
<b>40*</b>	22,114	16,834	42,602,284	17,040	1.2%	41,621,702	-2.3%
<b>41*</b>	69,076	56,811	131,196,926	57,656	1.5%	130,363,392	-0.6%
<b>42*</b>	85,335	66,663	188,298,024	67,463	1.2%	183,863,465	-2.4%
<b>43*</b>	56,425	45,972	130,112,417	46,284	0.7%	125,014,101	-3.9%
<b>44*</b>	49,353	43,003	108,621,569	43,643	1.5%	111,303,043	2.5%
<b>45*</b>	55,266	44,173	161,461,262	44,173	0.0%	154,142,043	-4.5%
99	10,830	0	0	0	0.0%	0	0.0%
<b>Total</b>	<b>4,941,668</b>	<b>486,646</b>	<b>1,504,186,787</b>	<b>508,185</b>	<b>4.4%</b>	<b>1,504,186,787</b>	<b>0.0%</b>

% of Total Mkt. Exp. 9.8%

**10.3%**

   Denotes DOI Territories

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Exhibit 8 with Off Balanced Credit Factors for 0% Premium Change

Territory	Rate Class Group									MC/Misc.
	10	15	17	18	20	21	25	26	30	
1	-	-	-	-	0.95	-	-	-	-	-
2	-	-	-	-	0.95	-	-	-	-	-
3	-	-	-	-	0.95	-	-	-	-	-
4	-	-	-	-	0.95	-	-	-	-	-
5	-	-	0.95	-	0.95	-	-	-	-	-
6	-	-	-	-	0.95	-	-	-	-	-
7	-	-	0.95	-	0.95	-	-	-	-	-
8	-	-	0.95	-	0.95	-	-	-	-	-
9	-	-	0.95	-	0.95	0.86	-	-	-	-
10	-	-	0.95	-	0.95	0.86	-	-	-	-
11	-	-	-	-	0.95	-	-	-	-	-
12	-	-	0.95	-	0.95	-	-	-	-	-
13	-	-	0.95	-	1.19	0.86	0.95	-	-	0.86
14	-	-	0.95	-	1.19	0.95	0.86	-	-	0.86
15	-	-	0.95	-	1.17	0.86	0.95	-	0.86	0.86
16*	0.95	-	0.95	-	1.41	0.95	0.95	-	0.95	0.95
17	-	-	0.95	-	1.17	-	-	-	-	-
18	0.86	-	0.95	0.86	1.17	0.86	0.95	-	-	0.86
19	-	-	0.95	-	0.95	0.86	-	-	-	-
20*	0.95	-	0.95	-	1.41	0.95	0.95	-	-	-
21*	0.95	0.95	0.95	-	1.62	0.95	0.95	-	-	0.95
22*	0.95	0.95	0.95	0.95	1.62	0.95	0.95	0.95	0.95	0.95
23	-	-	0.86	-	1.07	-	0.86	-	-	0.86
24	-	-	-	-	0.95	0.86	0.86	-	-	0.86
25	-	-	0.95	-	0.95	-	0.86	-	-	-
26*	-	-	0.95	-	1.38	0.95	0.95	-	-	0.95
27	-	-	-	-	0.95	-	-	-	-	-
40*	0.95	-	0.95	0.95	1.41	0.95	0.95	-	-	0.95
41*	0.95	-	0.95	0.95	1.19	0.95	0.95	-	-	0.95
42*	0.95	-	0.95	-	1.17	0.95	0.95	-	-	0.95
43*	0.95	-	0.95	-	1.19	0.95	0.95	-	0.95	0.95
44*	0.95	-	1.43	0.95	1.67	0.95	0.95	-	-	0.95
45*	0.95	-	0.95	-	1.19	0.95	0.95	0.95	-	0.95
99	-	-	-	-	-	-	-	-	-	-

\*Denotes "DOI Territory"

Non-DOI Territories		# of Cells	DOI Territories		# of Cells
No Credits for Prior and Indicated		170	No Credits for Prior and Indicated		35
No Prior Credit and Adding a Credit		3	No Prior Credit and Adding a Credit		5
Prior Year Credit stayed the Same		-	Prior Year Credit stayed the Same		-
Prior Credit Eliminated, Capped		22	Prior Credit Eliminated, Capped at 1		32
Prior Year Credit Increased		2	Prior Year Credit Increased		3
Prior Year Credit Decreased, Capped		33	Prior Year Credit Decreased, Capped		35

Total Cells In Matrix      **340**                      **230**                      **110**

# Credit Cells                      127      to                      135                      net chg                      8

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 10

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29					% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped	Off Balance	Change			
1	0.74%	0.79%	0.66%	0	0	0	0	-	-	-	-	-	0.4%	0	0.00
2	0.86%	0.86%	0.71%	0	0	0	0	-	-	-	-	-	0.3%	1	1.00
3	0.96%	1.00%	0.82%	0	0	0	0	-	-	-	-	-	0.3%	2	1.00
4	0.80%	0.77%	0.63%	0	0	0	0	-	-	-	-	-	0.3%	3	1.00
5	1.62%	1.64%	1.29%	0	0	0	0	-	-	-	-	-	0.3%	4	1.25
6	1.17%	1.23%	0.98%	0	0	0	0	-	-	-	-	-	0.3%	5	1.50
7	1.66%	1.74%	1.44%	0	0	0	0	-	-	-	-	-	0.3%	6	1.75
8	1.56%	1.67%	1.32%	0	0	0	0	-	-	-	-	-	0.3%	7	2.00
9	1.92%	1.78%	1.36%	0	0	0	0	-	-	-	-	-	0.2%	8	2.25
10	2.75%	2.84%	2.33%	0	0	0	0	-	-	-	-	-	0.2%	9	2.50
11	1.08%	1.11%	0.89%	0	0	0	0	-	-	-	-	-	0.2%		
12	1.69%	1.70%	1.35%	0	0	0	0	-	-	-	-	-	0.2%		
13	3.78%	3.80%	2.87%	0	0	0	0	-	-	-	-	-	0.2%		
14	4.57%	4.78%	3.76%	0	0	0	0	-	-	-	-	-	0.2%		
15	4.73%	4.28%	3.07%	0	0	0	0	-	-	-	-	-	0.2%		
16	6.69%	6.18%	4.54%	1	1	0	1	1.00	1.00	1.00	0.95	(0.05)	0.2%		
17	1.52%	1.58%	1.24%	0	0	0	0	-	-	-	-	-	0.2%		
18	3.55%	3.90%	2.89%	0	0	0	0	-	1.00	0.90	0.86	(0.14)	0.2%		
19	2.71%	2.26%	1.66%	0	0	0	0	-	-	-	-	-	0.2%		
20	5.26%	4.75%	3.64%	1	0	0	0	-	1.00	1.00	0.95	(0.05)	0.2%		
21	5.24%	4.98%	3.65%	1	0	0	0	-	1.00	1.00	0.95	(0.05)	0.1%		
22	8.38%	7.58%	5.43%	2	1	1	1	1.00	1.00	1.00	0.95	(0.05)	0.1%		
23	0.96%	0.89%	0.65%	0	0	0	0	-	-	-	-	-	0.2%		
24	1.68%	1.66%	1.16%	0	0	0	0	-	-	-	-	-	0.2%		
25	0.91%	0.96%	0.76%	0	0	0	0	-	-	-	-	-	0.2%		
26	2.80%	2.56%	1.82%	0	0	0	0	-	-	-	-	-	0.2%		
27	0.69%	0.72%	0.62%	0	0	0	0	-	-	-	-	-	0.4%		
40	3.22%	2.92%	2.06%	0	0	0	0	-	1.00	1.00	0.95	(0.05)	0.2%		
41	4.78%	4.68%	3.53%	0	0	0	0	-	1.00	1.00	0.95	(0.05)	0.2%		
42	2.67%	2.54%	1.80%	0	0	0	0	-	1.00	1.00	0.95	(0.05)	0.2%		
43	5.10%	5.86%	4.79%	1	1	0	1	1.00	1.00	1.00	0.95	(0.05)	0.2%		
44	11.53%	12.45%	10.06%	3	3	2	3	1.00	1.00	1.00	0.95	(0.05)	0.2%		
45	4.42%	3.84%	2.59%	0	0	0	0	-	1.00	1.00	0.95	(0.05)	0.1%		
99	0.57%	0.29%	0.27%	0	0	0	0	-	-	-	-	-			
<b>Tot</b>	<b>1.92%</b>	<b>1.94%</b>	<b>1.52%</b>												

  

	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>			
	2027	863,690,446	323,176		
	2026	908,117,571	323,176		
		<u>Difference:</u>	<u>Difference:</u>		
		(44,427,125)	-		
		<u>Percent Change:</u>	<u>Percent Change:</u>		
		-4.9%	0.0%		

Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 15

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29					% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped	Off Balance	Change			
1	0.24%	0.28%	0.27%	0	0	0	0	-	-	-	-	-	0.4%	0	0.00
2	0.22%	0.29%	0.27%	0	0	0	0	-	-	-	-	-	0.3%	1	1.00
3	0.28%	0.32%	0.27%	0	0	0	0	-	-	-	-	-	0.3%	2	1.00
4	0.25%	0.24%	0.20%	0	0	0	0	-	-	-	-	-	0.3%	3	1.00
5	0.37%	0.40%	0.34%	0	0	0	0	-	-	-	-	-	0.3%	4	1.25
6	0.31%	0.34%	0.27%	0	0	0	0	-	-	-	-	-	0.3%	5	1.50
7	0.36%	0.39%	0.35%	0	0	0	0	-	-	-	-	-	0.2%	6	1.75
8	0.37%	0.41%	0.38%	0	0	0	0	-	-	-	-	-	0.2%	7	2.00
9	0.42%	0.42%	0.35%	0	0	0	0	-	-	-	-	-	0.2%	8	2.25
10	0.47%	0.51%	0.50%	0	0	0	0	-	-	-	-	-	0.3%	9	2.50
11	0.52%	0.51%	0.46%	0	0	0	0	-	-	-	-	-	0.2%		
12	0.52%	0.67%	0.62%	0	0	0	0	-	-	-	-	-	0.2%		
13	0.94%	0.98%	0.84%	0	0	0	0	-	-	-	-	-	0.2%		
14	1.23%	1.31%	0.98%	0	0	0	0	-	-	-	-	-	0.2%		
15	1.38%	1.35%	1.00%	0	0	0	0	-	-	-	-	-	0.2%		
16	2.21%	2.66%	1.70%	0	0	0	0	-	-	-	-	-	0.2%		
17	0.50%	0.46%	0.46%	0	0	0	0	-	-	-	-	-	0.2%		
18	1.43%	1.51%	1.16%	0	0	0	0	-	-	-	-	-	0.2%		
19	0.91%	1.04%	0.83%	0	0	0	0	-	-	-	-	-	0.2%		
20	2.51%	2.75%	2.58%	0	0	0	0	-	-	-	-	-	0.2%		
21	2.17%	2.25%	1.87%	0	0	0	0	-	1.00	1.00	0.95	(0.05)	0.1%		
22	3.81%	3.70%	2.81%	0	0	0	0	-	1.00	1.00	0.95	(0.05)	0.2%		
23	0.61%	0.49%	0.36%	0	0	0	0	-	-	-	-	-	0.2%		
24	1.08%	1.08%	0.92%	0	0	0	0	-	-	-	-	-	0.2%		
25	0.91%	0.82%	0.69%	0	0	0	0	-	-	-	-	-	0.2%		
26	1.17%	1.24%	1.00%	0	0	0	0	-	-	-	-	-	0.2%		
27	0.19%	0.23%	0.19%	0	0	0	0	-	-	-	-	-	0.4%		
40	0.97%	1.06%	0.81%	0	0	0	0	-	-	-	-	-	0.2%		
41	1.32%	1.58%	1.30%	0	0	0	0	-	-	-	-	-	0.2%		
42	1.25%	1.60%	1.22%	0	0	0	0	-	-	-	-	-	0.2%		
43	1.83%	2.02%	1.62%	0	0	0	0	-	-	-	-	-	0.1%		
44	2.97%	4.14%	3.44%	0	0	0	0	-	-	-	-	-	0.2%		
45	2.00%	1.85%	1.36%	0	0	0	0	-	-	-	-	-	0.2%		
99	0.40%	0.39%	0.33%	0	0	0	0	-	-	-	-	-			
<b>Tot</b>	<b>0.46%</b>	<b>0.51%</b>	<b>0.43%</b>												

<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
2027 30,238,830	12,020
2026 31,674,679	12,020
<u>Difference:</u>	<u>Difference:</u>
(1,435,849)	-
<u>Percent Change:</u>	<u>Percent Change:</u>
-4.5%	0.0%

Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 17

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29					% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped	Off Balance	Change			
1	2.44%	2.87%	2.48%	0	0	0	0	-	-	-	-	-	0.3%	0	0.00
2	2.90%	3.33%	2.89%	0	0	0	0	-	-	-	-	-	0.2%	1	1.00
3	4.32%	4.31%	3.39%	0	0	0	0	-	-	-	-	-	0.2%	2	1.00
4	2.76%	2.56%	2.38%	0	0	0	0	-	-	-	-	-	0.2%	3	1.00
5	6.11%	6.22%	4.56%	1	1	0	1	1.00	-	1.00	0.95	0.95	0.2%	4	1.25
6	4.65%	4.46%	3.80%	0	0	0	0	-	-	-	-	-	0.2%	5	1.50
7	6.78%	6.81%	5.22%	1	1	1	1	1.00	1.00	1.00	0.95	(0.05)	0.2%	6	1.75
8	5.93%	6.12%	4.47%	1	1	0	1	1.00	1.00	1.00	0.95	(0.05)	0.2%	7	2.00
9	7.98%	6.57%	4.53%	1	1	0	1	1.00	1.00	1.00	0.95	(0.05)	0.2%	8	2.25
10	9.14%	8.40%	5.96%	2	2	1	2	1.00	1.00	1.00	0.95	(0.05)	0.2%	9	2.50
11	5.50%	4.67%	3.29%	1	0	0	0	-	-	-	-	-	0.1%		
12	7.45%	6.25%	4.25%	1	1	0	1	1.00	1.00	1.00	0.95	(0.05)	0.1%		
13	13.13%	12.53%	8.88%	3	3	2	3	1.00	1.00	1.00	0.95	(0.05)	0.1%		
14	13.46%	12.44%	9.11%	3	3	2	3	1.00	1.00	1.00	0.95	(0.05)	0.1%		
15	12.75%	9.50%	6.72%	3	2	1	2	1.00	1.00	1.00	0.95	(0.05)	0.1%		
16	14.22%	12.06%	9.08%	3	3	2	3	1.00	1.00	1.00	0.95	(0.05)	0.1%		
17	7.51%	8.41%	4.45%	1	2	0	1	1.00	1.00	1.00	0.95	(0.05)	0.1%		
18	14.74%	14.09%	8.13%	3	3	2	3	1.00	1.00	1.00	0.95	(0.05)	0.1%		
19	9.82%	8.47%	6.41%	2	2	1	2	1.00	1.00	1.00	0.95	(0.05)	0.1%		
20	16.28%	12.44%	8.54%	3	3	2	3	1.00	1.00	1.00	0.95	(0.05)	0.1%		
21	15.63%	13.30%	8.04%	3	3	2	3	1.00	1.00	1.00	0.95	(0.05)	0.1%		
22	15.40%	14.81%	9.02%	3	3	2	3	1.00	1.00	1.00	0.95	(0.05)	0.1%		
23	4.98%	4.27%	3.17%	0	0	0	0	-	1.00	0.90	0.86	(0.14)	0.1%		
24	6.47%	4.71%	3.66%	1	0	0	0	-	-	-	-	-	0.1%		
25	7.00%	5.97%	5.02%	1	1	1	1	1.00	1.00	1.00	0.95	(0.05)	0.1%		
26	9.02%	7.09%	3.92%	2	1	0	1	1.00	1.00	1.00	0.95	(0.05)	0.1%		
27	2.81%	2.89%	2.47%	0	0	0	0	-	-	-	-	-	0.3%		
40	11.33%	11.53%	8.79%	3	3	2	3	1.00	1.00	1.00	0.95	(0.05)	0.2%		
41	15.24%	14.83%	10.71%	3	3	2	3	1.00	1.00	1.00	0.95	(0.05)	0.2%		
42	10.99%	10.02%	6.69%	2	2	1	2	1.00	1.00	1.00	0.95	(0.05)	0.1%		
43	16.22%	16.08%	11.64%	3	3	3	3	1.00	1.00	1.00	0.95	(0.05)	0.1%		
44	29.22%	26.79%	19.48%	6	5	4	5	1.50	1.00	1.50	1.43	0.43	0.2%		
45	14.33%	13.10%	7.75%	3	3	1	3	1.00	1.00	1.00	0.95	(0.05)	0.1%		
99	0.44%	0.38%	0.45%	0	0	0	0	-	-	-	-	-			
<b>Tot</b>	<b>7.23%</b>	<b>6.86%</b>	<b>5.05%</b>												

<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
2027	267,653,085
2026	238,429,623
<u>Difference:</u>	<u>Difference:</u>
29,223,462	15,447
<u>Percent Change:</u>	<u>Percent Change:</u>
12.3%	22.5%

Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 18

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29				% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits	
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped	Off Balance				Change
1	0.38%	0.45%	0.56%	0	0	0	0	-	-	-	-	-	0.3%	0	0.00
2	0.58%	0.56%	0.38%	0	0	0	0	-	-	-	-	-	0.3%	1	1.00
3	0.56%	0.72%	0.60%	0	0	0	0	-	-	-	-	-	0.3%	2	1.00
4	0.40%	0.65%	0.39%	0	0	0	0	-	-	-	-	-	0.2%	3	1.00
5	0.95%	1.06%	0.83%	0	0	0	0	-	-	-	-	-	0.2%	4	1.25
6	0.63%	0.59%	0.50%	0	0	0	0	-	-	-	-	-	0.2%	5	1.50
7	1.04%	1.13%	0.77%	0	0	0	0	-	-	-	-	-	0.2%	6	1.75
8	0.89%	0.85%	0.71%	0	0	0	0	-	-	-	-	-	0.2%	7	2.00
9	1.34%	1.36%	1.17%	0	0	0	0	-	-	-	-	-	0.2%	8	2.25
10	1.42%	1.28%	1.20%	0	0	0	0	-	-	-	-	-	0.2%	9	2.50
11	0.48%	0.67%	0.45%	0	0	0	0	-	-	-	-	-	0.2%		
12	1.14%	1.27%	0.82%	0	0	0	0	-	-	-	-	-	0.2%		
13	2.75%	2.31%	1.29%	0	0	0	0	-	-	-	-	-	0.2%		
14	2.46%	3.23%	2.09%	0	0	0	0	-	-	-	-	-	0.2%		
15	3.50%	2.51%	1.75%	0	0	0	0	-	-	-	-	-	0.1%		
16	5.33%	1.91%	3.14%	1	0	0	0	-	-	-	-	-	0.1%		
17	0.81%	1.41%	0.56%	0	0	0	0	-	-	-	-	-	0.2%		
18	2.70%	2.50%	1.68%	0	0	0	0	-	1.00	0.90	0.86	(0.14)	-0.1%		
19	1.61%	1.50%	0.09%	0	0	0	0	-	-	-	-	-	0.1%		
20	1.65%	0.17%	0.20%	0	0	0	0	-	-	-	-	-	0.1%		
21	1.45%	1.81%	1.05%	0	0	0	0	-	-	-	-	-	0.1%		
22	3.28%	4.09%	3.57%	0	0	0	0	-	1.00	1.00	0.95	(0.05)	0.1%		
23	0.80%	0.21%	0.55%	0	0	0	0	-	-	-	-	-	0.1%		
24	2.39%	0.96%	1.31%	0	0	0	0	-	-	-	-	-	0.2%		
25	0.00%	0.06%	0.05%	0	0	0	0	-	-	-	-	-	-1.5%		
26	1.43%	2.19%	1.95%	0	0	0	0	-	-	-	-	-	0.1%		
27	0.48%	0.49%	0.44%	0	0	0	0	-	-	-	-	-	0.3%		
40	1.59%	1.15%	0.51%	0	0	0	0	-	1.00	1.00	0.95	(0.05)	0.2%		
41	2.46%	3.07%	1.87%	0	0	0	0	-	1.00	1.00	0.95	(0.05)	0.2%		
42	1.71%	1.59%	1.33%	0	0	0	0	-	-	-	-	-	0.2%		
43	4.29%	2.80%	2.52%	0	0	0	0	-	-	-	-	-	0.1%		
44	5.78%	9.19%	5.43%	1	2	1	1	1.00	-	1.00	0.95	0.95	0.2%		
45	2.64%	2.97%	1.24%	0	0	0	0	-	-	-	-	-	0.1%		
99	-0.53%	0.00%	0.31%	0	0	0	0	-	-	-	-	-			
<b>Tot</b>	<b>1.02%</b>	<b>1.09%</b>	<b>0.80%</b>												

<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
2027 6,640,480	2,257
2026 5,191,379	1,617
<u>Difference:</u>	<u>Difference:</u>
1,449,101	640
<u>Percent Change:</u>	<u>Percent Change:</u>
27.9%	39.6%

Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 20

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29					% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped	Off Balance	Change			
1	9.57%	7.11%	5.84%	2	1	1	1	1.00	-	1.00	0.95	0.95	0.2%	0	0.00
2	11.58%	10.81%	5.99%	3	2	1	2	1.00	1.00	1.00	0.95	(0.05)	0.1%	1	1.00
3	13.01%	9.22%	5.77%	3	2	1	2	1.00	1.00	1.00	0.95	(0.05)	0.1%	2	1.00
4	9.74%	6.82%	3.88%	2	1	0	1	1.00	1.00	1.00	0.95	(0.05)	0.1%	3	1.00
5	19.52%	14.76%	8.62%	4	3	2	3	1.00	1.00	1.00	0.95	(0.05)	0.1%	4	1.25
6	14.71%	10.68%	5.75%	3	2	1	2	1.00	1.00	1.00	0.95	(0.05)	0.1%	5	1.50
7	19.82%	14.25%	7.73%	4	3	1	3	1.00	1.00	1.00	0.95	(0.05)	0.1%	6	1.75
8	14.34%	11.05%	6.32%	3	3	1	3	1.00	1.00	1.00	0.95	(0.05)	0.1%	7	2.00
9	15.76%	9.83%	5.25%	3	2	1	2	1.00	1.00	1.00	0.95	(0.05)	0.1%	8	2.25
10	19.35%	14.44%	9.52%	4	3	2	3	1.00	1.00	1.00	0.95	(0.05)	0.1%	9	2.50
11	8.11%	5.26%	3.23%	2	1	0	1	1.00	1.00	1.00	0.95	(0.05)	0.1%		
12	13.43%	10.46%	6.20%	3	2	1	2	1.00	1.00	1.00	0.95	(0.05)	0.1%		
13	25.19%	17.77%	9.37%	5	4	2	4	1.25	1.00	1.25	1.19	0.19	0.1%		
14	20.56%	17.23%	8.54%	4	4	2	4	1.25	1.00	1.25	1.19	0.19	0.1%		
15	26.74%	14.86%	5.93%	5	3	1	3	1.00	1.25	1.23	1.17	(0.08)	0.1%		
16	29.41%	17.55%	8.73%	6	4	2	4	1.25	1.50	1.48	1.41	(0.09)	0.1%		
17	17.88%	10.66%	4.94%	4	2	0	2	1.00	1.25	1.23	1.17	(0.08)	0.1%		
18	19.09%	9.38%	6.35%	4	2	1	2	1.00	1.25	1.23	1.17	(0.08)	0.1%		
19	6.82%	8.84%	5.93%	1	2	1	1	1.00	1.00	1.00	0.95	(0.05)	0.1%		
20	22.86%	19.58%	11.86%	4	4	3	4	1.25	1.50	1.48	1.41	(0.09)	0.1%		
21	25.53%	22.28%	11.32%	5	4	3	4	1.25	1.75	1.70	1.62	(0.13)	-8.1%		
22	26.64%	22.16%	10.59%	5	4	2	4	1.25	1.75	1.70	1.62	(0.13)	-9.8%		
23	7.29%	4.94%	2.86%	1	0	0	0	-	1.25	1.13	1.07	(0.18)	0.1%		
24	11.63%	7.17%	3.85%	3	1	0	1	1.00	1.00	1.00	0.95	(0.05)	0.1%		
25	13.59%	10.18%	6.20%	3	2	1	2	1.00	1.00	1.00	0.95	(0.05)	0.1%		
26	20.98%	14.79%	7.84%	4	3	1	3	1.00	1.50	1.45	1.38	(0.12)	0.1%		
27	9.92%	7.24%	4.50%	2	1	0	1	1.00	1.00	1.00	0.95	(0.05)	0.2%		
40	26.53%	21.70%	10.11%	5	4	2	4	1.25	1.50	1.48	1.41	(0.09)	0.1%		
41	25.19%	17.53%	10.53%	5	4	2	4	1.25	1.00	1.25	1.19	0.19	0.1%		
42	21.86%	15.45%	7.31%	4	3	1	3	1.00	1.25	1.23	1.17	(0.08)	0.1%		
43	27.95%	21.84%	12.99%	5	4	3	4	1.25	1.25	1.25	1.19	(0.06)	0.1%		
44	34.86%	31.89%	21.40%	6	6	4	6	1.75	1.50	1.75	1.67	0.17	0.1%		
45	27.79%	22.41%	10.63%	5	4	2	4	1.25	1.25	1.25	1.19	(0.06)	-8.4%		
99	1.50%	0.22%	0.00%	0	0	0	0	-	-	-	-	-			
<b>Tot</b>	<b>18.49%</b>	<b>13.72%</b>	<b>7.64%</b>												

<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
2027 239,980,564	44,820
2026 238,992,838	43,921
<u>Difference:</u>	<u>Difference:</u>
987,727	899
<u>Percent Change:</u>	<u>Percent Change:</u>
0.4%	2.0%

Denotes DOI Territory

\*Selection Criteria

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 21

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29					% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped	Off Balance	Change			
1	1.58%	1.44%	0.75%	0	0	0	0	-	-	-	-	-	0.2%	0	0.00
2	1.27%	0.70%	0.94%	0	0	0	0	-	-	-	-	-	0.2%	1	1.00
3	2.12%	2.80%	1.44%	0	0	0	0	-	-	-	-	-	0.2%	2	1.00
4	1.04%	0.88%	0.19%	0	0	0	0	-	-	-	-	-	0.2%	3	1.00
5	3.84%	2.90%	2.13%	0	0	0	0	-	-	-	-	-	0.2%	4	1.25
6	2.58%	1.77%	0.70%	0	0	0	0	-	-	-	-	-	0.2%	5	1.50
7	3.04%	3.01%	1.95%	0	0	0	0	-	-	-	-	-	0.2%	6	1.75
8	2.70%	2.29%	1.58%	0	0	0	0	-	-	-	-	-	0.1%	7	2.00
9	5.02%	3.30%	1.68%	1	0	0	0	-	1.00	0.90	0.86	(0.14)	0.1%	8	2.25
10	5.58%	4.75%	2.94%	1	0	0	0	-	1.00	0.90	0.86	(0.14)	0.1%	9	2.50
11	1.55%	1.55%	0.64%	0	0	0	0	-	-	-	-	-	0.1%		
12	1.76%	2.51%	1.40%	0	0	0	0	-	-	-	-	-	0.1%		
13	4.93%	5.21%	3.11%	0	1	0	0	-	1.00	0.90	0.86	(0.14)	0.1%		
14	5.23%	6.07%	3.26%	1	1	0	1	1.00	1.00	1.00	0.95	(0.05)	0.1%		
15	8.36%	4.54%	3.14%	2	0	0	0	-	1.00	0.90	0.86	(0.14)	0.1%		
16	7.11%	5.70%	3.40%	1	1	0	1	1.00	1.00	1.00	0.95	(0.05)	0.1%		
17	0.70%	2.30%	2.06%	0	0	0	0	-	-	-	-	-	0.1%		
18	0.89%	0.99%	0.48%	0	0	0	0	-	1.00	0.90	0.86	(0.14)	0.1%		
19	1.75%	3.57%	1.77%	0	0	0	0	-	1.00	0.90	0.86	(0.14)	0.1%		
20	3.72%	3.61%	3.09%	0	0	0	0	-	1.00	1.00	0.95	(0.05)	0.1%		
21	5.31%	5.35%	2.89%	1	1	0	1	1.00	1.00	1.00	0.95	(0.05)	0.1%		
22	1.80%	5.24%	3.52%	0	1	0	0	-	1.00	1.00	0.95	(0.05)	-0.6%		
23	2.34%	0.29%	0.40%	0	0	0	0	-	-	-	-	-	0.1%		
24	3.50%	5.03%	1.05%	0	1	0	0	-	1.00	0.90	0.86	(0.14)	0.1%		
25	1.71%	0.00%	0.00%	0	0	0	0	-	-	-	-	-	0.1%		
26	2.36%	3.75%	0.28%	0	0	0	0	-	1.00	1.00	0.95	(0.05)	-1.6%		
27	1.47%	1.49%	1.38%	0	0	0	0	-	-	-	-	-	0.2%		
40	6.04%	5.31%	4.32%	1	1	0	1	1.00	1.00	1.00	0.95	(0.05)	0.0%		
41	7.46%	6.81%	3.59%	1	1	0	1	1.00	1.00	1.00	0.95	(0.05)	0.1%		
42	3.31%	4.85%	2.72%	0	0	0	0	-	1.00	1.00	0.95	(0.05)	0.1%		
43	8.01%	8.85%	4.08%	2	2	0	2	1.00	1.00	1.00	0.95	(0.05)	0.1%		
44	8.18%	8.91%	6.79%	2	2	1	2	1.00	1.00	1.00	0.95	(0.05)	0.1%		
45	3.39%	3.55%	2.17%	0	0	0	0	-	1.00	1.00	0.95	(0.05)	0.1%		
99	0.25%	0.68%	0.00%	0	0	0	0	-	-	-	-	-			
<b>Tot</b>	<b>3.28%</b>	<b>3.15%</b>	<b>1.86%</b>												

<b>Available Credit Prem:</b>	<b>Credit Eligible Exp:</b>
2027 39,385,766	9,767
2026 43,254,238	9,767
<b>Difference:</b>	<b>Difference:</b>
(3,868,472)	-
<b>Percent Change:</b>	<b>Percent Change:</b>
-8.9%	0.0%

Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 25

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29					% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits	
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped	Off Balance	Change				
1	1.90%	1.57%	1.42%	0	0	0	0	-	-	-	-	-	0.2%	0	0.00	
2	1.98%	1.49%	1.28%	0	0	0	0	-	-	-	-	-	0.2%	1	1.00	
3	2.45%	2.01%	1.60%	0	0	0	0	-	-	-	-	-	0.1%	2	1.00	
4	1.48%	1.46%	1.37%	0	0	0	0	-	-	-	-	-	0.1%	3	1.00	
5	3.81%	3.58%	2.80%	0	0	0	0	-	-	-	-	-	0.1%	4	1.25	
6	3.04%	2.62%	2.08%	0	0	0	0	-	-	-	-	-	0.1%	5	1.50	
7	3.66%	3.49%	2.35%	0	0	0	0	-	-	-	-	-	0.1%	6	1.75	
8	3.00%	2.70%	2.37%	0	0	0	0	-	-	-	-	-	0.1%	7	2.00	
9	3.79%	2.43%	1.66%	0	0	0	0	-	-	-	-	-	0.1%	8	2.25	
10	4.97%	4.74%	3.38%	0	0	0	0	-	-	-	-	-	0.1%	9	2.50	
11	1.95%	0.94%	0.82%	0	0	0	0	-	-	-	-	-	0.1%			
12	4.38%	3.03%	1.75%	0	0	0	0	-	-	-	-	-	0.1%			
13	8.14%	7.21%	4.54%	2	1	0	1	1.00	-	1.00	0.95	0.95	0.1%			
14	5.67%	3.57%	3.15%	1	0	0	0	-	1.00	0.90	0.86	(0.14)	0.1%			
15	8.62%	6.22%	2.63%	2	1	0	1	1.00	1.00	1.00	0.95	(0.05)	0.1%			
16	12.88%	6.50%	3.30%	3	1	0	1	1.00	1.00	1.00	0.95	(0.05)	0.1%			
17	1.49%	0.86%	0.00%	0	0	0	0	-	-	-	-	-	0.1%			
18	7.45%	8.04%	2.68%	1	2	0	1	1.00	1.00	1.00	0.95	(0.05)	0.1%			
19	4.75%	5.79%	3.14%	0	1	0	0	-	-	-	-	-	0.1%			
20	8.37%	3.90%	3.62%	2	0	0	0	-	1.00	1.00	0.95	(0.05)	0.1%	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>	
21	7.85%	4.78%	2.82%	1	0	0	0	-	1.00	1.00	0.95	(0.05)	-8.0%			
22	8.79%	3.77%	1.66%	2	0	0	0	-	1.00	1.00	0.95	(0.05)	-9.8%	2027	41,736,267	8,245
23	2.02%	1.27%	1.04%	0	0	0	0	-	1.00	0.90	0.86	(0.14)	0.1%			
24	6.86%	4.45%	1.81%	1	0	0	0	-	1.00	0.90	0.86	(0.14)	0.1%	2026	23,159,677	4,003
25	2.14%	3.46%	0.00%	0	0	0	0	-	1.00	0.90	0.86	(0.14)	0.1%			
26	5.08%	2.70%	1.18%	1	0	0	0	-	1.00	1.00	0.95	(0.05)	0.1%	<u>Difference:</u>	<u>Difference:</u>	
27	1.59%	1.60%	1.41%	0	0	0	0	-	-	-	-	-	0.2%			
40	7.01%	6.06%	2.59%	1	1	0	1	1.00	-	1.00	0.95	0.95	0.1%	18,576,591	4,242	
41	11.07%	8.93%	6.59%	3	2	1	2	1.00	-	1.00	0.95	0.95	0.1%			
42	6.29%	5.05%	3.08%	1	1	0	1	1.00	-	1.00	0.95	0.95	0.1%	<u>Percent Change:</u>	<u>Percent Change:</u>	
43	7.60%	5.88%	4.49%	1	1	0	1	1.00	1.00	1.00	0.95	(0.05)	0.1%			
44	17.57%	13.67%	9.32%	4	3	2	3	1.00	1.00	1.00	0.95	(0.05)	0.1%	80.2%	106.0%	
45	10.25%	6.93%	4.00%	2	1	0	1	1.00	1.00	1.00	0.95	(0.05)	-8.4%			
99	0.82%	0.96%	0.40%	0	0	0	0	-	-	-	-	-				
<b>Tot</b>	<b>3.43%</b>	<b>2.89%</b>	<b>2.17%</b>													

 Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 26

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29				% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits		
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped	Off Balance				Change	
1	0.29%	0.26%	0.23%	0	0	0	0	-	-	-	-	-	0.2%	0	0.00	
2	0.32%	0.43%	0.23%	0	0	0	0	-	-	-	-	-	0.2%	1	1.00	
3	0.42%	0.49%	0.40%	0	0	0	0	-	-	-	-	-	0.2%	2	1.00	
4	0.40%	0.44%	0.27%	0	0	0	0	-	-	-	-	-	0.2%	3	1.00	
5	0.67%	0.95%	0.59%	0	0	0	0	-	-	-	-	-	0.2%	4	1.25	
6	0.30%	0.52%	0.40%	0	0	0	0	-	-	-	-	-	0.1%	5	1.50	
7	1.04%	1.14%	0.69%	0	0	0	0	-	-	-	-	-	0.1%	6	1.75	
8	0.69%	0.51%	0.53%	0	0	0	0	-	-	-	-	-	0.1%	7	2.00	
9	0.80%	0.85%	0.52%	0	0	0	0	-	-	-	-	-	0.1%	8	2.25	
10	1.15%	0.97%	0.86%	0	0	0	0	-	-	-	-	-	0.1%	9	2.50	
11	0.67%	0.31%	0.23%	0	0	0	0	-	-	-	-	-	0.1%			
12	0.63%	0.55%	0.33%	0	0	0	0	-	-	-	-	-	0.1%			
13	1.39%	1.13%	1.34%	0	0	0	0	-	-	-	-	-	0.1%			
14	1.82%	1.01%	0.79%	0	0	0	0	-	-	-	-	-	0.1%			
15	1.61%	1.66%	0.82%	0	0	0	0	-	-	-	-	-	0.1%			
16	3.75%	2.04%	1.89%	0	0	0	0	-	-	-	-	-	0.1%			
17	0.64%	0.00%	0.00%	0	0	0	0	-	-	-	-	-	0.1%			
18	0.17%	0.00%	0.00%	0	0	0	0	-	-	-	-	-	0.1%			
19	0.00%	0.00%	0.88%	0	0	0	0	-	-	-	-	-	0.1%			
20	0.97%	0.92%	1.80%	0	0	0	0	-	-	-	-	-	0.1%			
21	0.00%	0.78%	0.77%	0	0	0	0	-	-	-	-	-	0.1%			
22	4.01%	0.00%	0.00%	0	0	0	0	-	1.00	1.00	0.95	(0.05)	-0.6%	2027	2,446,471	469
23	0.40%	0.67%	0.58%	0	0	0	0	-	-	-	-	-	0.1%			
24	0.29%	1.43%	0.89%	0	0	0	0	-	-	-	-	-	0.1%	2026	2,562,638	469
25	0.00%	1.22%	0.00%	0	0	0	0	-	-	-	-	-	0.1%			
26	1.12%	0.95%	0.29%	0	0	0	0	-	-	-	-	-	-1.6%			
27	0.37%	0.53%	0.26%	0	0	0	0	-	-	-	-	-	0.2%			
40	0.66%	0.75%	0.00%	0	0	0	0	-	-	-	-	-	-0.1%			
41	2.05%	2.12%	1.46%	0	0	0	0	-	-	-	-	-	0.1%			
42	1.47%	1.26%	0.99%	0	0	0	0	-	-	-	-	-	0.1%			
43	2.13%	3.65%	3.63%	0	0	0	0	-	-	-	-	-	0.1%			
44	5.22%	4.86%	4.12%	1	0	0	0	-	-	-	-	-	0.1%			
45	1.74%	2.06%	1.55%	0	0	0	0	-	1.00	1.00	0.95	(0.05)	0.1%			
99	0.00%	0.27%	0.00%	0	0	0	0	-	-	-	-	-				
<b>Tot</b>	<b>0.63%</b>	<b>0.69%</b>	<b>0.49%</b>													

<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
2027	2,446,471
2026	2,562,638
<u>Difference:</u>	<u>Difference:</u>
(116,167)	-
<u>Percent Change:</u>	<u>Percent Change:</u>
-4.5%	0.0%

Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 30

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29				% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits		
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped	Off Balance				Change	
1	0.25%	0.67%	0.78%	0	0	0	0	-	-	-	-	-	0.4%	0	0.00	
2	0.85%	0.51%	0.55%	0	0	0	0	-	-	-	-	-	-1.5%	1	1.00	
3	0.55%	0.77%	0.68%	0	0	0	0	-	-	-	-	-	0.3%	2	1.00	
4	0.62%	0.68%	0.71%	0	0	0	0	-	-	-	-	-	0.3%	3	1.00	
5	1.01%	1.13%	1.14%	0	0	0	0	-	-	-	-	-	0.3%	4	1.25	
6	0.58%	1.02%	0.88%	0	0	0	0	-	-	-	-	-	0.3%	5	1.50	
7	0.98%	1.41%	1.32%	0	0	0	0	-	-	-	-	-	0.3%	6	1.75	
8	0.80%	1.05%	0.87%	0	0	0	0	-	-	-	-	-	0.3%	7	2.00	
9	1.63%	1.68%	1.34%	0	0	0	0	-	-	-	-	-	0.2%	8	2.25	
10	1.04%	1.41%	1.46%	0	0	0	0	-	-	-	-	-	0.3%	9	2.50	
11	0.79%	1.38%	1.26%	0	0	0	0	-	-	-	-	-	0.2%			
12	0.79%	1.15%	1.09%	0	0	0	0	-	-	-	-	-	0.2%			
13	1.91%	2.07%	1.22%	0	0	0	0	-	-	-	-	-	0.2%			
14	2.43%	4.08%	2.89%	0	0	0	0	-	-	-	-	-	0.2%			
15	3.00%	4.53%	3.63%	0	0	0	0	-	1.00	0.90	0.86	(0.14)	0.2%			
16	8.85%	6.53%	6.54%	2	1	1	1	1.00	1.00	1.00	0.95	(0.05)	0.2%			
17	0.70%	0.73%	1.47%	0	0	0	0	-	-	-	-	-	-1.4%			
18	0.73%	0.00%	0.00%	0	0	0	0	-	-	-	-	-	-0.7%			
19	0.00%	0.21%	0.00%	0	0	0	0	-	-	-	-	-	0.2%			
20	1.87%	2.92%	0.00%	0	0	0	0	-	-	-	-	-	0.2%			
21	3.43%	3.24%	2.21%	0	0	0	0	-	-	-	-	-	0.1%			
22	6.50%	5.13%	6.01%	1	1	1	1	1.00	1.00	1.00	0.95	(0.05)	-0.3%	2027	1,826,676	694
23	0.28%	0.02%	0.34%	0	0	0	0	-	-	-	-	-	0.2%			
24	1.99%	2.06%	0.32%	0	0	0	0	-	-	-	-	-	0.2%	2026	1,133,823	382
25	0.56%	0.63%	0.55%	0	0	0	0	-	-	-	-	-	-0.4%			
26	0.83%	1.10%	0.58%	0	0	0	0	-	-	-	-	-	0.2%			
27	0.22%	0.35%	0.35%	0	0	0	0	-	-	-	-	-	0.4%			
40	0.00%	0.00%	0.00%	0	0	0	0	-	-	-	-	-	0.2%			
41	2.34%	3.86%	4.13%	0	0	0	0	-	-	-	-	-	0.2%			
42	1.19%	0.38%	0.36%	0	0	0	0	-	-	-	-	-	0.2%			
43	6.21%	9.22%	7.40%	1	2	1	1	1.00	-	1.00	0.95	0.95	0.2%			
44	3.49%	6.39%	3.93%	0	1	0	0	-	-	-	-	-	0.2%			
45	5.46%	4.17%	4.11%	1	0	0	0	-	-	-	-	-	0.1%			
99	0.00%	0.00%	1.03%	0	0	0	0	-	-	-	-	-				
<b>Tot</b>	<b>0.95%</b>	<b>1.18%</b>	<b>1.05%</b>													

<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
2027	694
2026	382
<u>Difference:</u>	<u>Difference:</u>
692,853	312
<u>Percent Change:</u>	<u>Percent Change:</u>
61.1%	81.6%

Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class MM

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29				Residual Mark Shr Group	Keep Out Credits	
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped	Off Balance			Change
1	0.66%	0.81%	0.67%	0	0	0	0	-	-	-	-	-	0	0.00
2	0.53%	0.62%	0.56%	0	0	0	0	-	-	-	-	-	1	1.00
3	0.73%	0.93%	0.80%	0	0	0	0	-	-	-	-	-	2	1.00
4	0.54%	0.60%	0.54%	0	0	0	0	-	-	-	-	-	3	1.00
5	0.74%	0.82%	0.68%	0	0	0	0	-	-	-	-	-	4	1.25
6	0.70%	0.82%	0.80%	0	0	0	0	-	-	-	-	-	5	1.50
7	0.88%	0.75%	0.63%	0	0	0	0	-	-	-	-	-	6	1.75
8	0.68%	1.03%	0.95%	0	0	0	0	-	-	-	-	-	7	2.00
9	0.83%	0.78%	0.71%	0	0	0	0	-	-	-	-	-	8	2.25
10	0.73%	0.96%	0.79%	0	0	0	0	-	-	-	-	-	9	2.50
11	0.89%	0.74%	0.72%	0	0	0	0	-	-	-	-	-		
12	0.89%	0.87%	0.77%	0	0	0	0	-	-	-	-	-		
13	1.63%	1.56%	1.35%	0	0	0	0	-	1.00	0.90	0.86	(0.14)		
14	1.17%	1.44%	1.08%	0	0	0	0	-	1.00	0.90	0.86	(0.14)		
15	2.87%	2.39%	1.95%	0	0	0	0	-	1.00	0.90	0.86	(0.14)		
16	3.67%	3.23%	2.88%	0	0	0	0	-	1.00	1.00	0.95	(0.05)		
17	1.24%	0.61%	0.32%	0	0	0	0	-	-	-	-	-		
18	0.20%	0.88%	0.93%	0	0	0	0	-	1.00	0.90	0.86	(0.14)		
19	0.37%	0.86%	0.71%	0	0	0	0	-	-	-	-	-		
20	1.07%	1.31%	1.17%	0	0	0	0	-	-	-	-	-		
21	2.05%	1.24%	0.82%	0	0	0	0	-	1.00	1.00	0.95	(0.05)		
22	3.96%	2.00%	1.14%	0	0	0	0	-	1.00	1.00	0.95	(0.05)		
23	0.60%	0.26%	0.37%	0	0	0	0	-	1.00	0.90	0.86	(0.14)		
24	1.05%	0.44%	0.06%	0	0	0	0	-	1.00	0.90	0.86	(0.14)		
25	1.38%	0.00%	0.00%	0	0	0	0	-	-	-	-	-		
26	2.64%	1.56%	1.53%	0	0	0	0	-	1.00	1.00	0.95	(0.05)		
27	0.50%	0.56%	0.56%	0	0	0	0	-	-	-	-	-		
40	0.91%	0.78%	1.19%	0	0	0	0	-	1.00	1.00	0.95	(0.05)		
41	1.89%	2.35%	2.03%	0	0	0	0	-	1.00	1.00	0.95	(0.05)		
42	0.48%	0.37%	0.33%	0	0	0	0	-	1.00	1.00	0.95	(0.05)		
43	1.74%	1.70%	1.94%	0	0	0	0	-	1.00	1.00	0.95	(0.05)		
44	4.19%	4.43%	4.06%	0	0	0	0	-	1.00	1.00	0.95	(0.05)		
45	2.36%	1.73%	1.60%	0	0	0	0	-	1.00	1.00	0.95	(0.05)		
99	0.71%	0.31%	0.31%	0	0	0	0	-	-	-	-	-		
<b>Tot</b>	<b>0.81%</b>	<b>0.87%</b>	<b>0.77%</b>											

  

	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
	2027 10,588,201	22,631
	2026 11,670,321	22,631
	<u>Difference:</u>	<u>Difference:</u>
	(1,082,121)	-
	<u>Percent Change:</u>	<u>Percent Change:</u>
	-9.3%	0.0%

 Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers Data Through March, 2026 (2026/07 Rates) Summary by Rate Class

4/1/2026 Credit Factors				Exh #9 Premium Off Balanced to 0% (All Terr, DOI minimum of 1.0)			
Rate Class	Total Mkt Exposures	Credit Eligible Exposures	Potential Credit Premium	Credit Eligible Exposures	%Δ	Potential Credit Premium	%Δ
10	3,144,970	323,176	908,117,571	323,176	0.0%	900,632,113	-0.8%
15	1,154,691	12,020	31,674,679	12,020	0.0%	31,674,679	0.0%
17	147,591	68,660	238,429,623	84,107	22.5%	252,544,433	5.9%
18	71,652	1,617	5,191,379	2,257	39.6%	6,858,449	32.1%
20	44,931	43,921	238,992,838	44,820	2.0%	218,101,957	-8.7%
21	29,038	9,767	43,254,238	9,767	0.0%	38,387,001	-11.3%
25	65,255	4,003	23,159,677	8,245	106.0%	41,180,671	77.8%
26	65,713	469	2,562,638	469	0.0%	2,562,638	0.0%
30	36,417	382	1,133,823	694	81.6%	1,844,064	62.6%
M/M	181,408	22,631	11,670,321	22,631	0.0%	10,400,782	-10.9%
<b>Total</b>	<b>4,941,668</b>	<b>486,646</b>	<b>1,504,186,787</b>	<b>508,185</b>	<b>4.4%</b>	<b>1,504,186,787</b>	<b>0.0%</b>

% of Total Mkt. Exp. 9.8%

10.3%

Estimated Credits Used  
Credit Utilization 1,422,962,415  
94.6%

Estimated Credits Used  
Credit Utilization 1,422,994,006  
94.6%

**Credit Group Ranges:**

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

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

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers Data Through March, 2026 (2026/07 Rates) Summary by Territory

### 4/1/2026 Credit Factors

### Off Balance (All Territories, DOI Minimum of 1.0)

Territory	Total Mkt Exposures	Credit Eligible Exposures	Potential Credit Premium	Credit Eligible Exposures	%Δ	Potential Credit Premium	%Δ
1	195,302	0	0	899	0.0%	2,518,129	0.0%
2	260,618	1,394	5,074,148	1,394	0.0%	4,402,500	-13.2%
3	563,495	3,232	11,366,633	3,232	0.0%	9,862,070	-13.2%
4	355,331	1,906	7,857,609	1,906	0.0%	6,817,524	-13.2%
5	556,570	4,225	16,300,831	19,672	365.6%	46,987,242	188.3%
6	370,980	2,353	9,919,100	2,353	0.0%	8,606,142	-13.2%
7	385,091	14,343	44,985,913	14,343	0.0%	39,031,281	-13.2%
8	216,217	7,673	25,093,832	7,673	0.0%	21,772,247	-13.2%
9	218,911	10,379	38,944,539	10,379	0.0%	33,348,572	-14.4%
10	105,576	4,989	17,583,130	4,989	0.0%	15,061,311	-14.3%
11	78,827	769	4,157,003	769	0.0%	3,606,754	-13.2%
12	207,269	7,802	30,463,218	7,802	0.0%	26,430,905	-13.2%
13	241,884	22,539	66,084,343	24,930	10.6%	71,209,013	7.8%
14	83,145	8,424	29,284,992	8,424	0.0%	27,200,073	-7.1%
15	32,789	3,966	16,132,033	3,966	0.0%	13,641,713	-15.4%
<b>16*</b>	16,843	14,725	44,862,821	14,725	0.0%	44,122,738	-1.6%
17	18,419	484	2,058,725	484	0.0%	1,774,797	-13.8%
18	16,771	13,181	39,762,540	13,181	0.0%	31,357,646	-21.1%
19	16,980	734	3,265,053	734	0.0%	2,775,320	-15.0%
<b>20*</b>	19,011	14,127	49,079,530	14,127	0.0%	48,650,386	-0.9%
<b>21*</b>	49,237	48,083	173,075,293	48,083	0.0%	171,383,900	-1.0%
<b>22*</b>	18,758	18,758	71,115,441	18,758	0.0%	70,266,373	-1.2%
23	41,585	2,375	10,046,342	2,375	0.0%	7,844,888	-21.9%
24	27,585	1,364	4,838,760	1,364	0.0%	4,025,366	-16.8%
25	20,306	522	2,449,685	522	0.0%	2,098,966	-14.3%
<b>26*</b>	27,278	2,369	10,822,197	2,369	0.0%	10,010,737	-7.5%
27	448,494	2,475	7,270,594	2,475	0.0%	6,308,210	-13.2%
<b>40*</b>	22,114	16,834	42,602,284	17,040	1.2%	43,320,010	1.7%
<b>41*</b>	69,076	56,811	131,196,926	57,656	1.5%	135,542,975	3.3%
<b>42*</b>	85,335	66,663	188,298,024	67,463	1.2%	191,092,153	1.5%
<b>43*</b>	56,425	45,972	130,112,417	46,284	0.7%	129,811,920	-0.2%
<b>44*</b>	49,353	43,003	108,621,569	43,643	1.5%	113,321,045	4.3%
<b>45*</b>	55,266	44,173	161,461,262	44,173	0.0%	159,983,879	-0.9%
99	10,830	0	0	0	0.0%	0	0.0%
<b>Total</b>	<b>4,941,668</b>	<b>486,646</b>	<b>1,504,186,787</b>	<b>508,185</b>	<b>4.4%</b>	<b>1,504,186,787</b>	<b>0.0%</b>

% of Total Mkt. Exp.

**9.8%**

**10.3%**

  Denotes DOI Territories

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

Exh #9 Premium Off Balanced to 0% (All Terr, DOI minimum of 1.0)

Territory	Rate Class Group									MC/Misc.
	10	15	17	18	20	21	25	26	30	
1	-	-	-	-	0.87	-	-	-	-	-
2	-	-	-	-	0.87	-	-	-	-	-
3	-	-	-	-	0.87	-	-	-	-	-
4	-	-	-	-	0.87	-	-	-	-	-
5	-	-	0.87	-	0.87	-	-	-	-	-
6	-	-	-	-	0.87	-	-	-	-	-
7	-	-	0.87	-	0.87	-	-	-	-	-
8	-	-	0.87	-	0.87	-	-	-	-	-
9	-	-	0.87	-	0.87	0.78	-	-	-	-
10	-	-	0.87	-	0.87	0.78	-	-	-	-
11	-	-	-	-	0.87	-	-	-	-	-
12	-	-	0.87	-	0.87	-	-	-	-	-
13	-	-	0.87	-	1.08	0.78	0.87	-	-	0.78
14	-	-	0.87	-	1.08	0.87	0.78	-	-	0.78
15	-	-	0.87	-	1.06	0.78	0.87	-	0.78	0.78
<b>16*</b>	1.00	-	1.00	-	1.28	1.00	1.00	-	1.00	1.00
17	-	-	0.87	-	1.06	-	-	-	-	-
18	0.78	-	0.87	0.78	1.06	0.78	0.87	-	-	0.78
19	-	-	0.87	-	0.87	0.78	-	-	-	-
<b>20*</b>	1.00	-	1.00	-	1.28	1.00	1.00	-	-	-
<b>21*</b>	1.00	1.00	1.00	-	1.47	1.00	1.00	-	-	1.00
<b>22*</b>	1.00	1.00	1.00	1.00	1.47	1.00	1.00	1.00	1.00	1.00
23	-	-	0.78	-	0.98	-	0.78	-	-	0.78
24	-	-	-	-	0.87	0.78	0.78	-	-	0.78
25	-	-	0.87	-	0.87	-	0.78	-	-	-
<b>26*</b>	-	-	1.00	-	1.26	1.00	1.00	-	-	1.00
27	-	-	-	-	0.87	-	-	-	-	-
<b>40*</b>	1.00	-	1.00	1.00	1.28	1.00	1.00	-	-	1.00
<b>41*</b>	1.00	-	1.00	1.00	1.08	1.00	1.00	-	-	1.00
<b>42*</b>	1.00	-	1.00	-	1.06	1.00	1.00	-	-	1.00
<b>43*</b>	1.00	-	1.00	-	1.08	1.00	1.00	-	1.00	1.00
<b>44*</b>	1.00	-	1.30	1.00	1.52	1.00	1.00	-	-	1.00
<b>45*</b>	1.00	-	1.00	-	1.08	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		No Credits for Prior and Indicated	35
	No Prior Credit and Adding a Credit	3		No Prior Credit and Adding a Credit	5
	Prior Year Credit stayed the Same	-		Prior Year Credit stayed the Same	26
	Prior Credit Eliminated, Capped	22		Prior Credit Eliminated, Capped at 1	32
	Prior Year Credit Increased	2		Prior Year Credit Increased	3
	Prior Year Credit Decreased, Capped	33		Prior Year Credit Decreased, Capped	9

Total Cells In Matrix      **340**                      **230**                      **110**

# Credit Cells                      127      to                      135                      net chg                      8

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 10

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29				% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits	
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped	Off Balance				Change
1	0.74%	0.79%	0.66%	0	0	0	0	-	-	-	-	-	0.4%	0	0.00
2	0.86%	0.86%	0.71%	0	0	0	0	-	-	-	-	-	0.3%	1	1.00
3	0.96%	1.00%	0.82%	0	0	0	0	-	-	-	-	-	0.3%	2	1.00
4	0.80%	0.77%	0.63%	0	0	0	0	-	-	-	-	-	0.3%	3	1.00
5	1.62%	1.64%	1.29%	0	0	0	0	-	-	-	-	-	0.3%	4	1.25
6	1.17%	1.23%	0.98%	0	0	0	0	-	-	-	-	-	0.3%	5	1.50
7	1.66%	1.74%	1.44%	0	0	0	0	-	-	-	-	-	0.3%	6	1.75
8	1.56%	1.67%	1.32%	0	0	0	0	-	-	-	-	-	0.3%	7	2.00
9	1.92%	1.78%	1.36%	0	0	0	0	-	-	-	-	-	0.2%	8	2.25
10	2.75%	2.84%	2.33%	0	0	0	0	-	-	-	-	-	0.2%	9	2.50
11	1.08%	1.11%	0.89%	0	0	0	0	-	-	-	-	-	0.2%		
12	1.69%	1.70%	1.35%	0	0	0	0	-	-	-	-	-	0.2%		
13	3.78%	3.80%	2.87%	0	0	0	0	-	-	-	-	-	0.2%		
14	4.57%	4.78%	3.76%	0	0	0	0	-	-	-	-	-	0.2%		
15	4.73%	4.28%	3.07%	0	0	0	0	-	-	-	-	-	0.2%		
16	6.69%	6.18%	4.54%	1	1	0	1	1.00	1.00	1.00	1.00	-	0.2%		
17	1.52%	1.58%	1.24%	0	0	0	0	-	-	-	-	-	0.2%		
18	3.55%	3.90%	2.89%	0	0	0	0	-	1.00	0.90	0.78	(0.22)	0.2%		
19	2.71%	2.26%	1.66%	0	0	0	0	-	-	-	-	-	0.2%		
20	5.26%	4.75%	3.64%	1	0	0	0	-	1.00	1.00	1.00	-	0.2%		
21	5.24%	4.98%	3.65%	1	0	0	0	-	1.00	1.00	1.00	-	0.1%		
22	8.38%	7.58%	5.43%	2	1	1	1	1.00	1.00	1.00	1.00	-	0.1%		
23	0.96%	0.89%	0.65%	0	0	0	0	-	-	-	-	-	0.2%		
24	1.68%	1.66%	1.16%	0	0	0	0	-	-	-	-	-	0.2%		
25	0.91%	0.96%	0.76%	0	0	0	0	-	-	-	-	-	0.2%		
26	2.80%	2.56%	1.82%	0	0	0	0	-	-	-	-	-	0.2%		
27	0.69%	0.72%	0.62%	0	0	0	0	-	-	-	-	-	0.4%		
40	3.22%	2.92%	2.06%	0	0	0	0	-	1.00	1.00	1.00	-	0.2%		
41	4.78%	4.68%	3.53%	0	0	0	0	-	1.00	1.00	1.00	-	0.2%		
42	2.67%	2.54%	1.80%	0	0	0	0	-	1.00	1.00	1.00	-	0.2%		
43	5.10%	5.86%	4.79%	1	1	0	1	1.00	1.00	1.00	1.00	-	0.2%		
44	11.53%	12.45%	10.06%	3	3	2	3	1.00	1.00	1.00	1.00	-	0.2%		
45	4.42%	3.84%	2.59%	0	0	0	0	-	1.00	1.00	1.00	-	0.1%		
99	0.57%	0.29%	0.27%	0	0	0	0	-	-	-	-	-			
<b>Tot</b>	<b>1.92%</b>	<b>1.94%</b>	<b>1.52%</b>												

  

	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>	
	2027	900,632,113	323,176
	2026	908,117,571	323,176
	<u>Difference:</u>	<u>Difference:</u>	
	(7,485,458)	-	
	<u>Percent Change:</u>	<u>Percent Change:</u>	
	-0.8%	0.0%	

Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 15

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29				% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits	
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped	Off Balance				Change
1	0.24%	0.28%	0.27%	0	0	0	0	-	-	-	-	-	0.4%	0	0.00
2	0.22%	0.29%	0.27%	0	0	0	0	-	-	-	-	-	0.3%	1	1.00
3	0.28%	0.32%	0.27%	0	0	0	0	-	-	-	-	-	0.3%	2	1.00
4	0.25%	0.24%	0.20%	0	0	0	0	-	-	-	-	-	0.3%	3	1.00
5	0.37%	0.40%	0.34%	0	0	0	0	-	-	-	-	-	0.3%	4	1.25
6	0.31%	0.34%	0.27%	0	0	0	0	-	-	-	-	-	0.3%	5	1.50
7	0.36%	0.39%	0.35%	0	0	0	0	-	-	-	-	-	0.2%	6	1.75
8	0.37%	0.41%	0.38%	0	0	0	0	-	-	-	-	-	0.2%	7	2.00
9	0.42%	0.42%	0.35%	0	0	0	0	-	-	-	-	-	0.2%	8	2.25
10	0.47%	0.51%	0.50%	0	0	0	0	-	-	-	-	-	0.3%	9	2.50
11	0.52%	0.51%	0.46%	0	0	0	0	-	-	-	-	-	0.2%		
12	0.52%	0.67%	0.62%	0	0	0	0	-	-	-	-	-	0.2%		
13	0.94%	0.98%	0.84%	0	0	0	0	-	-	-	-	-	0.2%		
14	1.23%	1.31%	0.98%	0	0	0	0	-	-	-	-	-	0.2%		
15	1.38%	1.35%	1.00%	0	0	0	0	-	-	-	-	-	0.2%		
16	2.21%	2.66%	1.70%	0	0	0	0	-	-	-	-	-	0.2%		
17	0.50%	0.46%	0.46%	0	0	0	0	-	-	-	-	-	0.2%		
18	1.43%	1.51%	1.16%	0	0	0	0	-	-	-	-	-	0.2%		
19	0.91%	1.04%	0.83%	0	0	0	0	-	-	-	-	-	0.2%		
20	2.51%	2.75%	2.58%	0	0	0	0	-	-	-	-	-	0.2%		
21	2.17%	2.25%	1.87%	0	0	0	0	-	1.00	1.00	1.00	-	0.1%		
22	3.81%	3.70%	2.81%	0	0	0	0	-	1.00	1.00	1.00	-	0.2%		
23	0.61%	0.49%	0.36%	0	0	0	0	-	-	-	-	-	0.2%		
24	1.08%	1.08%	0.92%	0	0	0	0	-	-	-	-	-	0.2%		
25	0.91%	0.82%	0.69%	0	0	0	0	-	-	-	-	-	0.2%		
26	1.17%	1.24%	1.00%	0	0	0	0	-	-	-	-	-	0.2%		
27	0.19%	0.23%	0.19%	0	0	0	0	-	-	-	-	-	0.4%		
40	0.97%	1.06%	0.81%	0	0	0	0	-	-	-	-	-	0.2%		
41	1.32%	1.58%	1.30%	0	0	0	0	-	-	-	-	-	0.2%		
42	1.25%	1.60%	1.22%	0	0	0	0	-	-	-	-	-	0.2%		
43	1.83%	2.02%	1.62%	0	0	0	0	-	-	-	-	-	0.1%		
44	2.97%	4.14%	3.44%	0	0	0	0	-	-	-	-	-	0.2%		
45	2.00%	1.85%	1.36%	0	0	0	0	-	-	-	-	-	0.2%		
99	0.40%	0.39%	0.33%	0	0	0	0	-	-	-	-	-			
<b>Tot</b>	<b>0.46%</b>	<b>0.51%</b>	<b>0.43%</b>												

<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
2027 31,674,679	12,020
2026 31,674,679	12,020
<u>Difference:</u>	<u>Difference:</u>
-	-
<u>Percent Change:</u>	<u>Percent Change:</u>
0.0%	0.0%

Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 17

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29 Indicated Credits	2026 Credits	2027 Capped	Off Balance	Change	% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits
	Aug-24	Aug-25	Mar-26	2024	2025	2026									
1	2.44%	2.87%	2.48%	0	0	0	0	-	-	-	-	-	0.3%	0	0.00
2	2.90%	3.33%	2.89%	0	0	0	0	-	-	-	-	-	0.2%	1	1.00
3	4.32%	4.31%	3.39%	0	0	0	0	-	-	-	-	-	0.2%	2	1.00
4	2.76%	2.56%	2.38%	0	0	0	0	-	-	-	-	-	0.2%	3	1.00
5	6.11%	6.22%	4.56%	1	1	0	1	1.00	-	1.00	0.87	0.87	0.2%	4	1.25
6	4.65%	4.46%	3.80%	0	0	0	0	-	-	-	-	-	0.2%	5	1.50
7	6.78%	6.81%	5.22%	1	1	1	1	1.00	1.00	1.00	0.87	(0.13)	0.2%	6	1.75
8	5.93%	6.12%	4.47%	1	1	0	1	1.00	1.00	1.00	0.87	(0.13)	0.2%	7	2.00
9	7.98%	6.57%	4.53%	1	1	0	1	1.00	1.00	1.00	0.87	(0.13)	0.2%	8	2.25
10	9.14%	8.40%	5.96%	2	2	1	2	1.00	1.00	1.00	0.87	(0.13)	0.2%	9	2.50
11	5.50%	4.67%	3.29%	1	0	0	0	-	-	-	-	-	0.1%		
12	7.45%	6.25%	4.25%	1	1	0	1	1.00	1.00	1.00	0.87	(0.13)	0.1%		
13	13.13%	12.53%	8.88%	3	3	2	3	1.00	1.00	1.00	0.87	(0.13)	0.1%		
14	13.46%	12.44%	9.11%	3	3	2	3	1.00	1.00	1.00	0.87	(0.13)	0.1%		
15	12.75%	9.50%	6.72%	3	2	1	2	1.00	1.00	1.00	0.87	(0.13)	0.1%		
16	14.22%	12.06%	9.08%	3	3	2	3	1.00	1.00	1.00	1.00	-	0.1%		
17	7.51%	8.41%	4.45%	1	2	0	1	1.00	1.00	1.00	0.87	(0.13)	0.1%		
18	14.74%	14.09%	8.13%	3	3	2	3	1.00	1.00	1.00	0.87	(0.13)	0.1%		
19	9.82%	8.47%	6.41%	2	2	1	2	1.00	1.00	1.00	0.87	(0.13)	0.1%		
20	16.28%	12.44%	8.54%	3	3	2	3	1.00	1.00	1.00	1.00	-	0.1%		
21	15.63%	13.30%	8.04%	3	3	2	3	1.00	1.00	1.00	1.00	-	0.1%		
22	15.40%	14.81%	9.02%	3	3	2	3	1.00	1.00	1.00	1.00	-	0.1%		
23	4.98%	4.27%	3.17%	0	0	0	0	-	1.00	0.90	0.78	(0.22)	0.1%		
24	6.47%	4.71%	3.66%	1	0	0	0	-	-	-	-	-	0.1%		
25	7.00%	5.97%	5.02%	1	1	1	1	1.00	1.00	1.00	0.87	(0.13)	0.1%		
26	9.02%	7.09%	3.92%	2	1	0	1	1.00	1.00	1.00	1.00	-	0.1%		
27	2.81%	2.89%	2.47%	0	0	0	0	-	-	-	-	-	0.3%		
40	11.33%	11.53%	8.79%	3	3	2	3	1.00	1.00	1.00	1.00	-	0.2%		
41	15.24%	14.83%	10.71%	3	3	2	3	1.00	1.00	1.00	1.00	-	0.2%		
42	10.99%	10.02%	6.69%	2	2	1	2	1.00	1.00	1.00	1.00	-	0.1%		
43	16.22%	16.08%	11.64%	3	3	3	3	1.00	1.00	1.00	1.00	-	0.1%		
44	29.22%	26.79%	19.48%	6	5	4	5	1.50	1.00	1.50	1.30	0.30	0.2%		
45	14.33%	13.10%	7.75%	3	3	1	3	1.00	1.00	1.00	1.00	-	0.1%		
99	0.44%	0.38%	0.45%	0	0	0	0	-	-	-	-	-			
<b>Tot</b>	<b>7.23%</b>	<b>6.86%</b>	<b>5.05%</b>												

<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
2027	252,544,433
2026	238,429,623
<u>Difference:</u>	<u>Difference:</u>
14,114,810	15,447
<u>Percent Change:</u>	<u>Percent Change:</u>
5.9%	22.5%

 Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 18

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29				% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits	
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped	Off Balance				Change
1	0.38%	0.45%	0.56%	0	0	0	0	-	-	-	-	-	0.3%	0	0.00
2	0.58%	0.56%	0.38%	0	0	0	0	-	-	-	-	-	0.3%	1	1.00
3	0.56%	0.72%	0.60%	0	0	0	0	-	-	-	-	-	0.3%	2	1.00
4	0.40%	0.65%	0.39%	0	0	0	0	-	-	-	-	-	0.2%	3	1.00
5	0.95%	1.06%	0.83%	0	0	0	0	-	-	-	-	-	0.2%	4	1.25
6	0.63%	0.59%	0.50%	0	0	0	0	-	-	-	-	-	0.2%	5	1.50
7	1.04%	1.13%	0.77%	0	0	0	0	-	-	-	-	-	0.2%	6	1.75
8	0.89%	0.85%	0.71%	0	0	0	0	-	-	-	-	-	0.2%	7	2.00
9	1.34%	1.36%	1.17%	0	0	0	0	-	-	-	-	-	0.2%	8	2.25
10	1.42%	1.28%	1.20%	0	0	0	0	-	-	-	-	-	0.2%	9	2.50
11	0.48%	0.67%	0.45%	0	0	0	0	-	-	-	-	-	0.2%		
12	1.14%	1.27%	0.82%	0	0	0	0	-	-	-	-	-	0.2%		
13	2.75%	2.31%	1.29%	0	0	0	0	-	-	-	-	-	0.2%		
14	2.46%	3.23%	2.09%	0	0	0	0	-	-	-	-	-	0.2%		
15	3.50%	2.51%	1.75%	0	0	0	0	-	-	-	-	-	0.1%		
16	5.33%	1.91%	3.14%	1	0	0	0	-	-	-	-	-	0.1%		
17	0.81%	1.41%	0.56%	0	0	0	0	-	-	-	-	-	0.2%		
18	2.70%	2.50%	1.68%	0	0	0	0	-	1.00	0.90	0.78	(0.22)	-0.1%		
19	1.61%	1.50%	0.09%	0	0	0	0	-	-	-	-	-	0.1%		
20	1.65%	0.17%	0.20%	0	0	0	0	-	-	-	-	-	0.1%		
21	1.45%	1.81%	1.05%	0	0	0	0	-	-	-	-	-	0.1%		
22	3.28%	4.09%	3.57%	0	0	0	0	-	1.00	1.00	1.00	-	0.1%		
23	0.80%	0.21%	0.55%	0	0	0	0	-	-	-	-	-	0.1%		
24	2.39%	0.96%	1.31%	0	0	0	0	-	-	-	-	-	0.2%		
25	0.00%	0.06%	0.05%	0	0	0	0	-	-	-	-	-	-1.5%		
26	1.43%	2.19%	1.95%	0	0	0	0	-	-	-	-	-	0.1%		
27	0.48%	0.49%	0.44%	0	0	0	0	-	-	-	-	-	0.3%		
40	1.59%	1.15%	0.51%	0	0	0	0	-	1.00	1.00	1.00	-	0.2%		
41	2.46%	3.07%	1.87%	0	0	0	0	-	1.00	1.00	1.00	-	0.2%		
42	1.71%	1.59%	1.33%	0	0	0	0	-	-	-	-	-	0.2%		
43	4.29%	2.80%	2.52%	0	0	0	0	-	-	-	-	-	0.1%		
44	5.78%	9.19%	5.43%	1	2	1	1	1.00	-	1.00	1.00	1.00	0.2%		
45	2.64%	2.97%	1.24%	0	0	0	0	-	-	-	-	-	0.1%		
99	-0.53%	0.00%	0.31%	0	0	0	0	-	-	-	-	-			
<b>Tot</b>	<b>1.02%</b>	<b>1.09%</b>	<b>0.80%</b>												

<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
2027 6,858,449	2,257
2026 5,191,379	1,617
<u>Difference:</u>	<u>Difference:</u>
1,667,070	640
<u>Percent Change:</u>	<u>Percent Change:</u>
32.1%	39.6%

Denotes DOI Territory

**\*Selection Criteria**

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

**Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer**

**Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer**  
**Indicated Private Passenger Auto Residual Market Share Group - Operator Class 20**

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29 Indicated Credits	2026 Credits	2027 Capped	Off Balance	% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits		
	Aug-24	Aug-25	Mar-26	2024	2025	2026									Change	
1	9.57%	7.11%	5.84%	2	1	1	1	1.00	-	1.00	0.87	0.87	0.2%	0	0.00	
2	11.58%	10.81%	5.99%	3	2	1	2	1.00	1.00	1.00	0.87	(0.13)	0.1%	1	1.00	
3	13.01%	9.22%	5.77%	3	2	1	2	1.00	1.00	1.00	0.87	(0.13)	0.1%	2	1.00	
4	9.74%	6.82%	3.88%	2	1	0	1	1.00	1.00	1.00	0.87	(0.13)	0.1%	3	1.00	
5	19.52%	14.76%	8.62%	4	3	2	3	1.00	1.00	1.00	0.87	(0.13)	0.1%	4	1.25	
6	14.71%	10.68%	5.75%	3	2	1	2	1.00	1.00	1.00	0.87	(0.13)	0.1%	5	1.50	
7	19.82%	14.25%	7.73%	4	3	1	3	1.00	1.00	1.00	0.87	(0.13)	0.1%	6	1.75	
8	14.34%	11.05%	6.32%	3	3	1	3	1.00	1.00	1.00	0.87	(0.13)	0.1%	7	2.00	
9	15.76%	9.83%	5.25%	3	2	1	2	1.00	1.00	1.00	0.87	(0.13)	0.1%	8	2.25	
10	19.35%	14.44%	9.52%	4	3	2	3	1.00	1.00	1.00	0.87	(0.13)	0.1%	9	2.50	
11	8.11%	5.26%	3.23%	2	1	0	1	1.00	1.00	1.00	0.87	(0.13)	0.1%			
12	13.43%	10.46%	6.20%	3	2	1	2	1.00	1.00	1.00	0.87	(0.13)	0.1%			
13	25.19%	17.77%	9.37%	5	4	2	4	1.25	1.00	1.25	1.08	0.08	0.1%			
14	20.56%	17.23%	8.54%	4	4	2	4	1.25	1.00	1.25	1.08	0.08	0.1%			
15	26.74%	14.86%	5.93%	5	3	1	3	1.00	1.25	1.23	1.06	(0.19)	0.1%			
16	29.41%	17.55%	8.73%	6	4	2	4	1.25	1.50	1.48	1.28	(0.22)	0.1%			
17	17.88%	10.66%	4.94%	4	2	0	2	1.00	1.25	1.23	1.06	(0.19)	0.1%			
18	19.09%	9.38%	6.35%	4	2	1	2	1.00	1.25	1.23	1.06	(0.19)	0.1%			
19	6.82%	8.84%	5.93%	1	2	1	1	1.00	1.00	1.00	0.87	(0.13)	0.1%			
20	22.86%	19.58%	11.86%	4	4	3	4	1.25	1.50	1.48	1.28	(0.22)	0.1%	Available Credit Prem:	Credit Eligible Exp:	
21	25.53%	22.28%	11.32%	5	4	3	4	1.25	1.75	1.70	1.47	(0.28)	-8.1%			
22	26.64%	22.16%	10.59%	5	4	2	4	1.25	1.75	1.70	1.47	(0.28)	-9.8%	2027	218,101,957	44,820
23	7.29%	4.94%	2.86%	1	0	0	0	-	1.25	1.13	0.98	(0.27)	0.1%			
24	11.63%	7.17%	3.85%	3	1	0	1	1.00	1.00	1.00	0.87	(0.13)	0.1%	2026	238,992,838	43,921
25	13.59%	10.18%	6.20%	3	2	1	2	1.00	1.00	1.00	0.87	(0.13)	0.1%			
26	20.98%	14.79%	7.84%	4	3	1	3	1.00	1.50	1.45	1.26	(0.24)	0.1%	Difference:	Difference:	
27	9.92%	7.24%	4.50%	2	1	0	1	1.00	1.00	1.00	0.87	(0.13)	0.2%			
40	26.53%	21.70%	10.11%	5	4	2	4	1.25	1.50	1.48	1.28	(0.22)	0.1%	(20,890,880)	899	
41	25.19%	17.53%	10.53%	5	4	2	4	1.25	1.00	1.25	1.08	0.08	0.1%			
42	21.86%	15.45%	7.31%	4	3	1	3	1.00	1.25	1.23	1.06	(0.19)	0.1%	Percent Change:	Percent Change:	
43	27.95%	21.84%	12.99%	5	4	3	4	1.25	1.25	1.25	1.08	(0.17)	0.1%			
44	34.86%	31.89%	21.40%	6	6	4	6	1.75	1.50	1.75	1.52	0.02	0.1%	-8.7%	2.0%	
45	27.79%	22.41%	10.63%	5	4	2	4	1.25	1.25	1.25	1.08	(0.17)	-8.4%			
99	1.50%	0.22%	0.00%	0	0	0	0	-	-	-	-	-				
<b>Tot</b>	<b>18.49%</b>	<b>13.72%</b>	<b>7.64%</b>													

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 - 4/1/2027 Credit Offer

#### Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 21

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29				% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits		
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped	Off Balance				Change	
1	1.58%	1.44%	0.75%	0	0	0	0	-	-	-	-	-	0.2%	0	0.00	
2	1.27%	0.70%	0.94%	0	0	0	0	-	-	-	-	-	0.2%	1	1.00	
3	2.12%	2.80%	1.44%	0	0	0	0	-	-	-	-	-	0.2%	2	1.00	
4	1.04%	0.88%	0.19%	0	0	0	0	-	-	-	-	-	0.2%	3	1.00	
5	3.84%	2.90%	2.13%	0	0	0	0	-	-	-	-	-	0.2%	4	1.25	
6	2.58%	1.77%	0.70%	0	0	0	0	-	-	-	-	-	0.2%	5	1.50	
7	3.04%	3.01%	1.95%	0	0	0	0	-	-	-	-	-	0.2%	6	1.75	
8	2.70%	2.29%	1.58%	0	0	0	0	-	-	-	-	-	0.1%	7	2.00	
9	5.02%	3.30%	1.68%	1	0	0	0	-	1.00	0.90	0.78	(0.22)	0.1%	8	2.25	
10	5.58%	4.75%	2.94%	1	0	0	0	-	1.00	0.90	0.78	(0.22)	0.1%	9	2.50	
11	1.55%	1.55%	0.64%	0	0	0	0	-	-	-	-	-	0.1%			
12	1.76%	2.51%	1.40%	0	0	0	0	-	-	-	-	-	0.1%			
13	4.93%	5.21%	3.11%	0	1	0	0	-	1.00	0.90	0.78	(0.22)	0.1%			
14	5.23%	6.07%	3.26%	1	1	0	1	1.00	1.00	1.00	0.87	(0.13)	0.1%			
15	8.36%	4.54%	3.14%	2	0	0	0	-	1.00	0.90	0.78	(0.22)	0.1%			
16	7.11%	5.70%	3.40%	1	1	0	1	1.00	1.00	1.00	1.00	-	0.1%			
17	0.70%	2.30%	2.06%	0	0	0	0	-	-	-	-	-	0.1%			
18	0.89%	0.99%	0.48%	0	0	0	0	-	1.00	0.90	0.78	(0.22)	0.1%			
19	1.75%	3.57%	1.77%	0	0	0	0	-	1.00	0.90	0.78	(0.22)	0.1%			
20	3.72%	3.61%	3.09%	0	0	0	0	-	1.00	1.00	1.00	-	0.1%	Available Credit Prem:	Credit Eligible Exp:	
21	5.31%	5.35%	2.89%	1	1	0	1	1.00	1.00	1.00	1.00	-	0.1%			
22	1.80%	5.24%	3.52%	0	1	0	0	-	1.00	1.00	1.00	-	-0.6%	2027	38,387,001	9,767
23	2.34%	0.29%	0.40%	0	0	0	0	-	-	-	-	-	0.1%			
24	3.50%	5.03%	1.05%	0	1	0	0	-	1.00	0.90	0.78	(0.22)	0.1%	2026	43,254,238	9,767
25	1.71%	0.00%	0.00%	0	0	0	0	-	-	-	-	-	0.1%			
26	2.36%	3.75%	0.28%	0	0	0	0	-	1.00	1.00	1.00	-	-1.6%	Difference:	Difference:	
27	1.47%	1.49%	1.38%	0	0	0	0	-	-	-	-	-	0.2%			
40	6.04%	5.31%	4.32%	1	1	0	1	1.00	1.00	1.00	1.00	-	0.0%	(4,867,237)	-	
41	7.46%	6.81%	3.59%	1	1	0	1	1.00	1.00	1.00	1.00	-	0.1%			
42	3.31%	4.85%	2.72%	0	0	0	0	-	1.00	1.00	1.00	-	0.1%	Percent Change:	Percent Change:	
43	8.01%	8.85%	4.08%	2	2	0	2	1.00	1.00	1.00	1.00	-	0.1%			
44	8.18%	8.91%	6.79%	2	2	1	2	1.00	1.00	1.00	1.00	-	0.1%	-11.3%	0.0%	
45	3.39%	3.55%	2.17%	0	0	0	0	-	1.00	1.00	1.00	-	0.1%			
99	0.25%	0.68%	0.00%	0	0	0	0	-	-	-	-	-				
<b>Tot</b>	<b>3.28%</b>	<b>3.15%</b>	<b>1.86%</b>													

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 - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 25

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29			Off Balance	Change	% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped					
1	1.90%	1.57%	1.42%	0	0	0	0	-	-	-	-	-	0.2%	0	0.00
2	1.98%	1.49%	1.28%	0	0	0	0	-	-	-	-	-	0.2%	1	1.00
3	2.45%	2.01%	1.60%	0	0	0	0	-	-	-	-	-	0.1%	2	1.00
4	1.48%	1.46%	1.37%	0	0	0	0	-	-	-	-	-	0.1%	3	1.00
5	3.81%	3.58%	2.80%	0	0	0	0	-	-	-	-	-	0.1%	4	1.25
6	3.04%	2.62%	2.08%	0	0	0	0	-	-	-	-	-	0.1%	5	1.50
7	3.66%	3.49%	2.35%	0	0	0	0	-	-	-	-	-	0.1%	6	1.75
8	3.00%	2.70%	2.37%	0	0	0	0	-	-	-	-	-	0.1%	7	2.00
9	3.79%	2.43%	1.66%	0	0	0	0	-	-	-	-	-	0.1%	8	2.25
10	4.97%	4.74%	3.38%	0	0	0	0	-	-	-	-	-	0.1%	9	2.50
11	1.95%	0.94%	0.82%	0	0	0	0	-	-	-	-	-	0.1%		
12	4.38%	3.03%	1.75%	0	0	0	0	-	-	-	-	-	0.1%		
13	8.14%	7.21%	4.54%	2	1	0	1	1.00	-	1.00	0.87	0.87	0.1%		
14	5.67%	3.57%	3.15%	1	0	0	0	-	1.00	0.90	0.78	(0.22)	0.1%		
15	8.62%	6.22%	2.63%	2	1	0	1	1.00	1.00	1.00	0.87	(0.13)	0.1%		
16	12.88%	6.50%	3.30%	3	1	0	1	1.00	1.00	1.00	1.00	-	0.1%		
17	1.49%	0.86%	0.00%	0	0	0	0	-	-	-	-	-	0.1%		
18	7.45%	8.04%	2.68%	1	2	0	1	1.00	1.00	1.00	0.87	(0.13)	0.1%		
19	4.75%	5.79%	3.14%	0	1	0	0	-	-	-	-	-	0.1%		
20	8.37%	3.90%	3.62%	2	0	0	0	-	1.00	1.00	1.00	-	0.1%		
21	7.85%	4.78%	2.82%	1	0	0	0	-	1.00	1.00	1.00	-	-8.0%		
22	8.79%	3.77%	1.66%	2	0	0	0	-	1.00	1.00	1.00	-	-9.8%		
23	2.02%	1.27%	1.04%	0	0	0	0	-	1.00	0.90	0.78	(0.22)	0.1%		
24	6.86%	4.45%	1.81%	1	0	0	0	-	1.00	0.90	0.78	(0.22)	0.1%		
25	2.14%	3.46%	0.00%	0	0	0	0	-	1.00	0.90	0.78	(0.22)	0.1%		
26	5.08%	2.70%	1.18%	1	0	0	0	-	1.00	1.00	1.00	-	0.1%		
27	1.59%	1.60%	1.41%	0	0	0	0	-	-	-	-	-	0.2%		
40	7.01%	6.06%	2.59%	1	1	0	1	1.00	-	1.00	1.00	1.00	0.1%		
41	11.07%	8.93%	6.59%	3	2	1	2	1.00	-	1.00	1.00	1.00	0.1%		
42	6.29%	5.05%	3.08%	1	1	0	1	1.00	-	1.00	1.00	1.00	0.1%		
43	7.60%	5.88%	4.49%	1	1	0	1	1.00	1.00	1.00	1.00	-	0.1%		
44	17.57%	13.67%	9.32%	4	3	2	3	1.00	1.00	1.00	1.00	-	0.1%		
45	10.25%	6.93%	4.00%	2	1	0	1	1.00	1.00	1.00	1.00	-	-8.4%		
99	0.82%	0.96%	0.40%	0	0	0	0	-	-	-	-	-			
<b>Tot</b>	<b>3.43%</b>	<b>2.89%</b>	<b>2.17%</b>												

<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
2027 41,180,671	8,245
2026 23,159,677	4,003
<u>Difference:</u>	<u>Difference:</u>
18,020,994	4,242
<u>Percent Change:</u>	<u>Percent Change:</u>
77.8%	106.0%

Denotes DOI Territory

**\*Selection Criteria**

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

**Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer**

**Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer  
Indicated Private Passenger Auto Residual Market Share Group - Operator Class 26**

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29			Off Balance	Change	% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped					
1	0.29%	0.26%	0.23%	0	0	0	0	-	-	-	-	-	0.2%	0	0.00
2	0.32%	0.43%	0.23%	0	0	0	0	-	-	-	-	-	0.2%	1	1.00
3	0.42%	0.49%	0.40%	0	0	0	0	-	-	-	-	-	0.2%	2	1.00
4	0.40%	0.44%	0.27%	0	0	0	0	-	-	-	-	-	0.2%	3	1.00
5	0.67%	0.95%	0.59%	0	0	0	0	-	-	-	-	-	0.2%	4	1.25
6	0.30%	0.52%	0.40%	0	0	0	0	-	-	-	-	-	0.1%	5	1.50
7	1.04%	1.14%	0.69%	0	0	0	0	-	-	-	-	-	0.1%	6	1.75
8	0.69%	0.51%	0.53%	0	0	0	0	-	-	-	-	-	0.1%	7	2.00
9	0.80%	0.85%	0.52%	0	0	0	0	-	-	-	-	-	0.1%	8	2.25
10	1.15%	0.97%	0.86%	0	0	0	0	-	-	-	-	-	0.1%	9	2.50
11	0.67%	0.31%	0.23%	0	0	0	0	-	-	-	-	-	0.1%		
12	0.63%	0.55%	0.33%	0	0	0	0	-	-	-	-	-	0.1%		
13	1.39%	1.13%	1.34%	0	0	0	0	-	-	-	-	-	0.1%		
14	1.82%	1.01%	0.79%	0	0	0	0	-	-	-	-	-	0.1%		
15	1.61%	1.66%	0.82%	0	0	0	0	-	-	-	-	-	0.1%		
16	3.75%	2.04%	1.89%	0	0	0	0	-	-	-	-	-	0.1%		
17	0.64%	0.00%	0.00%	0	0	0	0	-	-	-	-	-	0.1%		
18	0.17%	0.00%	0.00%	0	0	0	0	-	-	-	-	-	0.1%		
19	0.00%	0.00%	0.88%	0	0	0	0	-	-	-	-	-	0.1%		
20	0.97%	0.92%	1.80%	0	0	0	0	-	-	-	-	-	0.1%		
21	0.00%	0.78%	0.77%	0	0	0	0	-	-	-	-	-	0.1%		
22	4.01%	0.00%	0.00%	0	0	0	0	-	1.00	1.00	1.00	-	-0.6%		
23	0.40%	0.67%	0.58%	0	0	0	0	-	-	-	-	-	0.1%		
24	0.29%	1.43%	0.89%	0	0	0	0	-	-	-	-	-	0.1%		
25	0.00%	1.22%	0.00%	0	0	0	0	-	-	-	-	-	0.1%		
26	1.12%	0.95%	0.29%	0	0	0	0	-	-	-	-	-	-1.6%		
27	0.37%	0.53%	0.26%	0	0	0	0	-	-	-	-	-	0.2%		
40	0.66%	0.75%	0.00%	0	0	0	0	-	-	-	-	-	-0.1%		
41	2.05%	2.12%	1.46%	0	0	0	0	-	-	-	-	-	0.1%		
42	1.47%	1.26%	0.99%	0	0	0	0	-	-	-	-	-	0.1%		
43	2.13%	3.65%	3.63%	0	0	0	0	-	-	-	-	-	0.1%		
44	5.22%	4.86%	4.12%	1	0	0	0	-	-	-	-	-	0.1%		
45	1.74%	2.06%	1.55%	0	0	0	0	-	1.00	1.00	1.00	-	0.1%		
99	0.00%	0.27%	0.00%	0	0	0	0	-	-	-	-	-			
<b>Tot</b>	<b>0.63%</b>	<b>0.69%</b>	<b>0.49%</b>												

Available Credit Prem:      Credit Eligible Exp:

2027      2,562,638      469

2026      2,562,638      469

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 - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 30

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29			Off Balance	Change	% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped					
1	0.25%	0.67%	0.78%	0	0	0	0	-	-	-	-	-	0.4%	0	0.00
2	0.85%	0.51%	0.55%	0	0	0	0	-	-	-	-	-	-1.5%	1	1.00
3	0.55%	0.77%	0.68%	0	0	0	0	-	-	-	-	-	0.3%	2	1.00
4	0.62%	0.68%	0.71%	0	0	0	0	-	-	-	-	-	0.3%	3	1.00
5	1.01%	1.13%	1.14%	0	0	0	0	-	-	-	-	-	0.3%	4	1.25
6	0.58%	1.02%	0.88%	0	0	0	0	-	-	-	-	-	0.3%	5	1.50
7	0.98%	1.41%	1.32%	0	0	0	0	-	-	-	-	-	0.3%	6	1.75
8	0.80%	1.05%	0.87%	0	0	0	0	-	-	-	-	-	0.3%	7	2.00
9	1.63%	1.68%	1.34%	0	0	0	0	-	-	-	-	-	0.2%	8	2.25
10	1.04%	1.41%	1.46%	0	0	0	0	-	-	-	-	-	0.3%	9	2.50
11	0.79%	1.38%	1.26%	0	0	0	0	-	-	-	-	-	0.2%		
12	0.79%	1.15%	1.09%	0	0	0	0	-	-	-	-	-	0.2%		
13	1.91%	2.07%	1.22%	0	0	0	0	-	-	-	-	-	0.2%		
14	2.43%	4.08%	2.89%	0	0	0	0	-	-	-	-	-	0.2%		
15	3.00%	4.53%	3.63%	0	0	0	0	-	1.00	0.90	0.78	(0.22)	0.2%		
16	8.85%	6.53%	6.54%	2	1	1	1	1.00	1.00	1.00	1.00	-	0.2%		
17	0.70%	0.73%	1.47%	0	0	0	0	-	-	-	-	-	-1.4%		
18	0.73%	0.00%	0.00%	0	0	0	0	-	-	-	-	-	-0.7%		
19	0.00%	0.21%	0.00%	0	0	0	0	-	-	-	-	-	0.2%		
20	1.87%	2.92%	0.00%	0	0	0	0	-	-	-	-	-	0.2%		
21	3.43%	3.24%	2.21%	0	0	0	0	-	-	-	-	-	0.1%		
22	6.50%	5.13%	6.01%	1	1	1	1	1.00	1.00	1.00	1.00	-	-0.3%		
23	0.28%	0.02%	0.34%	0	0	0	0	-	-	-	-	-	0.2%		
24	1.99%	2.06%	0.32%	0	0	0	0	-	-	-	-	-	0.2%		
25	0.56%	0.63%	0.55%	0	0	0	0	-	-	-	-	-	-0.4%		
26	0.83%	1.10%	0.58%	0	0	0	0	-	-	-	-	-	0.2%		
27	0.22%	0.35%	0.35%	0	0	0	0	-	-	-	-	-	0.4%		
40	0.00%	0.00%	0.00%	0	0	0	0	-	-	-	-	-	0.2%		
41	2.34%	3.86%	4.13%	0	0	0	0	-	-	-	-	-	0.2%		
42	1.19%	0.38%	0.36%	0	0	0	0	-	-	-	-	-	0.2%		
43	6.21%	9.22%	7.40%	1	2	1	1	1.00	-	1.00	1.00	1.00	0.2%		
44	3.49%	6.39%	3.93%	0	1	0	0	-	-	-	-	-	0.2%		
45	5.46%	4.17%	4.11%	1	0	0	0	-	-	-	-	-	0.1%		
99	0.00%	0.00%	1.03%	0	0	0	0	-	-	-	-	-			
<b>Tot</b>	<b>0.95%</b>	<b>1.18%</b>	<b>1.05%</b>												

<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
2027 1,844,064	694
2026 1,133,823	382
<u>Difference:</u>	<u>Difference:</u>
710,240	312
<u>Percent Change:</u>	<u>Percent Change:</u>
62.6%	81.6%

Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class MM

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29				Residual Mark Shr Group	Keep Out Credits	
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped	Off Balance			Change
1	0.66%	0.81%	0.67%	0	0	0	0	-	-	-	-	-	0	0.00
2	0.53%	0.62%	0.56%	0	0	0	0	-	-	-	-	-	1	1.00
3	0.73%	0.93%	0.80%	0	0	0	0	-	-	-	-	-	2	1.00
4	0.54%	0.60%	0.54%	0	0	0	0	-	-	-	-	-	3	1.00
5	0.74%	0.82%	0.68%	0	0	0	0	-	-	-	-	-	4	1.25
6	0.70%	0.82%	0.80%	0	0	0	0	-	-	-	-	-	5	1.50
7	0.88%	0.75%	0.63%	0	0	0	0	-	-	-	-	-	6	1.75
8	0.68%	1.03%	0.95%	0	0	0	0	-	-	-	-	-	7	2.00
9	0.83%	0.78%	0.71%	0	0	0	0	-	-	-	-	-	8	2.25
10	0.73%	0.96%	0.79%	0	0	0	0	-	-	-	-	-	9	2.50
11	0.89%	0.74%	0.72%	0	0	0	0	-	-	-	-	-		
12	0.89%	0.87%	0.77%	0	0	0	0	-	-	-	-	-		
13	1.63%	1.56%	1.35%	0	0	0	0	-	1.00	0.90	0.78	(0.22)		
14	1.17%	1.44%	1.08%	0	0	0	0	-	1.00	0.90	0.78	(0.22)		
15	2.87%	2.39%	1.95%	0	0	0	0	-	1.00	0.90	0.78	(0.22)		
16	3.67%	3.23%	2.88%	0	0	0	0	-	1.00	1.00	1.00	-		
17	1.24%	0.61%	0.32%	0	0	0	0	-	-	-	-	-		
18	0.20%	0.88%	0.93%	0	0	0	0	-	1.00	0.90	0.78	(0.22)		
19	0.37%	0.86%	0.71%	0	0	0	0	-	-	-	-	-		
20	1.07%	1.31%	1.17%	0	0	0	0	-	-	-	-	-		
21	2.05%	1.24%	0.82%	0	0	0	0	-	1.00	1.00	1.00	-		
22	3.96%	2.00%	1.14%	0	0	0	0	-	1.00	1.00	1.00	-		
23	0.60%	0.26%	0.37%	0	0	0	0	-	1.00	0.90	0.78	(0.22)		
24	1.05%	0.44%	0.06%	0	0	0	0	-	1.00	0.90	0.78	(0.22)		
25	1.38%	0.00%	0.00%	0	0	0	0	-	-	-	-	-		
26	2.64%	1.56%	1.53%	0	0	0	0	-	1.00	1.00	1.00	-		
27	0.50%	0.56%	0.56%	0	0	0	0	-	-	-	-	-		
40	0.91%	0.78%	1.19%	0	0	0	0	-	1.00	1.00	1.00	-		
41	1.89%	2.35%	2.03%	0	0	0	0	-	1.00	1.00	1.00	-		
42	0.48%	0.37%	0.33%	0	0	0	0	-	1.00	1.00	1.00	-		
43	1.74%	1.70%	1.94%	0	0	0	0	-	1.00	1.00	1.00	-		
44	4.19%	4.43%	4.06%	0	0	0	0	-	1.00	1.00	1.00	-		
45	2.36%	1.73%	1.60%	0	0	0	0	-	1.00	1.00	1.00	-		
99	0.71%	0.31%	0.31%	0	0	0	0	-	-	-	-	-		
<b>Tot</b>	<b>0.81%</b>	<b>0.87%</b>	<b>0.77%</b>											

  

	<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
	2027 10,400,782	22,631
	2026 11,670,321	22,631
	<u>Difference:</u>	<u>Difference:</u>
	(1,269,539)	-
	<u>Percent Change:</u>	<u>Percent Change:</u>
	-10.9%	0.0%

 Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers Data Through March, 2026 (2026/07 Rates) Summary by Rate Class

4/1/2026 Credit Factors				4/1/27 Indicated - Prem Chg 0%, Off Balance Non-DOI Terr			
Rate Class	Total Mkt Exposures	Credit Eligible Exposures	Potential Credit Premium	Credit Eligible Exposures	%Δ	Potential Credit Premium	%Δ
10	3,144,970	323,176	908,117,571	323,176	0.0%	899,774,514	-0.9%
15	1,154,691	12,020	31,674,679	12,020	0.0%	31,674,679	0.0%
17	147,591	68,660	238,429,623	84,107	22.5%	248,864,996	4.4%
18	71,652	1,617	5,191,379	2,257	39.6%	6,837,935	31.7%
20	44,931	43,921	238,992,838	44,820	2.0%	223,958,900	-6.3%
21	29,038	9,767	43,254,238	9,767	0.0%	37,782,400	-12.7%
25	65,255	4,003	23,159,677	8,245	106.0%	40,645,943	75.5%
26	65,713	469	2,562,638	469	0.0%	2,562,638	0.0%
30	36,417	382	1,133,823	694	81.6%	1,829,449	61.4%
M/M	181,408	22,631	11,670,321	22,631	0.0%	10,255,333	-12.1%
<b>Total</b>	<b>4,941,668</b>	<b>486,646</b>	<b>1,504,186,787</b>	<b>508,185</b>	<b>4.4%</b>	<b>1,504,186,787</b>	<b>0.0%</b>

% of Total Mkt. Exp. 9.8%

10.3%

Estimated Credits Used  
Credit Utilization 1,422,962,415  
94.6%

Estimated Credits Used  
Credit Utilization 1,422,119,295  
94.5%

### Credit Group Ranges:

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

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

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers Data Through March, 2026 (2026/07 Rates) Summary by Territory

4/1/2026 Credit Factors				4/1/27 Indicated - Prem 0%, Off Balance Non-DOI Terr Only			
Territory	Total Mkt Exposures	Credit Eligible Exposures	Potential Credit Premium	Credit Eligible Exposures	%Δ	Potential Credit Premium	%Δ
1	195,302	0	0	899	0.0%	2,437,170	0.0%
2	260,618	1,394	5,074,148	1,394	0.0%	4,260,958	-16.0%
3	563,495	3,232	11,366,633	3,232	0.0%	9,544,999	-16.0%
4	355,331	1,906	7,857,609	1,906	0.0%	6,598,337	-16.0%
5	556,570	4,225	16,300,831	19,672	365.6%	45,476,575	179.0%
6	370,980	2,353	9,919,100	2,353	0.0%	8,329,450	-16.0%
7	385,091	14,343	44,985,913	14,343	0.0%	37,776,403	-16.0%
8	216,217	7,673	25,093,832	7,673	0.0%	21,072,257	-16.0%
9	218,911	10,379	38,944,539	10,379	0.0%	32,276,397	-17.1%
10	105,576	4,989	17,583,130	4,989	0.0%	14,577,081	-17.1%
11	78,827	769	4,157,003	769	0.0%	3,490,795	-16.0%
12	207,269	7,802	30,463,218	7,802	0.0%	25,581,136	-16.0%
13	241,884	22,539	66,084,343	24,930	10.6%	68,919,603	4.3%
14	83,145	8,424	29,284,992	8,424	0.0%	26,325,575	-10.1%
15	32,789	3,966	16,132,033	3,966	0.0%	13,203,125	-18.2%
<b>16*</b>	16,843	14,725	44,862,821	14,725	0.0%	44,778,812	-0.2%
17	18,419	484	2,058,725	484	0.0%	1,717,737	-16.6%
18	16,771	13,181	39,762,540	13,181	0.0%	30,349,480	-23.7%
19	16,980	734	3,265,053	734	0.0%	2,686,091	-17.7%
<b>20*</b>	19,011	14,127	49,079,530	14,127	0.0%	49,030,817	-0.1%
<b>21*</b>	49,237	48,083	173,075,293	48,083	0.0%	172,767,793	-0.2%
<b>22*</b>	18,758	18,758	71,115,441	18,758	0.0%	70,961,078	-0.2%
23	41,585	2,375	10,046,342	2,375	0.0%	7,592,670	-24.4%
24	27,585	1,364	4,838,760	1,364	0.0%	3,895,948	-19.5%
25	20,306	522	2,449,685	522	0.0%	2,031,483	-17.1%
<b>26*</b>	27,278	2,369	10,822,197	2,369	0.0%	10,654,493	-1.5%
27	448,494	2,475	7,270,594	2,475	0.0%	6,105,398	-16.0%
<b>40*</b>	22,114	16,834	42,602,284	17,040	1.2%	43,598,051	2.3%
<b>41*</b>	69,076	56,811	131,196,926	57,656	1.5%	136,553,515	4.1%
<b>42*</b>	85,335	66,663	188,298,024	67,463	1.2%	192,593,965	2.3%
<b>43*</b>	56,425	45,972	130,112,417	46,284	0.7%	130,950,221	0.6%
<b>44*</b>	49,353	43,003	108,621,569	43,643	1.5%	116,588,112	7.3%
<b>45*</b>	55,266	44,173	161,461,262	44,173	0.0%	161,461,262	0.0%
99	10,830	0	0	0	0.0%	0	0.0%
<b>Total</b>	<b>4,941,668</b>	<b>486,646</b>	<b>1,504,186,787</b>	<b>508,185</b>	<b>4.4%</b>	<b>1,504,186,787</b>	<b>0.0%</b>

% of Total Mkt. Exp. 9.8%

**10.3%**

   Denotes DOI Territories

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

Prem Change 0%, Off Balance of Non-DOI Territories Only

Territory	Rate Class Group									
	10	15	17	18	20	21	25	26	30	MC/Misc.
1	-	-	-	-	0.84	-	-	-	-	-
2	-	-	-	-	0.84	-	-	-	-	-
3	-	-	-	-	0.84	-	-	-	-	-
4	-	-	-	-	0.84	-	-	-	-	-
5	-	-	0.84	-	0.84	-	-	-	-	-
6	-	-	-	-	0.84	-	-	-	-	-
7	-	-	0.84	-	0.84	-	-	-	-	-
8	-	-	0.84	-	0.84	-	-	-	-	-
9	-	-	0.84	-	0.84	0.76	-	-	-	-
10	-	-	0.84	-	0.84	0.76	-	-	-	-
11	-	-	-	-	0.84	-	-	-	-	-
12	-	-	0.84	-	0.84	-	-	-	-	-
13	-	-	0.84	-	1.05	0.76	0.84	-	-	0.76
14	-	-	0.84	-	1.05	0.84	0.76	-	-	0.76
15	-	-	0.84	-	1.03	0.76	0.84	-	0.76	0.76
16*	1.00	-	1.00	-	1.48	1.00	1.00	-	1.00	1.00
17	-	-	0.84	-	1.03	-	-	-	-	-
18	0.76	-	0.84	0.76	1.03	0.76	0.84	-	-	0.76
19	-	-	0.84	-	0.84	0.76	-	-	-	-
20*	1.00	-	1.00	-	1.48	1.00	1.00	-	-	-
21*	1.00	1.00	1.00	-	1.70	1.00	1.00	-	-	1.00
22*	1.00	1.00	1.00	1.00	1.70	1.00	1.00	1.00	1.00	1.00
23	-	-	0.76	-	0.94	-	0.76	-	-	0.76
24	-	-	-	-	0.84	0.76	0.76	-	-	0.76
25	-	-	0.84	-	0.84	-	0.76	-	-	-
26*	-	-	1.00	-	1.45	1.00	1.00	-	-	1.00
27	-	-	-	-	0.84	-	-	-	-	-
40*	1.00	-	1.00	1.00	1.48	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	-	1.23	1.00	1.00	-	-	1.00
43*	1.00	-	1.00	-	1.25	1.00	1.00	-	1.00	1.00
44*	1.00	-	1.50	1.00	1.75	1.00	1.00	-	-	1.00
45*	1.00	-	1.00	-	1.25	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		No Credits for Prior and Indicated	35
	No Prior Credit and Adding a Credit	3		No Prior Credit and Adding a Credit	5
	Prior Year Credit stayed the Same	-		Prior Year Credit stayed the Same	28
	Prior Credit Eliminated but Capped	22		Prior Credit Eliminated, Capped at 1.0	32
	Prior Year Credit Increased	2		Prior Year Credit Increased	3
	Prior Year Credit Decreased, Capped	33		Prior Year Credit Decreased, Capped	7

Total Cells In Matrix      **340**                      **230**                      **110**

# Credit Cells                      127                      to                      135                      net chg                      8



# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 15

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29				% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits	
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped	Off Balance				Change
1	0.24%	0.28%	0.27%	0	0	0	0	-	-	-	-	-	0.4%	0	0.00
2	0.22%	0.29%	0.27%	0	0	0	0	-	-	-	-	-	0.3%	1	1.00
3	0.28%	0.32%	0.27%	0	0	0	0	-	-	-	-	-	0.3%	2	1.00
4	0.25%	0.24%	0.20%	0	0	0	0	-	-	-	-	-	0.3%	3	1.00
5	0.37%	0.40%	0.34%	0	0	0	0	-	-	-	-	-	0.3%	4	1.25
6	0.31%	0.34%	0.27%	0	0	0	0	-	-	-	-	-	0.3%	5	1.50
7	0.36%	0.39%	0.35%	0	0	0	0	-	-	-	-	-	0.2%	6	1.75
8	0.37%	0.41%	0.38%	0	0	0	0	-	-	-	-	-	0.2%	7	2.00
9	0.42%	0.42%	0.35%	0	0	0	0	-	-	-	-	-	0.2%	8	2.25
10	0.47%	0.51%	0.50%	0	0	0	0	-	-	-	-	-	0.3%	9	2.50
11	0.52%	0.51%	0.46%	0	0	0	0	-	-	-	-	-	0.2%		
12	0.52%	0.67%	0.62%	0	0	0	0	-	-	-	-	-	0.2%		
13	0.94%	0.98%	0.84%	0	0	0	0	-	-	-	-	-	0.2%		
14	1.23%	1.31%	0.98%	0	0	0	0	-	-	-	-	-	0.2%		
15	1.38%	1.35%	1.00%	0	0	0	0	-	-	-	-	-	0.2%		
16	2.21%	2.66%	1.70%	0	0	0	0	-	-	-	-	-	0.2%		
17	0.50%	0.46%	0.46%	0	0	0	0	-	-	-	-	-	0.2%		
18	1.43%	1.51%	1.16%	0	0	0	0	-	-	-	-	-	0.2%		
19	0.91%	1.04%	0.83%	0	0	0	0	-	-	-	-	-	0.2%		
20	2.51%	2.75%	2.58%	0	0	0	0	-	-	-	-	-	0.2%		
21	2.17%	2.25%	1.87%	0	0	0	0	-	1.00	1.00	1.00	-	0.1%		
22	3.81%	3.70%	2.81%	0	0	0	0	-	1.00	1.00	1.00	-	0.2%		
23	0.61%	0.49%	0.36%	0	0	0	0	-	-	-	-	-	0.2%		
24	1.08%	1.08%	0.92%	0	0	0	0	-	-	-	-	-	0.2%		
25	0.91%	0.82%	0.69%	0	0	0	0	-	-	-	-	-	0.2%		
26	1.17%	1.24%	1.00%	0	0	0	0	-	-	-	-	-	0.2%		
27	0.19%	0.23%	0.19%	0	0	0	0	-	-	-	-	-	0.4%		
40	0.97%	1.06%	0.81%	0	0	0	0	-	-	-	-	-	0.2%		
41	1.32%	1.58%	1.30%	0	0	0	0	-	-	-	-	-	0.2%		
42	1.25%	1.60%	1.22%	0	0	0	0	-	-	-	-	-	0.2%		
43	1.83%	2.02%	1.62%	0	0	0	0	-	-	-	-	-	0.1%		
44	2.97%	4.14%	3.44%	0	0	0	0	-	-	-	-	-	0.2%		
45	2.00%	1.85%	1.36%	0	0	0	0	-	-	-	-	-	0.2%		
99	0.40%	0.39%	0.33%	0	0	0	0	-	-	-	-	-			
<b>Tot</b>	<b>0.46%</b>	<b>0.51%</b>	<b>0.43%</b>												

<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
2027 31,674,679	12,020
2026 31,674,679	12,020
<u>Difference:</u>	<u>Difference:</u>
-	-
<u>Percent Change:</u>	<u>Percent Change:</u>
0.0%	0.0%

Denotes DOI Territory

**\*Selection Criteria**

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

**Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer**

**Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer**  
**Indicated Private Passenger Auto Residual Market Share Group - Operator Class 17**

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29 Indicated Credits	2026 Credits	2027 Capped	Off Balance	Change	% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits
	Aug-24	Aug-25	Mar-26	2024	2025	2026									
1	2.44%	2.87%	2.48%	0	0	0	0	-	-	-	-	-	0.3%	0	0.00
2	2.90%	3.33%	2.89%	0	0	0	0	-	-	-	-	-	0.2%	1	1.00
3	4.32%	4.31%	3.39%	0	0	0	0	-	-	-	-	-	0.2%	2	1.00
4	2.76%	2.56%	2.38%	0	0	0	0	-	-	-	-	-	0.2%	3	1.00
5	6.11%	6.22%	4.56%	1	1	0	1	1.00	-	1.00	0.84	0.84	0.2%	4	1.25
6	4.65%	4.46%	3.80%	0	0	0	0	-	-	-	-	-	0.2%	5	1.50
7	6.78%	6.81%	5.22%	1	1	1	1	1.00	1.00	1.00	0.84	(0.16)	0.2%	6	1.75
8	5.93%	6.12%	4.47%	1	1	0	1	1.00	1.00	1.00	0.84	(0.16)	0.2%	7	2.00
9	7.98%	6.57%	4.53%	1	1	0	1	1.00	1.00	1.00	0.84	(0.16)	0.2%	8	2.25
10	9.14%	8.40%	5.96%	2	2	1	2	1.00	1.00	1.00	0.84	(0.16)	0.2%	9	2.50
11	5.50%	4.67%	3.29%	1	0	0	0	-	-	-	-	-	0.1%		
12	7.45%	6.25%	4.25%	1	1	0	1	1.00	1.00	1.00	0.84	(0.16)	0.1%		
13	13.13%	12.53%	8.88%	3	3	2	3	1.00	1.00	1.00	0.84	(0.16)	0.1%		
14	13.46%	12.44%	9.11%	3	3	2	3	1.00	1.00	1.00	0.84	(0.16)	0.1%		
15	12.75%	9.50%	6.72%	3	2	1	2	1.00	1.00	1.00	0.84	(0.16)	0.1%		
16	14.22%	12.06%	9.08%	3	3	2	3	1.00	1.00	1.00	1.00	-	0.1%		
17	7.51%	8.41%	4.45%	1	2	0	1	1.00	1.00	1.00	0.84	(0.16)	0.1%		
18	14.74%	14.09%	8.13%	3	3	2	3	1.00	1.00	1.00	0.84	(0.16)	0.1%		
19	9.82%	8.47%	6.41%	2	2	1	2	1.00	1.00	1.00	0.84	(0.16)	0.1%		
20	16.28%	12.44%	8.54%	3	3	2	3	1.00	1.00	1.00	1.00	-	0.1%		
21	15.63%	13.30%	8.04%	3	3	2	3	1.00	1.00	1.00	1.00	-	0.1%		
22	15.40%	14.81%	9.02%	3	3	2	3	1.00	1.00	1.00	1.00	-	0.1%		
23	4.98%	4.27%	3.17%	0	0	0	0	-	1.00	0.90	0.76	(0.24)	0.1%		
24	6.47%	4.71%	3.66%	1	0	0	0	-	-	-	-	-	0.1%		
25	7.00%	5.97%	5.02%	1	1	1	1	1.00	1.00	1.00	0.84	(0.16)	0.1%		
26	9.02%	7.09%	3.92%	2	1	0	1	1.00	1.00	1.00	1.00	-	0.1%		
27	2.81%	2.89%	2.47%	0	0	0	0	-	-	-	-	-	0.3%		
40	11.33%	11.53%	8.79%	3	3	2	3	1.00	1.00	1.00	1.00	-	0.2%		
41	15.24%	14.83%	10.71%	3	3	2	3	1.00	1.00	1.00	1.00	-	0.2%		
42	10.99%	10.02%	6.69%	2	2	1	2	1.00	1.00	1.00	1.00	-	0.1%		
43	16.22%	16.08%	11.64%	3	3	3	3	1.00	1.00	1.00	1.00	-	0.1%		
44	29.22%	26.79%	19.48%	6	5	4	5	1.50	1.00	1.50	1.50	0.50	0.2%		
45	14.33%	13.10%	7.75%	3	3	1	3	1.00	1.00	1.00	1.00	-	0.1%		
99	0.44%	0.38%	0.45%	0	0	0	0	-	-	-	-	-			
<b>Tot</b>	<b>7.23%</b>	<b>6.86%</b>	<b>5.05%</b>												

<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
2027 248,864,996	84,107
2026 238,429,623	68,660
<u>Difference:</u>	<u>Difference:</u>
10,435,373	15,447
<u>Percent Change:</u>	<u>Percent Change:</u>
4.4%	22.5%

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 - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 18

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29				% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits	
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped	Off Balance				Change
1	0.38%	0.45%	0.56%	0	0	0	0	-	-	-	-	-	0.3%	0	0.00
2	0.58%	0.56%	0.38%	0	0	0	0	-	-	-	-	-	0.3%	1	1.00
3	0.56%	0.72%	0.60%	0	0	0	0	-	-	-	-	-	0.3%	2	1.00
4	0.40%	0.65%	0.39%	0	0	0	0	-	-	-	-	-	0.2%	3	1.00
5	0.95%	1.06%	0.83%	0	0	0	0	-	-	-	-	-	0.2%	4	1.25
6	0.63%	0.59%	0.50%	0	0	0	0	-	-	-	-	-	0.2%	5	1.50
7	1.04%	1.13%	0.77%	0	0	0	0	-	-	-	-	-	0.2%	6	1.75
8	0.89%	0.85%	0.71%	0	0	0	0	-	-	-	-	-	0.2%	7	2.00
9	1.34%	1.36%	1.17%	0	0	0	0	-	-	-	-	-	0.2%	8	2.25
10	1.42%	1.28%	1.20%	0	0	0	0	-	-	-	-	-	0.2%	9	2.50
11	0.48%	0.67%	0.45%	0	0	0	0	-	-	-	-	-	0.2%		
12	1.14%	1.27%	0.82%	0	0	0	0	-	-	-	-	-	0.2%		
13	2.75%	2.31%	1.29%	0	0	0	0	-	-	-	-	-	0.2%		
14	2.46%	3.23%	2.09%	0	0	0	0	-	-	-	-	-	0.2%		
15	3.50%	2.51%	1.75%	0	0	0	0	-	-	-	-	-	0.1%		
16	5.33%	1.91%	3.14%	1	0	0	0	-	-	-	-	-	0.1%		
17	0.81%	1.41%	0.56%	0	0	0	0	-	-	-	-	-	0.2%		
18	2.70%	2.50%	1.68%	0	0	0	0	-	1.00	0.90	0.76	(0.24)	-0.1%		
19	1.61%	1.50%	0.09%	0	0	0	0	-	-	-	-	-	0.1%		
20	1.65%	0.17%	0.20%	0	0	0	0	-	-	-	-	-	0.1%		
21	1.45%	1.81%	1.05%	0	0	0	0	-	-	-	-	-	0.1%		
22	3.28%	4.09%	3.57%	0	0	0	0	-	1.00	1.00	1.00	-	0.1%		
23	0.80%	0.21%	0.55%	0	0	0	0	-	-	-	-	-	0.1%		
24	2.39%	0.96%	1.31%	0	0	0	0	-	-	-	-	-	0.2%		
25	0.00%	0.06%	0.05%	0	0	0	0	-	-	-	-	-	-1.5%		
26	1.43%	2.19%	1.95%	0	0	0	0	-	-	-	-	-	0.1%		
27	0.48%	0.49%	0.44%	0	0	0	0	-	-	-	-	-	0.3%		
40	1.59%	1.15%	0.51%	0	0	0	0	-	1.00	1.00	1.00	-	0.2%		
41	2.46%	3.07%	1.87%	0	0	0	0	-	1.00	1.00	1.00	-	0.2%		
42	1.71%	1.59%	1.33%	0	0	0	0	-	-	-	-	-	0.2%		
43	4.29%	2.80%	2.52%	0	0	0	0	-	-	-	-	-	0.1%		
44	5.78%	9.19%	5.43%	1	2	1	1	1.00	-	1.00	1.00	1.00	0.2%		
45	2.64%	2.97%	1.24%	0	0	0	0	-	-	-	-	-	0.1%		
99	-0.53%	0.00%	0.31%	0	0	0	0	-	-	-	-	-			
<b>Tot</b>	<b>1.02%</b>	<b>1.09%</b>	<b>0.80%</b>												

<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
2027 6,837,935	2,257
2026 5,191,379	1,617
<u>Difference:</u>	<u>Difference:</u>
1,646,555	640
<u>Percent Change:</u>	<u>Percent Change:</u>
31.7%	39.6%

Denotes DOI Territory

**\*Selection Criteria**

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

**Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer**

**Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer**  
**Indicated Private Passenger Auto Residual Market Share Group - Operator Class 20**

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29 Indicated Credits	2026 Credits	2027 Capped	Off Balance	% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits		
	Aug-24	Aug-25	Mar-26	2024	2025	2026									Change	
1	9.57%	7.11%	5.84%	2	1	1	1	1.00	-	1.00	0.84	0.84	0.2%	0	0.00	
2	11.58%	10.81%	5.99%	3	2	1	2	1.00	1.00	1.00	0.84	(0.16)	0.1%	1	1.00	
3	13.01%	9.22%	5.77%	3	2	1	2	1.00	1.00	1.00	0.84	(0.16)	0.1%	2	1.00	
4	9.74%	6.82%	3.88%	2	1	0	1	1.00	1.00	1.00	0.84	(0.16)	0.1%	3	1.00	
5	19.52%	14.76%	8.62%	4	3	2	3	1.00	1.00	1.00	0.84	(0.16)	0.1%	4	1.25	
6	14.71%	10.68%	5.75%	3	2	1	2	1.00	1.00	1.00	0.84	(0.16)	0.1%	5	1.50	
7	19.82%	14.25%	7.73%	4	3	1	3	1.00	1.00	1.00	0.84	(0.16)	0.1%	6	1.75	
8	14.34%	11.05%	6.32%	3	3	1	3	1.00	1.00	1.00	0.84	(0.16)	0.1%	7	2.00	
9	15.76%	9.83%	5.25%	3	2	1	2	1.00	1.00	1.00	0.84	(0.16)	0.1%	8	2.25	
10	19.35%	14.44%	9.52%	4	3	2	3	1.00	1.00	1.00	0.84	(0.16)	0.1%	9	2.50	
11	8.11%	5.26%	3.23%	2	1	0	1	1.00	1.00	1.00	0.84	(0.16)	0.1%			
12	13.43%	10.46%	6.20%	3	2	1	2	1.00	1.00	1.00	0.84	(0.16)	0.1%			
13	25.19%	17.77%	9.37%	5	4	2	4	1.25	1.00	1.25	1.05	0.05	0.1%			
14	20.56%	17.23%	8.54%	4	4	2	4	1.25	1.00	1.25	1.05	0.05	0.1%			
15	26.74%	14.86%	5.93%	5	3	1	3	1.00	1.25	1.23	1.03	(0.22)	0.1%			
16	29.41%	17.55%	8.73%	6	4	2	4	1.25	1.50	1.48	1.48	(0.02)	0.1%			
17	17.88%	10.66%	4.94%	4	2	0	2	1.00	1.25	1.23	1.03	(0.22)	0.1%			
18	19.09%	9.38%	6.35%	4	2	1	2	1.00	1.25	1.23	1.03	(0.22)	0.1%			
19	6.82%	8.84%	5.93%	1	2	1	1	1.00	1.00	1.00	0.84	(0.16)	0.1%			
20	22.86%	19.58%	11.86%	4	4	3	4	1.25	1.50	1.48	1.48	(0.02)	0.1%	Available Credit Prem:	Credit Eligible Exp:	
21	25.53%	22.28%	11.32%	5	4	3	4	1.25	1.75	1.70	1.70	(0.05)	-8.1%			
22	26.64%	22.16%	10.59%	5	4	2	4	1.25	1.75	1.70	1.70	(0.05)	-9.8%	2027	223,958,900	44,820
23	7.29%	4.94%	2.86%	1	0	0	0	-	1.25	1.13	0.94	(0.31)	0.1%			
24	11.63%	7.17%	3.85%	3	1	0	1	1.00	1.00	1.00	0.84	(0.16)	0.1%	2026	238,992,838	43,921
25	13.59%	10.18%	6.20%	3	2	1	2	1.00	1.00	1.00	0.84	(0.16)	0.1%			
26	20.98%	14.79%	7.84%	4	3	1	3	1.00	1.50	1.45	1.45	(0.05)	0.1%	Difference:	Difference:	
27	9.92%	7.24%	4.50%	2	1	0	1	1.00	1.00	1.00	0.84	(0.16)	0.2%			
40	26.53%	21.70%	10.11%	5	4	2	4	1.25	1.50	1.48	1.48	(0.02)	0.1%	(15,033,938)	899	
41	25.19%	17.53%	10.53%	5	4	2	4	1.25	1.00	1.25	1.25	0.25	0.1%			
42	21.86%	15.45%	7.31%	4	3	1	3	1.00	1.25	1.23	1.23	(0.02)	0.1%	Percent Change:	Percent Change:	
43	27.95%	21.84%	12.99%	5	4	3	4	1.25	1.25	1.25	1.25	-	0.1%			
44	34.86%	31.89%	21.40%	6	6	4	6	1.75	1.50	1.75	1.75	0.25	0.1%	-6.3%	2.0%	
45	27.79%	22.41%	10.63%	5	4	2	4	1.25	1.25	1.25	1.25	-	-8.4%			
99	1.50%	0.22%	0.00%	0	0	0	0	-	-	-	-	-				
<b>Tot</b>	<b>18.49%</b>	<b>13.72%</b>	<b>7.64%</b>													

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 - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 21

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29			Off Balance	Change	% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped					
1	1.58%	1.44%	0.75%	0	0	0	0	-	-	-	-	-	0.2%	0	0.00
2	1.27%	0.70%	0.94%	0	0	0	0	-	-	-	-	-	0.2%	1	1.00
3	2.12%	2.80%	1.44%	0	0	0	0	-	-	-	-	-	0.2%	2	1.00
4	1.04%	0.88%	0.19%	0	0	0	0	-	-	-	-	-	0.2%	3	1.00
5	3.84%	2.90%	2.13%	0	0	0	0	-	-	-	-	-	0.2%	4	1.25
6	2.58%	1.77%	0.70%	0	0	0	0	-	-	-	-	-	0.2%	5	1.50
7	3.04%	3.01%	1.95%	0	0	0	0	-	-	-	-	-	0.2%	6	1.75
8	2.70%	2.29%	1.58%	0	0	0	0	-	-	-	-	-	0.1%	7	2.00
9	5.02%	3.30%	1.68%	1	0	0	0	-	1.00	0.90	0.76	(0.24)	0.1%	8	2.25
10	5.58%	4.75%	2.94%	1	0	0	0	-	1.00	0.90	0.76	(0.24)	0.1%	9	2.50
11	1.55%	1.55%	0.64%	0	0	0	0	-	-	-	-	-	0.1%		
12	1.76%	2.51%	1.40%	0	0	0	0	-	-	-	-	-	0.1%		
13	4.93%	5.21%	3.11%	0	1	0	0	-	1.00	0.90	0.76	(0.24)	0.1%		
14	5.23%	6.07%	3.26%	1	1	0	1	1.00	1.00	1.00	0.84	(0.16)	0.1%		
15	8.36%	4.54%	3.14%	2	0	0	0	-	1.00	0.90	0.76	(0.24)	0.1%		
16	7.11%	5.70%	3.40%	1	1	0	1	1.00	1.00	1.00	1.00	-	0.1%		
17	0.70%	2.30%	2.06%	0	0	0	0	-	-	-	-	-	0.1%		
18	0.89%	0.99%	0.48%	0	0	0	0	-	1.00	0.90	0.76	(0.24)	0.1%		
19	1.75%	3.57%	1.77%	0	0	0	0	-	1.00	0.90	0.76	(0.24)	0.1%		
20	3.72%	3.61%	3.09%	0	0	0	0	-	1.00	1.00	1.00	-	0.1%		
21	5.31%	5.35%	2.89%	1	1	0	1	1.00	1.00	1.00	1.00	-	0.1%		
22	1.80%	5.24%	3.52%	0	1	0	0	-	1.00	1.00	1.00	-	-0.6%		
23	2.34%	0.29%	0.40%	0	0	0	0	-	-	-	-	-	0.1%		
24	3.50%	5.03%	1.05%	0	1	0	0	-	1.00	0.90	0.76	(0.24)	0.1%		
25	1.71%	0.00%	0.00%	0	0	0	0	-	-	-	-	-	0.1%		
26	2.36%	3.75%	0.28%	0	0	0	0	-	1.00	1.00	1.00	-	-1.6%		
27	1.47%	1.49%	1.38%	0	0	0	0	-	-	-	-	-	0.2%		
40	6.04%	5.31%	4.32%	1	1	0	1	1.00	1.00	1.00	1.00	-	0.0%		
41	7.46%	6.81%	3.59%	1	1	0	1	1.00	1.00	1.00	1.00	-	0.1%		
42	3.31%	4.85%	2.72%	0	0	0	0	-	1.00	1.00	1.00	-	0.1%		
43	8.01%	8.85%	4.08%	2	2	0	2	1.00	1.00	1.00	1.00	-	0.1%		
44	8.18%	8.91%	6.79%	2	2	1	2	1.00	1.00	1.00	1.00	-	0.1%		
45	3.39%	3.55%	2.17%	0	0	0	0	-	1.00	1.00	1.00	-	0.1%		
99	0.25%	0.68%	0.00%	0	0	0	0	-	-	-	-	-			
<b>Tot</b>	<b>3.28%</b>	<b>3.15%</b>	<b>1.86%</b>												

<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
2027 37,782,400	9,767
2026 43,254,238	9,767
<u>Difference:</u>	<u>Difference:</u>
(5,471,838)	-
<u>Percent Change:</u>	<u>Percent Change:</u>
-12.7%	0.0%

Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 25

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29				% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits	
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped	Off Balance				Change
1	1.90%	1.57%	1.42%	0	0	0	0	-	-	-	-	-	0.2%	0	0.00
2	1.98%	1.49%	1.28%	0	0	0	0	-	-	-	-	-	0.2%	1	1.00
3	2.45%	2.01%	1.60%	0	0	0	0	-	-	-	-	-	0.1%	2	1.00
4	1.48%	1.46%	1.37%	0	0	0	0	-	-	-	-	-	0.1%	3	1.00
5	3.81%	3.58%	2.80%	0	0	0	0	-	-	-	-	-	0.1%	4	1.25
6	3.04%	2.62%	2.08%	0	0	0	0	-	-	-	-	-	0.1%	5	1.50
7	3.66%	3.49%	2.35%	0	0	0	0	-	-	-	-	-	0.1%	6	1.75
8	3.00%	2.70%	2.37%	0	0	0	0	-	-	-	-	-	0.1%	7	2.00
9	3.79%	2.43%	1.66%	0	0	0	0	-	-	-	-	-	0.1%	8	2.25
10	4.97%	4.74%	3.38%	0	0	0	0	-	-	-	-	-	0.1%	9	2.50
11	1.95%	0.94%	0.82%	0	0	0	0	-	-	-	-	-	0.1%		
12	4.38%	3.03%	1.75%	0	0	0	0	-	-	-	-	-	0.1%		
13	8.14%	7.21%	4.54%	2	1	0	1	1.00	-	1.00	0.84	0.84	0.1%		
14	5.67%	3.57%	3.15%	1	0	0	0	-	1.00	0.90	0.76	(0.24)	0.1%		
15	8.62%	6.22%	2.63%	2	1	0	1	1.00	1.00	1.00	0.84	(0.16)	0.1%		
16	12.88%	6.50%	3.30%	3	1	0	1	1.00	1.00	1.00	1.00	-	0.1%		
17	1.49%	0.86%	0.00%	0	0	0	0	-	-	-	-	-	0.1%		
18	7.45%	8.04%	2.68%	1	2	0	1	1.00	1.00	1.00	0.84	(0.16)	0.1%		
19	4.75%	5.79%	3.14%	0	1	0	0	-	-	-	-	-	0.1%		
20	8.37%	3.90%	3.62%	2	0	0	0	-	1.00	1.00	1.00	-	0.1%		
21	7.85%	4.78%	2.82%	1	0	0	0	-	1.00	1.00	1.00	-	-8.0%		
22	8.79%	3.77%	1.66%	2	0	0	0	-	1.00	1.00	1.00	-	-9.8%		
23	2.02%	1.27%	1.04%	0	0	0	0	-	1.00	0.90	0.76	(0.24)	0.1%		
24	6.86%	4.45%	1.81%	1	0	0	0	-	1.00	0.90	0.76	(0.24)	0.1%		
25	2.14%	3.46%	0.00%	0	0	0	0	-	1.00	0.90	0.76	(0.24)	0.1%		
26	5.08%	2.70%	1.18%	1	0	0	0	-	1.00	1.00	1.00	-	0.1%		
27	1.59%	1.60%	1.41%	0	0	0	0	-	-	-	-	-	0.2%		
40	7.01%	6.06%	2.59%	1	1	0	1	1.00	-	1.00	1.00	1.00	0.1%		
41	11.07%	8.93%	6.59%	3	2	1	2	1.00	-	1.00	1.00	1.00	0.1%		
42	6.29%	5.05%	3.08%	1	1	0	1	1.00	-	1.00	1.00	1.00	0.1%		
43	7.60%	5.88%	4.49%	1	1	0	1	1.00	1.00	1.00	1.00	-	0.1%		
44	17.57%	13.67%	9.32%	4	3	2	3	1.00	1.00	1.00	1.00	-	0.1%		
45	10.25%	6.93%	4.00%	2	1	0	1	1.00	1.00	1.00	1.00	-	-8.4%		
99	0.82%	0.96%	0.40%	0	0	0	0	-	-	-	-	-			
<b>Tot</b>	<b>3.43%</b>	<b>2.89%</b>	<b>2.17%</b>												

<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
2027 40,645,943	8,245
2026 23,159,677	4,003
<u>Difference:</u>	<u>Difference:</u>
17,486,266	4,242
<u>Percent Change:</u>	<u>Percent Change:</u>
75.5%	106.0%

Denotes DOI Territory

**\*Selection Criteria**

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 26

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29			Off Balance	Change	% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped					
1	0.29%	0.26%	0.23%	0	0	0	0	-	-	-	-	-	0.2%	0	0.00
2	0.32%	0.43%	0.23%	0	0	0	0	-	-	-	-	-	0.2%	1	1.00
3	0.42%	0.49%	0.40%	0	0	0	0	-	-	-	-	-	0.2%	2	1.00
4	0.40%	0.44%	0.27%	0	0	0	0	-	-	-	-	-	0.2%	3	1.00
5	0.67%	0.95%	0.59%	0	0	0	0	-	-	-	-	-	0.2%	4	1.25
6	0.30%	0.52%	0.40%	0	0	0	0	-	-	-	-	-	0.1%	5	1.50
7	1.04%	1.14%	0.69%	0	0	0	0	-	-	-	-	-	0.1%	6	1.75
8	0.69%	0.51%	0.53%	0	0	0	0	-	-	-	-	-	0.1%	7	2.00
9	0.80%	0.85%	0.52%	0	0	0	0	-	-	-	-	-	0.1%	8	2.25
10	1.15%	0.97%	0.86%	0	0	0	0	-	-	-	-	-	0.1%	9	2.50
11	0.67%	0.31%	0.23%	0	0	0	0	-	-	-	-	-	0.1%		
12	0.63%	0.55%	0.33%	0	0	0	0	-	-	-	-	-	0.1%		
13	1.39%	1.13%	1.34%	0	0	0	0	-	-	-	-	-	0.1%		
14	1.82%	1.01%	0.79%	0	0	0	0	-	-	-	-	-	0.1%		
15	1.61%	1.66%	0.82%	0	0	0	0	-	-	-	-	-	0.1%		
16	3.75%	2.04%	1.89%	0	0	0	0	-	-	-	-	-	0.1%		
17	0.64%	0.00%	0.00%	0	0	0	0	-	-	-	-	-	0.1%		
18	0.17%	0.00%	0.00%	0	0	0	0	-	-	-	-	-	0.1%		
19	0.00%	0.00%	0.88%	0	0	0	0	-	-	-	-	-	0.1%		
20	0.97%	0.92%	1.80%	0	0	0	0	-	-	-	-	-	0.1%		
21	0.00%	0.78%	0.77%	0	0	0	0	-	-	-	-	-	0.1%		
22	4.01%	0.00%	0.00%	0	0	0	0	-	1.00	1.00	1.00	-	-0.6%		
23	0.40%	0.67%	0.58%	0	0	0	0	-	-	-	-	-	0.1%		
24	0.29%	1.43%	0.89%	0	0	0	0	-	-	-	-	-	0.1%		
25	0.00%	1.22%	0.00%	0	0	0	0	-	-	-	-	-	0.1%		
26	1.12%	0.95%	0.29%	0	0	0	0	-	-	-	-	-	-1.6%		
27	0.37%	0.53%	0.26%	0	0	0	0	-	-	-	-	-	0.2%		
40	0.66%	0.75%	0.00%	0	0	0	0	-	-	-	-	-	-0.1%		
41	2.05%	2.12%	1.46%	0	0	0	0	-	-	-	-	-	0.1%		
42	1.47%	1.26%	0.99%	0	0	0	0	-	-	-	-	-	0.1%		
43	2.13%	3.65%	3.63%	0	0	0	0	-	-	-	-	-	0.1%		
44	5.22%	4.86%	4.12%	1	0	0	0	-	-	-	-	-	0.1%		
45	1.74%	2.06%	1.55%	0	0	0	0	-	1.00	1.00	1.00	-	0.1%		
99	0.00%	0.27%	0.00%	0	0	0	0	-	-	-	-	-			
<b>Tot</b>	<b>0.63%</b>	<b>0.69%</b>	<b>0.49%</b>												

<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>	
2027	2,562,638	469
2026	2,562,638	469
<u>Difference:</u>		<u>Difference:</u>
-		-
<u>Percent Change:</u>		<u>Percent Change:</u>
	0.0%	0.0%

 Denotes DOI Territory

**\*Selection Criteria**

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

**Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer**

**Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer**  
**Indicated Private Passenger Auto Residual Market Share Group - Operator Class 30**

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29			Off Balance	Change	% Rate Adequacy Standard Package	Residual Mark Shr Group	Keep Out Credits
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped					
1	0.25%	0.67%	0.78%	0	0	0	0	-	-	-	-	-	0.4%	0	0.00
2	0.85%	0.51%	0.55%	0	0	0	0	-	-	-	-	-	-1.5%	1	1.00
3	0.55%	0.77%	0.68%	0	0	0	0	-	-	-	-	-	0.3%	2	1.00
4	0.62%	0.68%	0.71%	0	0	0	0	-	-	-	-	-	0.3%	3	1.00
5	1.01%	1.13%	1.14%	0	0	0	0	-	-	-	-	-	0.3%	4	1.25
6	0.58%	1.02%	0.88%	0	0	0	0	-	-	-	-	-	0.3%	5	1.50
7	0.98%	1.41%	1.32%	0	0	0	0	-	-	-	-	-	0.3%	6	1.75
8	0.80%	1.05%	0.87%	0	0	0	0	-	-	-	-	-	0.3%	7	2.00
9	1.63%	1.68%	1.34%	0	0	0	0	-	-	-	-	-	0.2%	8	2.25
10	1.04%	1.41%	1.46%	0	0	0	0	-	-	-	-	-	0.3%	9	2.50
11	0.79%	1.38%	1.26%	0	0	0	0	-	-	-	-	-	0.2%		
12	0.79%	1.15%	1.09%	0	0	0	0	-	-	-	-	-	0.2%		
13	1.91%	2.07%	1.22%	0	0	0	0	-	-	-	-	-	0.2%		
14	2.43%	4.08%	2.89%	0	0	0	0	-	-	-	-	-	0.2%		
15	3.00%	4.53%	3.63%	0	0	0	0	-	1.00	0.90	0.76	(0.24)	0.2%		
16	8.85%	6.53%	6.54%	2	1	1	1	1.00	1.00	1.00	1.00	-	0.2%		
17	0.70%	0.73%	1.47%	0	0	0	0	-	-	-	-	-	-1.4%		
18	0.73%	0.00%	0.00%	0	0	0	0	-	-	-	-	-	-0.7%		
19	0.00%	0.21%	0.00%	0	0	0	0	-	-	-	-	-	0.2%		
20	1.87%	2.92%	0.00%	0	0	0	0	-	-	-	-	-	0.2%		
21	3.43%	3.24%	2.21%	0	0	0	0	-	-	-	-	-	0.1%		
22	6.50%	5.13%	6.01%	1	1	1	1	1.00	1.00	1.00	1.00	-	-0.3%		
23	0.28%	0.02%	0.34%	0	0	0	0	-	-	-	-	-	0.2%		
24	1.99%	2.06%	0.32%	0	0	0	0	-	-	-	-	-	0.2%		
25	0.56%	0.63%	0.55%	0	0	0	0	-	-	-	-	-	-0.4%		
26	0.83%	1.10%	0.58%	0	0	0	0	-	-	-	-	-	0.2%		
27	0.22%	0.35%	0.35%	0	0	0	0	-	-	-	-	-	0.4%		
40	0.00%	0.00%	0.00%	0	0	0	0	-	-	-	-	-	0.2%		
41	2.34%	3.86%	4.13%	0	0	0	0	-	-	-	-	-	0.2%		
42	1.19%	0.38%	0.36%	0	0	0	0	-	-	-	-	-	0.2%		
43	6.21%	9.22%	7.40%	1	2	1	1	1.00	-	1.00	1.00	1.00	0.2%		
44	3.49%	6.39%	3.93%	0	1	0	0	-	-	-	-	-	0.2%		
45	5.46%	4.17%	4.11%	1	0	0	0	-	-	-	-	-	0.1%		
99	0.00%	0.00%	1.03%	0	0	0	0	-	-	-	-	-			
<b>Tot</b>	<b>0.95%</b>	<b>1.18%</b>	<b>1.05%</b>												

<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
2027 1,829,449	694
2026 1,133,823	382
<u>Difference:</u>	<u>Difference:</u>
695,625	312
<u>Percent Change:</u>	<u>Percent Change:</u>
61.4%	81.6%

Denotes DOI Territory

\*Selection Criteria

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

# Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer

## Commonwealth Automobile Reinsurers - 4/1/2027 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class MM

Terr	Residual Market Share			Indicated Mkt Share Range			Selected Range*	2027 R29				Residual Mark Shr Group	Keep Out Credits		
	Aug-24	Aug-25	Mar-26	2024	2025	2026		Indicated Credits	2026 Credits	2027 Capped	Off Balance			Change	
1	0.66%	0.81%	0.67%	0	0	0	0	-	-	-	-	-	0	0.00	
2	0.53%	0.62%	0.56%	0	0	0	0	-	-	-	-	-	1	1.00	
3	0.73%	0.93%	0.80%	0	0	0	0	-	-	-	-	-	2	1.00	
4	0.54%	0.60%	0.54%	0	0	0	0	-	-	-	-	-	3	1.00	
5	0.74%	0.82%	0.68%	0	0	0	0	-	-	-	-	-	4	1.25	
6	0.70%	0.82%	0.80%	0	0	0	0	-	-	-	-	-	5	1.50	
7	0.88%	0.75%	0.63%	0	0	0	0	-	-	-	-	-	6	1.75	
8	0.68%	1.03%	0.95%	0	0	0	0	-	-	-	-	-	7	2.00	
9	0.83%	0.78%	0.71%	0	0	0	0	-	-	-	-	-	8	2.25	
10	0.73%	0.96%	0.79%	0	0	0	0	-	-	-	-	-	9	2.50	
11	0.89%	0.74%	0.72%	0	0	0	0	-	-	-	-	-			
12	0.89%	0.87%	0.77%	0	0	0	0	-	-	-	-	-			
13	1.63%	1.56%	1.35%	0	0	0	0	-	1.00	0.90	0.76	(0.24)			
14	1.17%	1.44%	1.08%	0	0	0	0	-	1.00	0.90	0.76	(0.24)			
15	2.87%	2.39%	1.95%	0	0	0	0	-	1.00	0.90	0.76	(0.24)			
16	3.67%	3.23%	2.88%	0	0	0	0	-	1.00	1.00	1.00	-			
17	1.24%	0.61%	0.32%	0	0	0	0	-	-	-	-	-			
18	0.20%	0.88%	0.93%	0	0	0	0	-	1.00	0.90	0.76	(0.24)			
19	0.37%	0.86%	0.71%	0	0	0	0	-	-	-	-	-			
20	1.07%	1.31%	1.17%	0	0	0	0	-	-	-	-	-			
21	2.05%	1.24%	0.82%	0	0	0	0	-	1.00	1.00	1.00	-			
22	3.96%	2.00%	1.14%	0	0	0	0	-	1.00	1.00	1.00	-			
23	0.60%	0.26%	0.37%	0	0	0	0	-	1.00	0.90	0.76	(0.24)	2027	10,255,333	22,631
24	1.05%	0.44%	0.06%	0	0	0	0	-	1.00	0.90	0.76	(0.24)	2026	11,670,321	22,631
25	1.38%	0.00%	0.00%	0	0	0	0	-	-	-	-	-			
26	2.64%	1.56%	1.53%	0	0	0	0	-	1.00	1.00	1.00	-			
27	0.50%	0.56%	0.56%	0	0	0	0	-	-	-	-	-			
40	0.91%	0.78%	1.19%	0	0	0	0	-	1.00	1.00	1.00	-		(1,414,989)	-
41	1.89%	2.35%	2.03%	0	0	0	0	-	1.00	1.00	1.00	-			
42	0.48%	0.37%	0.33%	0	0	0	0	-	1.00	1.00	1.00	-			
43	1.74%	1.70%	1.94%	0	0	0	0	-	1.00	1.00	1.00	-			
44	4.19%	4.43%	4.06%	0	0	0	0	-	1.00	1.00	1.00	-			
45	2.36%	1.73%	1.60%	0	0	0	0	-	1.00	1.00	1.00	-			
99	0.71%	0.31%	0.31%	0	0	0	0	-	-	-	-	-			
<b>Tot</b>	<b>0.81%</b>	<b>0.87%</b>	<b>0.77%</b>												

<u>Available Credit Prem:</u>	<u>Credit Eligible Exp:</u>
2027	10,255,333
2026	11,670,321
<u>Difference:</u>	<u>Difference:</u>
(1,414,989)	-
<u>Percent Change:</u>	<u>Percent Change:</u>
-12.1%	0.0%

Denotes DOI Territory

**\*Selection Criteria**

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

Massachusetts Private Passenger Automobile  
7/1/2026 MAIP Rate Adequacy

Percentage Rate Adequacy for the Standard Package

Territory	Rate Class								
	10	15	17	18	20	21	25	26	30
1	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.4%
2	0.3%	0.3%	0.2%	0.3%	0.1%	0.2%	0.2%	0.2%	<b>-1.5%</b>
3	0.3%	0.3%	0.2%	0.3%	0.1%	0.2%	0.1%	0.2%	0.3%
4	0.3%	0.3%	0.2%	0.2%	0.1%	0.2%	0.1%	0.2%	0.3%
5	0.3%	0.3%	0.2%	0.2%	0.1%	0.2%	0.1%	0.2%	0.3%
6	0.3%	0.3%	0.2%	0.2%	0.1%	0.2%	0.1%	0.1%	0.3%
7	0.3%	0.2%	0.2%	0.2%	0.1%	0.2%	0.1%	0.1%	0.3%
8	0.3%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.3%
9	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%
10	0.2%	0.3%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.3%
11	0.2%	0.2%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%
12	0.2%	0.2%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%
13	0.2%	0.2%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%
14	0.2%	0.2%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%
15	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
16	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
17	0.2%	0.2%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	<b>-1.4%</b>
18	0.2%	0.2%	0.1%	<b>-0.1%</b>	0.1%	0.1%	0.1%	0.1%	<b>-0.7%</b>
19	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
20	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
21	0.1%	0.1%	0.1%	0.1%	<b>-8.1%</b>	0.1%	<b>-8.0%</b>	0.1%	0.1%
22	0.1%	0.2%	0.1%	0.1%	<b>-9.8%</b>	<b>-0.6%</b>	<b>-9.8%</b>	<b>-0.6%</b>	<b>-0.3%</b>
23	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
24	0.2%	0.2%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%
25	0.2%	0.2%	0.1%	<b>-1.5%</b>	0.1%	0.1%	0.1%	0.1%	<b>-0.4%</b>
26	0.2%	0.2%	0.1%	0.1%	0.1%	<b>-1.6%</b>	0.1%	<b>-1.6%</b>	0.2%
27	0.4%	0.4%	0.3%	0.3%	0.2%	0.2%	0.2%	0.2%	0.4%
40	0.2%	0.2%	0.2%	0.2%	0.1%	0.0%	0.1%	<b>-0.1%</b>	0.2%
41	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%
42	0.2%	0.2%	0.1%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%
43	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.2%
44	0.2%	0.2%	0.2%	0.2%	0.1%	0.1%	0.1%	0.1%	0.2%
45	0.1%	0.2%	0.1%	0.1%	<b>-8.4%</b>	0.1%	<b>-8.4%</b>	0.1%	0.1%

Note: An adequate rate is denoted with a positive value.

An inadequate rate is denoted with a negative value and shown in **Bold** text.

Cells that have an existing credit factor are highlighted.

The Standard Package includes A-1 (25/50), A-2, PDL (100,000), B (100/300), U-1(100/300), U-2 (100/3000), Comprehensive (\$500 deductible) and Collision (\$500 deductible).

## Assignment Summary By Policy Effective Month (Through May 1st, 2026)

<u>Date</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>	<u>2026</u>	<u>% Difference</u>				
	<u>Assignment</u>	<u>Assignment</u>	<u>Assignment</u>	<u>Assignment</u>	<u>Assignment</u>	<u>Assignment</u>	<u>22/21</u>	<u>23/22</u>	<u>24/23</u>	<u>25/24</u>	<u>26/25</u>
Jan	912	762	2,155	6,854	5,505	2,283	-16.4%	182.8%	218.1%	-19.7%	-58.5%
Feb	807	787	2,296	7,853	4,998	2,172	-2.5%	191.7%	242.0%	-36.4%	-56.5%
Mar	1,433	1,157	3,262	8,510	5,914	2,681	-19.3%	181.9%	160.9%	-30.5%	-54.7%
Apr	1,207	<b>1,093</b>	3,028	8,179	5,079	2,322	<b>-9.4%</b>	177.0%	170.1%	-37.9%	-54.3%
May	1,093	1,173	<b>3,235</b>	<b>6,801</b>	4,773		7.3%	<b>175.8%</b>	<b>110.2%</b>	-29.8%	
Jun	1,212	1,274	3,590	5,947	4,474		5.1%	181.8%	65.7%	-24.8%	
Jul	1,079	1,295	3,777	6,376	<b>3,548</b>		20.0%	191.7%	68.8%	<b>-44.4%</b>	
Aug	1,065	1,527	4,781	6,361	3,266		43.4%	213.1%	33.0%	-48.7%	
Sep	955	1,532	5,168	6,011	3,246		60.4%	237.3%	16.3%	-46.0%	
Oct	946	1,603	5,580	6,331	3,106		69.5%	248.1%	13.5%	-50.9%	
Nov	844	1,643	5,799	<b>4,929</b>	2,356		94.7%	253.0%	<b>-15.0%</b>	-52.2%	
Dec	798	1,843	5,891	4,909	2,451		131.0%	219.6%	-16.7%	-50.1%	
<b>BOLD</b>	<b>Indicates a new MAIP rate went into effect that month.</b>										
Total YTD	12,351	15,689	48,562	79,061	48,716	9,458	27.0%	209.5%	62.8%	-38.4%	
Avg Mo	1,029	1,307	4,047	6,588	4,060	2,365	27.0%	209.5%	62.8%	-38.4%	-41.8%
Through April	4,359	3,799	10,741	31,396	21,496	9,458	-12.8%	182.7%	192.3%	-31.5%	-56.0%

### Residual Market Share (Based on Stat Rpt Exp)

<u>Actg</u>	<u>PY 2021</u>	<u>PY 2022</u>	<u>PY 2023</u>	<u>PY 2024</u>	<u>PY 2025</u>	<u>PY 2026</u>
Jan	0.5%	0.3%	0.5%	1.4%	1.8%	1.2%
Feb	0.5%	0.4%	0.6%	1.9%	2.1%	1.3%
Mar	0.6%	0.4%	0.7%	2.1%	2.1%	1.3%
Apr	0.6%	<b>0.4%</b>	0.7%	2.1%	2.1%	
May	0.6%	0.4%	<b>0.8%</b>	<b>2.1%</b>	2.0%	
Jun	0.5%	0.4%	0.8%	2.0%	<b>1.9%</b>	
Jul	0.5%	0.4%	0.8%	2.0%	1.9%	
Aug	0.5%	0.4%	0.9%	1.9%	1.8%	
Sep	0.5%	0.4%	0.9%	1.9%	1.7%	
Oct	0.5%	0.4%	1.0%	2.0%	1.7%	
Nov	0.5%	0.4%	1.0%	<b>2.0%</b>	1.6%	
Dec	0.5%	0.4%	1.1%	1.9%	1.6%	
Year End	0.5%	0.4%	1.0%	1.8%	1.5%	

**MAIP Residual Market Share By Policy Effective Month (Stat Reported PDL Exposures Including New and Renewal Business)**

Data as of March, 2026

PY 2023-2026

<u>PY</u>	<u>Eff Mo</u>	<u>ID 9</u>	<u>Tot Mkt</u>	<u>Res Mkt</u>	<u>PY</u>	<u>Eff Mo</u>	<u>ID 9</u>	<u>Tot Mkt</u>	<u>Res Mkt</u>	<u>PY</u>	<u>Eff Mo</u>	<u>ID 9</u>	<u>Tot Mkt</u>	<u>Res Mkt</u>	<u>PY</u>	<u>Eff Mo</u>	<u>ID 9</u>	<u>Tot Mkt</u>	<u>Res Mkt</u>
		<u>Exp</u>	<u>Exp</u>	<u>Share</u>			<u>Exp</u>	<u>Exp</u>	<u>Share</u>			<u>Exp</u>	<u>Exp</u>	<u>Share</u>			<u>Exp</u>	<u>Exp</u>	<u>Share</u>
23	1	2,345	466,188	0.50%	24	1	7,124	460,964	1.55%	25	1	7,456	459,151	1.62%	26	1	5,112	463,314	1.10%
23	2	2,397	342,670	0.70%	24	2	7,971	349,013	2.28%	25	2	7,303	353,029	2.07%	26	2	5,234	367,842	1.42%
23	3	3,424	408,492	0.84%	24	3	8,779	409,986	2.14%	25	3	8,328	415,147	2.01%	26	3	6,163	433,196	1.42%
23	4	3,144	410,564	0.77%	24	4	8,507	412,623	2.06%	25	4	7,717	417,732	1.85%	26	4			
23	5	3,411	413,652	0.82%	24	5	7,087	415,701	1.70%	25	5	7,101	419,078	1.69%	26	5			
23	6	3,705	429,023	0.86%	24	6	6,505	426,518	1.53%	25	6	6,521	428,184	1.52%	26	6			
23	7	3,888	417,590	0.93%	24	7	6,833	417,732	1.64%	25	7	5,359	423,040	1.27%	26	7			
23	8	4,921	441,017	1.12%	24	8	7,381	441,671	1.67%	25	8	5,371	447,349	1.20%	26	8			
23	9	5,358	410,875	1.30%	24	9	7,219	411,061	1.76%	25	9	5,375	419,980	1.28%	26	9			
23	10	5,717	391,210	1.46%	24	10	7,544	395,237	1.91%	25	10	5,197	406,548	1.28%	26	10			
23	11	5,939	348,410	1.70%	24	11	6,470	350,844	1.84%	25	11	4,439	359,364	1.24%	26	11			
23	12	6,064	347,683	1.74%	24	12	6,654	351,080	1.90%	25	12	4,820	362,444	1.33%	26	12			
		50,313	4,827,372	1.04%			88,072	4,842,429	1.82%			74,986	4,911,045	1.53%			16,509	1,264,353	1.31%
Through March		8,165	1,217,349	0.67%			23,874	1,219,963	1.96%			23,087	1,227,327	1.88%					

**Current Rolling 12 Months as of March, 2026**

ID 9 Assigned 68,408  
Tot Mkt 4,948,071  
Res Mkt Share 1.38%