



NATALIE A. HUBLEY  
PRESIDENT

## COMMONWEALTH AUTOMOBILE REINSURERS

101 Arch Street, Suite 400 Boston, Massachusetts 02110  
www.commauto.com 617-338-4000

### NOTICE OF MEETING

#### REINSURANCE COMMITTEE

A meeting of the Reinsurance Committee will be held at the Automobile Insurers Bureau Conference Center at 101 Arch Street, 7<sup>th</sup> Floor, Boston, on

**THURSDAY, MAY 16, 2019 AT 10:00 A.M.**

#### MEMBERS OF THE COMMITTEE

Mr. James Hyatt – Chair  
Arbella Insurance Group

Mr. Douglas Briggs  
Ms. Kellie Thibodeau

Quincy Mutual Group  
The Hanover Insurance Company

#### AGENDA

##### RC

##### **19.03 CAR Conflict of Interest Policy**

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

##### RC

##### **19.04 Commercial Residual Market Reinsurance Arrangement**

The Reinsurance Committee is tasked with investigating the feasibility of entering into a reinsurance treaty for CAR as a temporary solution to address the growing commercial deficit while measures are implemented to improve consistency of procedures among Servicing Carriers, strengthen program oversight, and achieve rate adequacy.

To assist the Committee in its discussion, attached are reports profiling the commercial residual market. (Docket #RC19.04, Exhibit #1)

##### **Other Business**

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

**Executive Session**

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

SHANNON CHIU  
Actuarial/Statistical Analyst

Attachment

Boston, Massachusetts  
May 2, 2019



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### Commercial Residual Market Profile

The following reports are included:

1. Stat Reported Undeveloped Deficit By Vehicle Type (Exhibit #1 Page 3)
2. Loss Reserving Committee Historical Deficit By Year (Exhibit #1 Page 4)

#### A. Residual Market (Ceded) Profile Data

3. PDL Exposures, Exposure Based Cession Rate, Written Premium, Premium Based Cession Rate, Incurred Loss, Incurred Loss Ratio (Exhibit #1 Pages 5-7)

The reports include Industry Profile data for Policy Years 2016-2018, using statistically reported data as of December, 2018. The data is also categorized into major class type groups, as follows:

<u>Class Type Group</u>	<u>Class Types</u>
Regular TTT and Regular TTT – Fleet	21,23
Zone Rated TTT and Zone Rated TTT – Fleet	22,24
Commercial Buses and Commercial Buses - Fleet	32,37
Zone Rated Buses and Zone Rated Buses - Fleet	34,38
Limo/PPT Buses and Limo/PPT Buses – Fleet	35,39
Garages - Premises and Garages Not Subject to Compulsory Law	42,43
Garages Subject to Compulsory Law	41
Van Pools	33
Private Passenger Types - Non Fleet	81
Private Passenger Types – Fleet	82
Special Types and Motorcycles	51,52
Non-Owned, Special Rating and Gross Receipts and Mileage	61,62,71,72

#### B. Frequency and Severity Data Reports

4. Frequency By Coverage, PDL Exposure-Based, Per 100 Exposures (Exhibit #1 Pages 8-12)
5. Claim Counts and Severity By Coverage (Exhibit #1 Pages 13-17)

Frequency and Severity data is reflected for Policy Years 2016-2018, using statistically reported data as of December, 2018. The data is also categorized into major class type groups as noted above.

### **C. Other Data Reports**

6. Exposures By Liability Limit (Exhibit #1 Pages 18-20)
7. Exposures By Class Type Group and Liability Limit (Exhibit #1 Pages 21-22)
8. Summary of Large Loss By Policy Year (Exhibit #1 Page 23)
9. Change in Large Loss By Policy Year (Exhibit #1 Page 24)

### **Additional Data Specifications**

#### Losses

Losses include ALAE and are based on statistically reported data only, with no loss development/IBNR. Incurred losses include paid losses plus reported loss reserves.

#### Exposures

Exposures are shown on a per car basis, as the number of car years. A car year is equivalent to one car insured for twelve months.

#### Cession Rate

Cession Rate = Ceded Data / Total Market Data. Cession Rate is provided using PDL exposures and Written Premium by class type group/policy year.

#### Claim Counts

The Commercial Statistical Plan requires companies to report separate claim-ids for individual claimants involved in one accident. Therefore, the derived claim count will assign separate claim counts for each of the claimants.

**Commonwealth Automobile Reinsurers**  
**Unprojected Deficit By Policy Year (Reported Data Only)**  
**Data Through December, 2018**

<u>ClsTyp</u>	<u>Description</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
21	TTT	2,561,067	4,716,696	1,345,952	4,030,074	12,999,038
22	ZONE RATED TTT	706,105	1,302,685	(422,797)	(837,989)	2,615,963
23	TTT - FLEET	(73,988)	(17,687)	1,861,969	2,841,363	2,362,413
24	ZONE RATED TTT - FLEET	1,433,148	1,258,093	110,257	1,586,396	3,667,925
28	LIMOUSINES	482,629	122,582	705,286	36,091	896,057
29	LIMOUSINES - FLEET	(402,683)	(57,747)	(1,639,820)	(711,958)	643,700
31	TAXIS	847,000	1,240,142	568,145	520,178	527,435
32	COMMERCIAL BUSES	1,289,555	1,663,035	456,019	1,738,408	2,519,247
33	VAN POOLS	(19,624)	46,591	81,342	(83,281)	507,977
34	ZONE RATED BUSES	(2,406,484)	(5,817,168)	531,485	(1,391,735)	524,045
35	LIMOUSINES AND PPT BUSES	(689,849)	(1,463,728)	(1,264,760)	426,261	657,776
36	TAXIS - FLEET	(44,813)	373,616	244,278	460,159	(153,655)
37	COMMERCIAL BUSES - FLEET	1,838,410	2,025,542	(15,511,001)	3,795,717	7,202,917
38	ZONE RATED BUSES - FLEET	(336,768)	(7,762,582)	(4,780,739)	967,604	(7,456,935)
39	LIMOUSINES AND PPT BUSES - FLEET	(535,832)	(2,221,026)	(524,034)	262,323	2,830,983
41	GARAGES SUBJECT TO COMPULSORY LAW	(601,285)	658,577	(3,467,359)	(563,425)	4,031,998
42	GARAGES - PREMISES	(226,377)	(270,854)	55,288	49,679	(137,861)
51	SPECIAL TYPES	760,480	2,523,188	2,398,172	2,485,796	2,221,501
52	COMMERCIAL MOTORCYCLES	55,048	(17,081)	32,056	1,273	56,115
61	NON-OWNED	(1,468,091)	(5,514,944)	(1,122,432)	(684,216)	681,355
62	NON-OWNED	(1,605,389)	65,454	(1,756,405)	141,712	877,138
71	SPECIAL RATING AND ADJUSTMENT	882,227	(596,305)	1,126,767	8,676	14,733
81	PPT	(8,750,294)	(12,074,094)	(10,967,569)	(10,989,477)	(6,677,605)
82	PPT - FLEET	661,349	(297,285)	(1,239,319)	745,162	928,148
Total		(5,644,460)	(20,114,300)	(33,179,222)	4,834,792	32,340,408

Deficit = Written Premium - ((Undeveloped Losses / (Earned Premium \* Written Premium)) - Expenses

As of 3Q 2018	(5,299,215)	(21,056,821)	(28,530,760)	10,703,733	24,692,923
LRC as of Dec, 2018	(6,639,000)	(25,494,000)	(48,728,000)	(33,430,000)	(35,658,000)

**COMMONWEALTH AUTOMOBILE REINSURERS**  
**Post-Meeting Ultimate Underwriting Results Deficits (\$000s)**  
**Through Quarter Ending December, 2018**

\*\*\*\*\*Other Than Private Passenger\*\*\*\*\*

	PY 2014		PY 2015		PY 2016		PY 2017		PY 2018	
	<u>Deficit</u>	<u>Loss Ratio</u>	<u>Deficit</u>	<u>Loss Ratio</u>	<u>Deficit</u>	<u>Loss Ratio</u>	<u>Deficit</u>	<u>Loss Ratio</u>	<u>Deficit</u>	<u>Loss Ratio</u>
<b>Valued as of:</b>										
September 30, 2014	4,026	76.6%								
December 31, 2014	7,674	79.4%								
March 31, 2015	10,352	81.5%								
June 30, 2015	8,946	80.4%								
September 30, 2015	8,380	80.4%	10,391	81.2%						
December 31, 2015	11,459	82.8%	7,695	79.5%						
March 31, 2016	12,088	83.3%	7,898	79.6%						
June 30, 2016	10,935	82.4%	4,849	77.6%						
September 30, 2016	11,189	82.6%	10,743	81.5%	30,748	92.5%				
December 31, 2016	10,415	82.0%	11,817	82.2%	29,868	91.9%				
March 31, 2017	9,635	81.4%	13,635	83.4%	30,232	92.3%				
June 30, 2017	11,064	82.5%	13,484	83.3%	33,096	94.0%				
September 30, 2017	11,851	83.1%	13,636	83.4%	35,066	95.2%	27,678	90.2%		
December 31, 2017	12,152	83.4%	13,939	83.6%	41,605	99.1%	31,434	92.2%		
March 31, 2018	8,646	80.6%	17,867	86.2%	42,814	99.8%	34,618	93.9%		
June 30, 2018	7,642	79.8%	25,362	91.1%	47,040	102.3%	39,945	96.8%		
September 30, 2018	6,355	78.8%	27,756	92.7%	49,055	103.5%	33,410	93.4%	39,316	96.3%
December 31, 2018	6,639	79.0%	25,494	91.2%	48,728	103.3%	33,430	93.4%	35,658	94.2%

PDL Exposures

Class Type Group	2016	2017	2018
Regular TTT and Regular TTT - Fleet	20,017	21,415	23,621
Zone Rated TTT and Zone Rated TTT - Fleet	3,011	3,427	3,861
Commercial Buses and Commercial Buses - Fleet	3,362	4,052	3,918
Zone Rated Buses and Zone Rated Buses - Fleet	891	1,176	1,185
Limo/PPT Buses and Limo/PPT Buses - Fleet	4,406	4,496	4,543
Garages - Premises and Garages Not Subject to Compulsory Law *	0	0	0
Garages Subject to Compulsory Law	3,397	3,476	3,542
Van Pools	154	166	199
Private Passenger Types - Non Fleet	14,435	12,305	10,751
Private Passenger Types - Fleet	1,269	1,271	1,367
Special Types and Motorcycles	2,135	2,063	2,112
Non-Owned, Special Rating and Gross Receipts and Mileage*	0	0	0
<b>Total</b>	<b>53,078</b>	<b>53,846</b>	<b>55,099</b>

Exposure Based Session Rate

Class Type Group	2016	2017	2018
Regular TTT and Regular TTT - Fleet	7.90%	8.30%	8.70%
Zone Rated TTT and Zone Rated TTT - Fleet	85.70%	90.20%	92.70%
Commercial Buses and Commercial Buses - Fleet	32.70%	35.50%	33.90%
Zone Rated Buses and Zone Rated Buses - Fleet	95.30%	96.60%	95.40%
Limo/PPT Buses and Limo/PPT Buses - Fleet	38.30%	40.90%	41.50%
Garages - Premises and Garages Not Subject to Compulsory Law *	0.00%	0.00%	0.00%
Garages Subject to Compulsory Law	25.60%	23.80%	47.60%
Van Pools	70.20%	81.50%	83.30%
Private Passenger Types - Non Fleet	28.70%	26.60%	23.90%
Private Passenger Types - Fleet	5.20%	5.20%	5.50%
Special Types and Motorcycles	6.70%	7.50%	8.20%
Non-Owned, Special Rating and Gross Receipts and Mileage*	0.00%	0.00%	0.00%
<b>Total</b>	<b>13.30%</b>	<b>13.50%</b>	<b>13.70%</b>

Written Premium

Class Type Group	2016	2017	2018
Regular TTT and Regular TTT - Fleet	58,281,534	67,790,995	79,211,737
Zone Rated TTT and Zone Rated TTT - Fleet	14,414,199	16,571,772	19,288,012
Commercial Buses and Commercial Buses - Fleet	15,702,210	17,861,586	18,639,473
Zone Rated Buses and Zone Rated Buses - Fleet	7,024,688	9,464,608	10,632,533
Limo/PPT Buses and Limo/PPT Buses - Fleet	14,991,513	15,916,019	18,229,964
Garages - Premises and Garages Not Subject to Compulsory Law	100,652	79,596	78,768
Garages Subject to Compulsory Law	9,872,386	10,092,094	11,123,022
Van Pools	647,539	734,758	839,203
Private Passenger Types - Non Fleet	20,207,609	19,352,834	18,353,029
Private Passenger Types - Fleet	3,348,608	3,557,172	4,529,954
Special Types and Motorcycles	7,270,867	6,657,823	7,374,195
Non-Owned, Special Rating and Gross Receipts and Mileage	7,121,420	3,498,497	3,728,354
<b>Total</b>	<b>158,983,225</b>	<b>171,577,754</b>	<b>192,028,244</b>

Premium Based Cession Rate

Class Type Group	2016	2017	2018
Regular TTT and Regular TTT - Fleet	15.60%	16.80%	18.40%
Zone Rated TTT and Zone Rated TTT - Fleet	84.20%	88.20%	91.90%
Commercial Buses and Commercial Buses - Fleet	45.50%	48.00%	48.80%
Zone Rated Buses and Zone Rated Buses - Fleet	95.10%	96.90%	95.60%
Limo/PPT Buses and Limo/PPT Buses - Fleet	46.30%	50.30%	52.90%
Garages - Premises and Garages Not Subject to Compulsory Law	4.50%	3.20%	3.20%
Garages Subject to Compulsory Law	27.60%	27.40%	28.00%
Van Pools	72.80%	80.60%	83.60%
Private Passenger Types - Non Fleet	28.60%	27.00%	24.90%
Private Passenger Types - Fleet	8.90%	8.90%	10.70%
Special Types and Motorcycles	20.50%	18.90%	20.30%
Non-Owned, Special Rating and Gross Receipts and Mileage	5.80%	2.60%	2.80%
<b>Total</b>	<b>20.60%</b>	<b>20.90%</b>	<b>22.20%</b>



Statistically Reported Incurred Losses at December, 2018 (No IBNR or Loss Development)

Class Type Group	2016	2017	2018
Regular TTT and Regular TTT - Fleet	40,211,797	44,039,600	21,525,144
Zone Rated TTT and Zone Rated TTT - Fleet	11,051,119	11,696,994	4,038,810
Commercial Buses and Commercial Buses - Fleet	26,753,129	7,879,926	1,817,339
Zone Rated Buses and Zone Rated Buses - Fleet	9,482,646	7,532,051	8,029,669
Limo/PPT Buses and Limo/PPT Buses - Fleet	12,957,471	11,264,347	4,302,714
Garages - Premises and Garages Not Subject to Compulsory Law	19,698	10,098	106,545
Garages Subject to Compulsory Law	10,822,287	8,151,295	2,341,060
Van Pools	401,075	635,084	68,552
Private Passenger Types - Non Fleet	26,022,238	25,523,455	11,128,086
Private Passenger Types - Fleet	3,734,032	1,926,274	1,066,838
Special Types and Motorcycles	2,986,568	2,512,956	1,666,775
Non-Owned, Special Rating and Gross Receipts and Mileage	7,057,529	3,161,199	910,293
<b>Total</b>	<b>151,499,589</b>	<b>124,333,279</b>	<b>57,001,825</b>

Incurred Loss Ratio at December, 2018 (No IBNR or Loss Development)

Class Type Group	2016	2017	2018
Regular TTT and Regular TTT - Fleet	69.00%	64.96%	56.40%
Zone Rated TTT and Zone Rated TTT - Fleet	76.67%	70.58%	43.77%
Commercial Buses and Commercial Buses - Fleet	170.38%	44.12%	23.30%
Zone Rated Buses and Zone Rated Buses - Fleet	134.99%	79.58%	139.05%
Limo/PPT Buses and Limo/PPT Buses - Fleet	86.43%	70.77%	57.14%
Garages - Premises and Garages Not Subject to Compulsory Law	19.57%	12.69%	251.21%
Garages Subject to Compulsory Law	109.62%	80.77%	39.95%
Van Pools	61.94%	86.43%	15.67%
Private Passenger Types - Non Fleet	128.77%	131.88%	112.59%
Private Passenger Types - Fleet	111.51%	54.15%	55.72%
Special Types and Motorcycles	41.08%	37.74%	45.22%
Non-Owned, Special Rating and Gross Receipts and Mileage	99.10%	90.36%	40.74%
<b>Total</b>	<b>95.29%</b>	<b>72.46%</b>	<b>61.59%</b>

**Bodily Injury Frequency (Claim Count / Exposure) per 100**

Industry	Earned Exposure @ Dec, 2018					Incurred Claim Counts					Frequency (Claims/Exposure)				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
1 TTT (Fleet and Non-Fleet)	16,253	18,068	20,022	21,420	11,604	449	508	562	624	347	2.76	2.81	2.81	2.91	2.99
2 TTT Zone Rated	2,790	2,995	3,011	3,427	1,903	98	97	111	112	56	3.51	3.24	3.69	3.27	2.94
4 Limo/PPT Buses	2,877	3,745	4,407	4,496	1,885	243	337	382	302	141	8.45	9.00	8.67	6.72	7.48
5 Garage Premises	-	-	-	-	-	5	6	1	-	1	-	-	-	-	-
6 Special Types and Motorcycles	2,497	2,526	2,425	2,507	1,366	92	88	72	61	35	3.68	3.48	2.97	2.43	2.56
7 PPT NF	10,563	13,061	14,435	12,305	5,869	416	550	555	537	190	3.94	4.21	3.84	4.36	3.24
8 PPT Fleet	1,053	1,027	1,260	1,271	603	20	40	39	42	23	1.90	3.90	3.10	3.30	3.81
9 Non-Owned, Special Rating	-	-	-	-	-	75	80	75	47	29	-	-	-	-	-
13 Zone Rated Buses	630	808	891	1,176	655	73	162	126	126	68	11.58	20.06	14.13	10.72	10.39
14 Garage Subject to Compulsory Law	3,257	3,295	3,421	3,477	1,899	101	93	126	116	50	3.10	2.82	3.68	3.34	2.63
16 Commercial Buses	3,146	3,173	3,362	4,052	1,505	172	163	174	178	41	5.47	5.14	5.17	4.39	2.72
17 Van Pools	170	138	154	166	98	15	12	14	13	1	8.81	8.70	9.12	7.84	1.02
<b>Total Industry</b>	<b>43,238</b>	<b>48,835</b>	<b>53,388</b>	<b>54,297</b>	<b>27,386</b>	<b>1,759</b>	<b>2,136</b>	<b>2,237</b>	<b>2,158</b>	<b>982</b>	<b>4.07</b>	<b>4.37</b>	<b>4.19</b>	<b>3.97</b>	<b>3.59</b>

**Property Damage Liability Frequency (Claim Count / Exposure) per 100**

Industry	Earned Exposure @ Dec, 2018					Incurred Claim Counts					Frequency (Claims/Exposure)				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
1 TTT (Fleet and Non-Fleet)	16,190	18,107	20,017	21,415	11,567	2,281	2,464	2,622	2,991	1,463	14.09	13.61	13.10	13.97	12.65
2 TTT Zone Rated	2,790	2,996	3,011	3,427	1,908	411	432	427	461	233	14.73	14.42	14.18	13.45	12.21
4 Limo/PPT Buses	2,875	3,744	4,406	4,496	1,886	580	745	948	797	373	20.18	19.90	21.52	17.73	19.77
5 Garage Premises	-	-	-	-	-	5	5	2	2	1	-	-	-	-	-
6 Special Types and Motorcycles	2,174	2,210	2,135	2,063	1,060	293	262	238	192	99	13.47	11.85	11.15	9.31	9.34
7 PPT NF	10,559	13,057	14,435	12,305	5,871	1,290	1,643	1,754	1,687	730	12.22	12.58	12.15	13.71	12.43
8 PPT Fleet	1,053	1,028	1,269	1,271	605	92	123	131	122	46	8.73	11.96	10.32	9.60	7.60
9 Non-Owned, Special Rating	-	-	-	-	-	297	238	279	171	99	-	-	-	-	-
13 Zone Rated Buses	630	808	891	1,176	655	126	199	202	254	116	19.99	24.64	22.66	21.61	17.72
14 Garage Subject to Compulsory Law	3,242	3,293	3,397	3,476	1,903	439	384	337	436	189	13.54	11.66	9.92	12.54	9.93
16 Commercial Buses	3,145	3,173	3,362	4,052	1,507	545	496	502	565	174	17.33	15.63	14.93	13.94	11.55
17 Van Pools	169	138	154	166	99	19	28	29	33	11	11.23	20.29	18.88	19.89	11.07
<b>Total Industry</b>	<b>42,829</b>	<b>48,555</b>	<b>53,078</b>	<b>53,846</b>	<b>27,061</b>	<b>6,378</b>	<b>7,019</b>	<b>7,471</b>	<b>7,711</b>	<b>3,534</b>	<b>14.89</b>	<b>14.46</b>	<b>14.08</b>	<b>14.32</b>	<b>13.06</b>

**PIP Frequency (Claim Count / Exposure) per 100**

Industry	Earned Exposure @ Dec, 2018					Incurred Claim Counts					Frequency (Claims/Exposure)				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
1 TTT (Fleet and Non-Fleet)	16,224	18,114	20,028	21,430	11,555	62	70	79	110	87	0.38	0.39	0.39	0.51	0.75
2 TTT Zone Rated	2,789	2,998	3,010	3,434	1,907	14	9	16	12	13	0.50	0.30	0.53	0.35	0.68
4 Limo/PPT Buses	2,884	3,746	4,406	4,477	1,868	150	197	234	235	136	5.20	5.26	5.31	5.25	7.28
5 Garage Premises	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Special Types and Motorcycles	2,499	2,521	2,441	2,497	1,367	26	27	30	29	31	1.04	1.07	1.23	1.16	2.27
7 PPT NF	10,571	13,064	14,443	12,307	5,869	202	255	309	293	235	1.91	1.95	2.14	2.38	4.00
8 PPT Fleet	1,055	1,028	1,270	1,274	605	3	19	17	17	11	0.28	1.85	1.34	1.33	1.82
9 Non-Owned, Special Rating	-	-	-	-	-	12	17	13	-	1	-	-	-	-	-
13 Zone Rated Buses	630	808	892	1,176	655	28	133	50	98	57	4.44	16.46	5.60	8.34	8.71
14 Garage Subject to Compulsory Law	3,261	3,273	3,375	3,487	1,886	17	29	29	38	12	0.52	0.89	0.86	1.09	0.64
16 Commercial Buses	3,146	3,173	3,362	4,053	1,497	121	88	98	125	59	3.85	2.77	2.91	3.08	3.94
17 Van Pools	171	138	154	166	99	13	3	3	8	3	7.59	2.17	1.95	4.82	3.02
<b>Total Industry</b>	<b>43,230</b>	<b>48,862</b>	<b>53,382</b>	<b>54,301</b>	<b>27,308</b>	<b>648</b>	<b>847</b>	<b>878</b>	<b>965</b>	<b>645</b>	<b>1.50</b>	<b>1.73</b>	<b>1.64</b>	<b>1.78</b>	<b>2.36</b>

**Collision Frequency (Claim Count / Exposure) per 100**

Industry	Earned Exposure @ Dec, 2018					Paid Claim Counts					Frequency (Claims/Exposure)				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
1 TTT (Fleet and Non-Fleet)	11,842	13,260	14,865	16,174	8,886	860	955	1,119	1,198	589	7.26	7.20	7.53	7.41	6.63
2 TTT Zone Rated	1,920	2,112	2,112	2,552	1,400	125	145	144	188	121	6.51	6.86	6.82	7.37	8.64
4 Limo/PPT Buses	2,014	2,579	3,104	3,275	1,322	425	575	669	517	230	21.10	22.30	21.56	15.78	17.40
5 Garage Premises	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Special Types and Motorcycles	1,329	1,318	1,217	1,214	581	164	161	130	119	61	12.34	12.22	10.68	9.80	10.49
7 PPT NF	7,826	10,039	11,386	10,018	4,795	1,511	2,086	2,383	2,173	940	19.31	20.78	20.93	21.69	19.60
8 PPT Fleet	892	864	1,010	1,043	495	88	111	102	122	40	9.86	12.85	10.10	11.70	8.09
9 Non-Owned, Special Rating	-	-	-	-	-	114	116	83	30	8	-	-	-	-	-
13 Zone Rated Buses	480	646	683	940	513	25	39	36	44	15	5.21	6.03	5.27	4.68	2.93
14 Garage Subject to Compulsory Law	-	-	-	-	-	175	314	240	643	269	-	-	-	-	-
16 Commercial Buses	2,424	2,369	2,664	3,408	1,163	140	136	183	202	57	5.77	5.74	6.87	5.93	4.90
17 Van Pools	158	126	136	146	89	5	15	21	13	5	3.17	11.93	15.40	8.90	5.62
<b>Total Industry</b>	<b>28,887</b>	<b>33,312</b>	<b>37,177</b>	<b>38,770</b>	<b>19,244</b>	<b>3,632</b>	<b>4,653</b>	<b>5,110</b>	<b>5,249</b>	<b>2,335</b>	<b>12.57</b>	<b>13.97</b>	<b>13.75</b>	<b>13.54</b>	<b>12.13</b>

**Other Than Collision Frequency (Claim Count / Exposure) per 100**

Industry	Earned Exposure @ Dec, 2018					Paid Claim Counts					Frequency (Claims/Exposure)				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
1 TTT (Fleet and Non-Fleet)	12,790	14,261	15,915	17,324	9,476	2,099	2,093	2,175	2,189	919	16.41	14.68	13.67	12.64	9.70
2 TTT Zone Rated	1,985	2,159	2,146	2,586	1,431	280	304	260	305	105	14.11	14.08	12.12	11.79	7.34
4 Limo/PPT Buses	2,130	2,708	3,228	3,445	1,394	359	447	478	512	197	16.85	16.51	14.81	14.86	14.13
5 Garage Premises*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6 Special Types and Motorcycles	1,406	1,389	1,333	1,323	656	200	164	127	118	40	14.22	11.80	9.53	8.92	6.10
7 PPT NF	8,109	10,327	11,637	10,231	4,902	1,821	2,490	2,590	2,279	898	22.46	24.11	22.26	22.28	18.32
8 PPT Fleet	918	885	1,039	1,104	530	126	126	118	153	38	13.72	14.23	11.35	13.85	7.17
9 Non-Owned, Special Rating*	-	-	-	-	-	30	12	18	7	2	-	-	-	-	-
13 Zone Rated Buses	595	736	771	1,054	568	58	49	38	32	27	9.74	6.66	4.93	3.04	4.76
14 Garage Subject to Compulsory Law	-	-	-	-	-	1,078	1,057	1,040	705	160	-	-	-	-	-
16 Commercial Buses	2,610	2,569	2,827	3,601	1,261	260	234	227	248	70	9.96	9.11	8.03	6.89	5.55
17 Van Pools	168	136	147	158	93	35	26	39	37	19	20.85	19.06	26.55	23.39	20.47
<b>Total Industry</b>	<b>30,712</b>	<b>35,172</b>	<b>39,043</b>	<b>40,826</b>	<b>20,309</b>	<b>6,346</b>	<b>7,002</b>	<b>7,110</b>	<b>6,585</b>	<b>2,475</b>	<b>20.66</b>	<b>19.91</b>	<b>18.21</b>	<b>16.13</b>	<b>12.19</b>

**Bodily Injury Severity (Incurred Losses / Claim Count)**

Industry	Incurred Losses @ Dec, 2018					Incurred Claim Counts					Severity (Losses / Claims)				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
1 TTT (Fleet and Non-Fleet)	10,964,232	13,170,632	16,570,315	16,589,768	7,867,804	449	508	562	624	347	24,419	25,926	29,485	26,586	22,674
2 TTT Zone Rated	2,776,244	3,351,798	5,024,771	4,976,353	766,673	98	97	111	112	56	28,329	34,555	45,268	44,432	13,691
4 Limo/PPT Buses	3,526,997	6,853,109	6,251,803	5,180,927	1,731,617	243	337	382	302	141	14,514	20,336	16,366	17,155	12,281
5 Garage Premises	239,099	322,451	15,815	-	103,000	5	6	1	-	1	47,820	53,742	15,815	-	103,000
6 Special Types and Motorcycles	2,331,396	1,374,335	1,302,654	1,344,496	706,283	92	88	72	61	35	25,341	15,617	18,092	22,041	20,180
7 PPT NF	6,261,725	6,282,043	6,208,574	5,494,958	2,338,660	416	550	555	537	190	15,052	11,422	11,187	10,233	12,309
8 PPT Fleet	352,953	448,525	2,565,289	531,960	629,714	20	40	39	42	23	17,648	11,213	65,777	12,666	27,379
9 Non-Owned, Special Rating	4,659,954	8,417,805	5,294,124	2,148,236	484,934	75	80	75	47	29	62,133	105,223	70,588	45,707	16,722
13 Zone Rated Buses	5,297,463	15,980,520	6,968,460	4,470,318	6,584,384	73	162	126	126	68	72,568	98,645	55,305	35,479	96,829
14 Garage Subject to Compulsory Law	3,244,252	2,333,108	6,150,726	3,186,130	566,997	101	93	126	116	50	32,121	25,087	48,815	27,467	11,340
16 Commercial Buses	3,842,215	4,019,976	22,500,007	4,405,787	793,367	172	163	174	178	41	22,338	24,662	129,310	24,752	19,350
17 Van Pools	301,681	237,242	173,564	389,025	4,500	15	12	14	13	1	20,112	19,770	12,397	29,925	4,500
<b>Total Industry</b>	<b>43,798,211</b>	<b>62,791,544</b>	<b>79,026,102</b>	<b>48,717,958</b>	<b>22,577,933</b>	<b>1,759</b>	<b>2,136</b>	<b>2,237</b>	<b>2,158</b>	<b>982</b>	<b>24,899</b>	<b>29,397</b>	<b>35,327</b>	<b>22,576</b>	<b>22,992</b>

**Property Damage Liability Severity (Incurred Losses / Claim Count)**

Industry	Incurred Losses @ Dec, 2018					Incurred Claim Counts					Severity (Losses / Claims)				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
1 TTT (Fleet and Non-Fleet)	9,314,774	10,188,268	11,949,672	13,686,515	6,602,378	2,281	2,464	2,622	2,991	1,463	4,084	4,135	4,557	4,576	4,513
2 TTT Zone Rated	2,010,975	2,249,203	3,046,790	3,422,881	1,204,345	411	432	427	461	233	4,893	5,206	7,135	7,425	5,169
4 Limo/PPT Buses	1,793,386	2,448,485	3,113,858	2,654,205	1,078,886	580	745	948	797	373	3,092	3,287	3,285	3,330	2,892
5 Garage Premises	47,575	11,422	3,883	10,098	3,545	5	5	2	2	1	9,515	2,284	1,942	5,049	3,545
6 Special Types and Motorcycles	953,951	986,737	816,728	572,927	540,263	293	262	238	192	99	3,256	3,766	3,432	2,984	5,457
7 PPT NF	4,483,724	6,295,451	6,192,575	6,228,017	2,523,070	1,290	1,643	1,754	1,687	730	3,476	3,832	3,531	3,692	3,456
8 PPT Fleet	307,096	545,060	512,783	489,179	171,076	92	123	131	122	46	3,338	4,431	3,914	4,010	3,719
9 Non-Owned, Special Rating	1,048,387	941,052	891,302	672,454	295,724	297	238	279	171	99	3,530	3,954	3,195	3,932	2,987
13 Zone Rated Buses	406,600	731,932	1,114,861	972,940	387,616	126	199	202	254	116	3,227	3,678	5,519	3,830	3,342
14 Garage Subject to Compulsory Law	1,797,799	1,573,733	1,604,469	1,914,721	717,791	439	384	337	436	189	4,095	4,098	4,761	4,392	3,798
16 Commercial Buses	1,461,497	1,379,743	1,866,919	1,678,576	486,544	545	496	502	565	174	2,682	2,782	3,719	2,971	2,796
17 Van Pools	35,102	93,298	130,474	125,760	29,302	19	28	29	33	11	1,847	3,332	4,499	3,811	2,664
<b>Total Industry</b>	<b>23,660,866</b>	<b>27,444,384</b>	<b>31,244,314</b>	<b>32,428,273</b>	<b>14,040,540</b>	<b>6,378</b>	<b>7,019</b>	<b>7,471</b>	<b>7,711</b>	<b>3,534</b>	<b>3,710</b>	<b>3,910</b>	<b>4,182</b>	<b>4,205</b>	<b>3,973</b>



**PIP Severity (Incurred Losses / Claim Count)**

Industry	Incurred Losses @ Dec, 2018					Incurred Claim Counts					Severity (Losses / Claims)				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
1 TTT (Fleet and Non-Fleet)	357,043	374,943	349,612	521,966	340,416	62	70	79	110	87	5,759	5,356	4,425	4,745	3,913
2 TTT Zone Rated	104,726	60,614	93,759	43,711	45,056	14	9	16	12	13	7,480	6,735	5,860	3,643	3,466
4 Limo/PPT Buses	629,617	887,233	1,008,329	1,128,818	489,513	150	197	234	235	136	4,197	4,504	4,309	4,803	3,599
5 Garage Premises											-	-	-	-	-
6 Special Types and Motorcycles	107,532	112,788	157,176	124,173	128,087	26	27	30	29	31	4,136	4,177	5,239	4,282	4,132
7 PPT NF	937,066	1,130,795	1,407,007	1,225,887	900,661	202	255	309	293	235	4,639	4,434	4,553	4,184	3,833
8 PPT Fleet	21,703	64,607	109,998	65,595	25,933	3	19	17	17	11	7,234	3,400	6,470	3,859	2,358
9 Non-Owned, Special Rating	39,227	51,446	76,129	8,167		12	17	13		1	3,269	3,026	5,856	-	8,167
13 Zone Rated Buses	371,165	857,996	471,875	759,157	372,726	28	133	50	98	57	13,256	6,451	9,438	7,747	6,539
14 Garage Subject to Compulsory Law	72,931	121,851	146,173	197,219	54,725	17	29	29	38	12	4,290	4,202	5,040	5,190	4,560
16 Commercial Buses	473,234	532,609	701,100	491,836	186,470	121	88	98	125	59	3,911	6,052	7,154	3,935	3,161
17 Van Pools	54,755	20,704	22,967	36,851	13,149	13	3	3	8	3	4,212	6,901	7,656	4,606	4,383
<b>Total Industry</b>	<b>3,168,999</b>	<b>4,215,586</b>	<b>4,544,125</b>	<b>4,595,213</b>	<b>2,564,903</b>	<b>648</b>	<b>847</b>	<b>878</b>	<b>965</b>	<b>645</b>	<b>4,890</b>	<b>4,977</b>	<b>5,176</b>	<b>4,762</b>	<b>3,977</b>

**Collision Severity (Paid Losses / Claim Count)**

Industry	Paid Losses @ Dec, 2018					Paid Claim Counts					Severity (Losses / Claims)				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
1 TTT (Fleet and Non-Fleet)	5,586,923	7,377,090	8,877,952	10,304,504	5,244,349	860	955	1,119	1,198	589	6,496	7,725	7,934	8,601	8,904
2 TTT Zone Rated	1,772,779	2,010,902	2,058,880	2,680,251	1,680,976	125	145	144	188	121	14,182	13,868	14,298	14,257	13,892
4 Limo/PPT Buses	1,127,353	1,949,461	2,238,642	1,843,432	846,372	425	575	669	517	230	2,653	3,390	3,346	3,566	3,680
5 Garage Premises											-	-	-	-	-
6 Special Types and Motorcycles	576,548	568,050	562,033	354,895	269,295	164	161	130	119	61	3,516	3,528	4,323	2,982	4,415
7 PPT NF	5,509,558	8,751,375	9,642,013	9,922,805	4,351,068	1,511	2,086	2,383	2,173	940	3,646	4,195	4,046	4,566	4,629
8 PPT Fleet	371,962	1,056,684	417,267	662,344	200,093	88	111	102	122	40	4,227	9,520	4,091	5,429	5,002
9 Non-Owned, Special Rating	360,218	636,758	720,474	294,986	119,768	114	116	83	30	8	3,160	5,489	8,680	9,833	14,971
13 Zone Rated Buses	165,945	588,501	460,876	671,910	140,735	25	39	36	44	15	6,638	15,090	12,802	15,271	9,382
14 Garage Subject to Compulsory Law	622,782	724,082	946,429	1,419,464	662,278	175	314	240	643	269	3,559	2,306	3,943	2,208	2,462
16 Commercial Buses	639,679	657,311	1,456,763	1,148,784	287,489	140	136	183	202	57	4,569	4,833	7,960	5,687	5,044
17 Van Pools	49,692	54,713	53,794	28,482	9,254	5	15	21	13	5	9,938	3,648	2,562	2,191	1,851
<b>Total Industry</b>	<b>16,783,439</b>	<b>24,374,927</b>	<b>27,435,123</b>	<b>29,331,857</b>	<b>13,811,677</b>	<b>3,632</b>	<b>4,653</b>	<b>5,110</b>	<b>5,249</b>	<b>2,335</b>	<b>4,621</b>	<b>5,239</b>	<b>5,369</b>	<b>5,588</b>	<b>5,915</b>

**Other Than Collision Severity (Paid Losses / Claim Count)**

Industry	Paid Losses @ Dec, 2018					Paid Claim Counts					Severity (Losses / Claims)				
	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018	2014	2015	2016	2017	2018
1 TTT (Fleet and Non-Fleet)	1,964,446	1,815,727	2,464,270	2,936,847	1,470,197	2,099	2,093	2,175	2,189	919	936	868	1,133	1,342	1,600
2 TTT Zone Rated	374,693	556,459	826,919	573,798	341,760	280	304	260	305	105	1,338	1,830	3,180	1,881	3,255
4 Limo/PPT Buses	280,576	309,978	344,839	456,965	156,326	359	447	478	512	197	782	693	721	893	794
5 Garage Premises											-	-	-	-	-
6 Special Types and Motorcycles	116,502	81,649	147,977	116,465	22,847	200	164	127	118	40	583	498	1,165	987	571
7 PPT NF	1,695,352	2,616,940	2,572,069	2,651,788	1,014,627	1,821	2,490	2,590	2,279	898	931	1,051	993	1,164	1,130
8 PPT Fleet	197,962	132,846	128,695	177,196	40,022	126	126	118	153	38	1,571	1,054	1,091	1,158	1,053
9 Non-Owned, Special Rating	204,362	105,459	75,500	45,523	1,700	30	12	18	7	2	6,812	8,788	4,194	6,503	850
13 Zone Rated Buses	148,799	315,004	466,574	657,726	544,208	58	49	38	32	27	2,566	6,429	12,278	20,554	20,156
14 Garage Subject to Compulsory Law	1,984,488	1,800,552	1,974,490	1,425,054	339,269	1,078	1,057	1,040	705	160	1,841	1,703	1,899	2,021	2,120
16 Commercial Buses	178,890	400,261	228,340	154,943	63,469	260	234	227	248	70	688	1,711	1,006	625	907
17 Van Pools	21,130	16,427	20,276	54,966	12,347	35	26	39	37	19	604	632	520	1,486	650
<b>Total Industry</b>	<b>7,167,200</b>	<b>8,151,302</b>	<b>9,249,949</b>	<b>9,251,271</b>	<b>4,006,772</b>	<b>6,346</b>	<b>7,002</b>	<b>7,110</b>	<b>6,585</b>	<b>2,475</b>	<b>1,129</b>	<b>1,164</b>	<b>1,301</b>	<b>1,405</b>	<b>1,619</b>

**Commonwealth Automobile Reinsurers  
Commercial Servicing Carrier Exposure Distribution By Liability Limit Code  
Policy Year 2018 Reported Through 12/2018 MAS**

<b>Combined Single Limit - Liability</b>	<b>Industry</b>	
	<b>Exposure</b>	<b>Percent</b>
\$45,000	6	0.02%
\$50,000	6	0.02%
\$75,000	0	0.00%
\$100,000	149	0.47%
\$150,000	0	0.00%
\$200,000	11	0.03%
\$250,000	16	0.05%
\$300,000	193	0.61%
\$400,000	1	0.00%
\$500,000	1,193	3.74%
\$750,000	264	0.83%
\$1,000,000	26,147	81.97%
\$1,500,000	901	2.82%
\$2,000,000	0	0.00%
\$2,500,000	0	0.00%
\$3,000,000	0	0.00%
\$5,000,000	3,011	9.44%
\$7,500,000	0	0.00%
\$10,000,000	0	0.00%
\$15,000,000	0	0.00%
\$20,000,000	0	0.00%
\$30,000,000	0	0.00%
\$50,000,000	0	0.00%
Invalid	0	0.00%
<b>Total</b>	<b>31,898</b>	

<b>Bodily Injury - Split Limit</b>	<b>Industry</b>	
	<b>Exposure</b>	<b>Percent</b>
20/40	46	0.18%
20/40	7,867	30.86%
20/50	1,524	5.98%
25/50	1,115	4.37%
25/60	18	0.07%
30/70	1	0.00%
35/80	562	2.20%
50/100	3,564	13.98%
100/300	6,830	26.79%
250/500	2,968	11.64%
500/500	169	0.66%
500/1000	327	1.28%
1000/1000	373	1.46%
All Other	130	0.51%
Invalid	0	0.00%
<b>Total</b>	<b>25,494</b>	

**Commonwealth Automobile Reinsurers  
 Commercial Servicing Carrier Exposure Distribution By Liability Limit Code  
 Policy Year 2018 Reported Through 12/2018 MAS**

	<u>Industry</u>	
<b>Property Damage Liability - Split Limit</b>	<b>Exposure</b>	<b>Percent</b>
\$5,000	503	1.97%
\$10,000	57	0.22%
\$15,000	7	0.03%
\$25,000	211	0.83%
\$35,000	4	0.02%
\$50,000	1,574	6.18%
\$100,000	20,263	79.55%
\$250,000	2,238	8.79%
\$500,000	320	1.26%
\$750,000	4	0.02%
\$1,000,000	17	0.07%
Property Damage Deductible	0	0.00%
All Other	274	1.08%
Invalid	0	0.00%
<b>Total</b>	<b>25,472</b>	

	<u>Industry</u>	
<b>Med Pay Limit</b>	<b>Exposure</b>	<b>Percent</b>
\$500	0	0.00%
\$750	0	0.00%
\$1,000	13	0.04%
\$2,000	10	0.03%
\$5,000	30,041	81.83%
\$10,000	4,496	12.25%
\$15,000	54	0.15%
\$20,000	318	0.87%
\$25,000	1,779	4.85%
\$50,000	0	0.00%
\$100,000	0	0.00%
Invalid	0	0.00%
<b>Total</b>	<b>36,711</b>	

**Commonwealth Automobile Reinsurers  
 Commercial Servicing Carrier Exposure Distribution By Liability Limit Code  
 Policy Year 2018 Reported Through 12/2018 MAS**

	<u>Industry</u>	
<b>Uninsured Limit</b>	<b>Exposure</b>	<b>Percent</b>
20/40	25,220	43.89%
20/50	1,613	2.81%
25/50	1,699	2.96%
25/60	19	0.03%
30/70	1	0.00%
35/80	1,054	1.83%
50/100	5,561	9.68%
100/300	16,316	28.39%
250/500	3,728	6.49%
500/500	2,020	3.52%
500/1000	91	0.16%
1000/1000	1	0.00%
All Other	140	0.24%
Invalid	0	0.00%
<b>Total</b>	<b>57,463</b>	

	<u>Industry</u>	
<b>Underinsured Limit</b>	<b>Exposure</b>	<b>Percent</b>
20/40	24,736	43.44%
20/50	1,617	2.84%
25/50	1,693	2.97%
25/60	19	0.03%
30/70	1	0.00%
35/80	1,050	1.84%
50/100	5,567	9.78%
100/300	16,287	28.60%
250/500	3,740	6.57%
500/500	2,005	3.52%
500/1000	91	0.16%
1000/1000	1	0.00%
All Other	138	0.24%
Invalid	0	0.00%
<b>Total</b>	<b>56,945</b>	

Commonwealth Automobile Reinsurers  
 Commercial Ceded Exposures by Class Type and Limit  
 Policy Year 2018  
 Data Reported Through December, 2018

	TTT	ZR TTT	AO Buses	ZR Buses	PPT Buses	Van Pools	Garages	PPT NF	PP Fleet	Special Types
<b>CSL</b>										
45,000	2	0	2	0	0	0	0	1	0	0
50,000	2	0	0	0	0	0	2	2	0	0
75,000	0	0	0	0	0	0	0	0	0	0
100,000	39	0	8	0	62	0	17	5	0	17
150,000	4	0	0	0	1	0	5	1	0	0
200,000	9	0	0	0	0	0	3	4	0	0
300,000	120	0	2	0	14	4	17	25	2	9
400,000	0	0	0	0	0	0	1	0	0	0
500,000	422	4	65	1	403	1	67	127	39	40
750,000	195	15	0	0	0	0	39	7	2	6
1,000,000	12,690	3,553	1,341	22	1,948	114	1,882	1,682	840	1,714
1,500,000	7	0	382	42	459	0	0	0	1	0
3,000,000	0	0	0	0	0	0	0	0	0	0
5,000,000	65	258	1,556	1,116	15	0	0	0	2	0
7,500,000	0	0	0	0	0	0	0	0	0	0
Total	13,554	3,830	3,357	1,181	2,902	118	2,033	1,854	886	1,787
<b>BI Single Limit</b>										
20/40	19	0	1	0	2	0	3	11	5	4
20/40 w/optional BI	2,639	4	76	1	264	15	266	3,536	118	195
20/50	473	1	0	0	0	0	5	990	12	11
25/60	5	0	0	0	0	0	1	12	0	0
25/50	542	1	8	0	8	5	48	433	14	24
30/70	1	0	0	0	0	0	0	0	0	0
35/80	316	0	12	0	0	1	12	194	19	4
50/100	1,715	0	58	0	57	5	229	1,237	73	65
100/300	3,156	14	253	2	292	24	653	1,747	143	288
250/500	961	3	84	1	783	19	208	611	81	108
500/500	58	0	6	0	9	0	33	45	1	18
500/1000	75	0	35	0	93	1	24	30	8	20
1000/1000	88	4	11	0	118	6	11	29	5	74
All Other	55	0	16	0	14	3	13	21	0	8
No BI	7	0	0	0	0	0	0	0	0	0
Total	10,110	25	560	4	1,639	79	1,505	8,897	477	819
<b>PDL Single Limit</b>										
5,000	170	1	3	0	5	0	40	123	2	106
10,000	10	0	3	0	0	0	10	8	0	4
15,000	2	0	0	0	0	0	0	5	0	0
25,000	63	0	1	0	1	0	22	117	2	4
35,000	0	1	0	0	0	0	0	1	0	2
50,000	178	1	18	0	31	4	53	617	2	25
100,000	8,286	21	437	2	1,440	57	1,118	7,403	411	462
250,000	1,098	0	72	2	130	19	188	529	57	113
500,000	134	1	12	0	30	1	56	40	3	33
750,000	3	0	0	0	0	0	0	1	0	0
1,000,000	16	0	0	0	0	0	0	1	0	0
All Other	145	0	15	0	3	0	22	52	4	32
Property Damage Deductible	0	0	0	0	0	0	0	0	0	0
Total	10,104	25	562	4	1,641	81	1,509	8,897	481	781

\*Garage Premises, Non-Owned, Special Rating and Gross Receipts and Mileage are excluded

Commonwealth Automobile Reinsurers  
Commercial Ceded Exposures Percent to Total  
By Class Type and Limit  
Policy Year 2018  
Data Reported Through December, 2018

	TTT	ZR TTT	AO Buses	ZR Buses	PPT Buses	Van Pools	Garages	PPT NF	PP Fleet	Special Types
<b>CSL</b>										
45,000	0.02%	0.00%	0.07%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%
50,000	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.11%	0.00%	0.02%
75,000	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
100,000	0.29%	0.00%	0.23%	0.00%	2.15%	0.00%	0.82%	0.29%	0.03%	0.95%
150,000	0.03%	0.00%	0.00%	0.00%	0.03%	0.00%	0.25%	0.05%	0.00%	0.00%
200,000	0.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%	0.22%	0.00%	0.00%
300,000	0.88%	0.00%	0.07%	0.00%	0.47%	3.03%	0.84%	1.34%	0.20%	0.53%
400,000	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%
500,000	3.11%	0.10%	1.94%	0.08%	13.89%	0.85%	3.31%	6.85%	4.41%	2.26%
750,000	1.44%	0.39%	0.00%	0.00%	0.00%	0.00%	1.93%	0.36%	0.24%	0.34%
1,000,000	93.62%	92.76%	39.96%	1.86%	67.13%	96.12%	92.56%	90.73%	94.78%	95.92%
1,500,000	0.05%	0.00%	11.37%	3.57%	15.82%	0.00%	0.00%	0.00%	0.11%	0.00%
3,000,000	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5,000,000	0.48%	6.74%	46.35%	94.49%	0.51%	0.00%	0.00%	0.00%	0.23%	0.00%
7,500,000	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>BI Single Limit</b>										
20/40	0.19%	0.00%	0.12%	0.00%	0.11%	0.00%	0.20%	0.13%	1.05%	0.52%
20/40 w/optional BI	26.11%	15.10%	13.63%	25.00%	16.09%	19.12%	17.68%	39.74%	24.66%	23.79%
20/50	4.68%	2.01%	0.00%	0.00%	0.00%	0.00%	0.33%	11.13%	2.43%	1.33%
25/60	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.13%	0.00%	0.00%
25/50	5.36%	2.01%	1.47%	0.00%	0.47%	6.30%	3.21%	4.87%	2.83%	2.97%
30/70	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
35/80	3.12%	0.00%	2.11%	0.00%	0.02%	1.26%	0.78%	2.18%	4.03%	0.51%
50/100	16.96%	0.00%	10.44%	0.00%	3.46%	6.83%	15.21%	13.91%	15.21%	7.95%
100/300	31.22%	54.70%	45.29%	50.00%	17.79%	29.83%	43.38%	19.64%	29.95%	35.17%
250/500	9.51%	10.07%	14.92%	25.00%	47.75%	24.05%	13.79%	6.86%	16.92%	13.20%
500/500	0.57%	0.00%	1.03%	0.00%	0.52%	0.00%	2.19%	0.51%	0.21%	2.21%
500/1000	0.75%	0.00%	6.21%	0.00%	5.69%	1.26%	1.57%	0.33%	1.68%	2.40%
1000/1000	0.87%	16.11%	2.00%	0.00%	7.22%	7.56%	0.73%	0.33%	1.05%	9.04%
All Other	0.54%	0.00%	2.78%	0.00%	0.87%	3.78%	0.86%	0.23%	0.00%	0.92%
No BI	0.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>PDL Single Limit</b>										
5,000	1.68%	4.03%	0.56%	0.00%	0.33%	0.00%	2.64%	1.38%	0.35%	13.57%
10,000	0.10%	0.00%	0.52%	0.00%	0.00%	0.00%	0.66%	0.09%	0.00%	0.51%
15,000	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%	0.00%
25,000	0.62%	0.00%	0.18%	0.00%	0.06%	0.00%	1.46%	1.31%	0.45%	0.48%
35,000	0.00%	2.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.26%
50,000	1.76%	4.03%	3.26%	0.00%	1.86%	4.82%	3.53%	6.93%	0.38%	3.26%
100,000	82.01%	85.91%	77.76%	50.00%	87.77%	70.59%	74.07%	83.22%	85.39%	59.18%
250,000	10.87%	0.00%	12.87%	50.00%	7.95%	23.36%	12.49%	5.94%	11.81%	14.46%
500,000	1.32%	4.03%	2.18%	0.00%	1.85%	1.23%	3.68%	0.45%	0.71%	4.23%
750,000	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%
1,000,000	0.16%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%
All Other	1.43%	0.00%	2.67%	0.00%	0.18%	0.00%	1.46%	0.58%	0.92%	4.06%
Property Damage Deductible	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

\*Garage Premises, Non-Owned, Special Rating and Gross Receipts and Mileage are excluded



**Commonwealth Automobile Reinsurers  
Large Loss Policy Summary By Policy Year  
Data Reported Through December, 2018  
(Large Losses \$300,000 or Greater)**

		2009			2010			2011			2012		
≥	≤	Policies	Inc Loss	% TOT <sup>(1)</sup>	Policies	Inc Loss	% TOT	Policies	Inc Loss	% TOT	Policies	Inc Loss	% TOT
5.0 M	+	-	-	0.0%	-	-	0.0%	1	5,358,341	7.4%	-	-	0.0%
2.5 M	5.0 M	-	-	0.0%	-	-	0.0%	-	-	0.0%	2	8,812,961	11.4%
2.0 M	2.5 M	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
1.5 M	2.0 M	-	-	0.0%	-	-	0.0%	-	-	0.0%	1	1,520,410	2.0%
1.0 M	1.5 M	5	5,471,622	7.5%	5	5,548,626	8.2%	4	4,326,299	6.0%	3	3,420,272	4.4%
<b>Policies &gt; 1.0 M</b>		<b>5</b>	<b>5,471,622</b>	<b>7.5%</b>	<b>5</b>	<b>5,548,626</b>	<b>8.2%</b>	<b>5</b>	<b>9,684,640</b>	<b>13.4%</b>	<b>6</b>	<b>13,753,643</b>	<b>17.7%</b>
500,000	1.0 M	12	9,402,210	12.9%	7	4,946,202	7.3%	10	7,439,633	10.3%	7	4,476,441	5.8%
300,000	500,000	13	4,816,189	6.6%	10	3,736,802	5.5%	6	2,262,500	3.1%	12	4,990,504	6.4%
<b>Sum of Large Losses</b>		<b>30</b>	<b>19,690,021</b>	<b>27.0%</b>	<b>22</b>	<b>14,231,630</b>	<b>20.9%</b>	<b>21</b>	<b>19,386,773</b>	<b>26.8%</b>	<b>25</b>	<b>23,220,588</b>	<b>29.9%</b>
<b>Total Incurred Losses</b>			<b>72,991,555</b>			<b>68,025,571</b>			<b>72,398,378</b>			<b>77,635,943</b>	
		2013			2014			2015			2016		
≥	≤	Policies	Inc Loss	% TOT	Policies	Inc Loss	% TOT	Policies	Inc Loss	% TOT	Policies	Inc Loss	% TOT
5.0 M	+	-	-	0.0%	-	-	0.0%	2	11,796,437	8.9%	2	11,590,870	7.3%
2.5 M	5.0 M	2	6,216,079	6.3%	-	-	0.0%	1	3,826,288	2.9%	1	3,185,000	2.0%
2.0 M	2.5 M	-	-	0.0%	-	-	0.0%	-	-	0.0%	1	2,096,109	1.3%
1.5 M	2.0 M	3	4,869,302	4.9%	1	1,719,986	1.7%	2	3,619,426	2.7%	2	3,332,354	2.1%
1.0 M	1.5 M	4	4,626,975	4.7%	5	5,822,604	5.8%	4	4,176,061	3.1%	11	11,946,373	7.5%
<b>Policies &gt; 1.0 M</b>		<b>9</b>	<b>15,712,356</b>	<b>16.0%</b>	<b>6</b>	<b>7,542,590</b>	<b>7.5%</b>	<b>9</b>	<b>23,418,212</b>	<b>17.6%</b>	<b>17</b>	<b>32,150,706</b>	<b>20.2%</b>
500,000	1.0 M	12	8,304,204	8.4%	7	4,909,413	4.9%	12	7,846,352	5.9%	18	12,937,612	8.1%
300,000	500,000	15	5,244,100	5.3%	14	5,405,740	5.4%	9	3,453,876	2.6%	22	8,209,150	5.2%
<b>Sum of Large Losses</b>		<b>36</b>	<b>29,260,660</b>	<b>29.7%</b>	<b>27</b>	<b>17,857,743</b>	<b>17.8%</b>	<b>30</b>	<b>34,718,440</b>	<b>26.2%</b>	<b>57</b>	<b>53,297,468</b>	<b>33.5%</b>
<b>Total Incurred Losses</b>			<b>98,477,840</b>			<b>100,198,317</b>			<b>132,724,616</b>			<b>159,186,995</b>	
		2017			2018			Total All Years					
≥	≤	Policies	Inc Loss	% TOT	Policies	Inc Loss	% TOT	Policies	Inc Loss	% TOT			
5.0 M	+	-	-	0.0%	1	5,305,014	8.9%	6	34,050,662	3.5%			
2.5 M	5.0 M	-	-	0.0%	-	-	0.0%	6	22,040,328	2.3%			
2.0 M	2.5 M	-	-	0.0%	-	-	0.0%	1	2,096,109	0.2%			
1.5 M	2.0 M	-	-	0.0%	-	-	0.0%	9	15,061,478	1.5%			
1.0 M	1.5 M	9	9,723,642	7.3%	3	3,243,566	5.5%	53	58,306,040	6.0%			
<b>Policies &gt; 1.0 M</b>		<b>9</b>	<b>9,723,642</b>	<b>7.3%</b>	<b>4</b>	<b>8,548,580</b>	<b>14.4%</b>	<b>75</b>	<b>131,554,617</b>	<b>13.5%</b>			
500,000	1.0 M	13	8,622,187	6.5%	3	1,994,518	3.4%	101	70,878,772	7.3%			
300,000	500,000	14	4,920,786	3.7%	7	2,690,387	4.5%	122	45,730,034	4.7%			
<b>Sum of Large Losses</b>		<b>36</b>	<b>23,266,615</b>	<b>17.6%</b>	<b>14</b>	<b>13,233,485</b>	<b>22.3%</b>	<b>298</b>	<b>248,163,423</b>	<b>25.5%</b>			
<b>Total Incurred Losses</b>			<b>132,324,308</b>			<b>59,464,274</b>			<b>973,427,797</b>				

<sup>(1)</sup> % TOT = Large Loss / Total Incurred Losses

## Change in Large Losses By Policy Year

### Summary of Losses Over 1.0 Million:

<u>Policy Year</u>	<u># Claims</u>	<u>Current Reserves</u>	<u>Current Incurred Losses</u>	<u>Prior Incurred Losses</u>	<u>Change in losses</u>
2018	4	8,004,181	8,548,580	5,138,761	3,409,819
2017	9	6,994,413	9,723,642	6,160,695	3,562,947
2016	17	23,894,309	32,150,706	26,981,531	5,169,175
2015	9	6,628,334	23,418,212	22,622,015	796,197
2014	6	1,000,000	7,542,590	7,543,042	(452)
2013	9	1,009,813	15,712,356	15,709,509	2,847
2012	6	4,750,000	13,753,643	13,753,643	0
2011	5	1,000,000	9,684,640	9,641,320	43,320
2010	5	0	5,548,626	5,548,626	0
2009	<u>5</u>	<u>0</u>	<u>5,471,622</u>	<u>5,471,622</u>	<u>0</u>
<b>Subtotal</b>	<b>75</b>	<b>53,281,050</b>	<b>131,554,617</b>	<b>118,570,764</b>	<b>12,983,853</b>

### Losses that went under 1.0 Million (Remain on Report):

<u>Policy Year</u>	<u># Claims</u>	<u>Current Reserves</u>	<u>Current Incurred Losses</u>	<u>Prior Incurred Losses</u>	<u>Change in losses</u>
2018	1	500,000	511,271	1,075,000	(563,729)
2016	1	0	25,109	1,083,501	(1,058,392)
2015	<u>1</u>	<u>550,000</u>	<u>608,798</u>	<u>1,558,608</u>	<u>(949,810)</u>
<b>Subtotal</b>	<b>3</b>	<b>1,050,000</b>	<b>1,145,178</b>	<b>3,717,109</b>	<b>(2,571,931)</b>
<b>Total All</b>	<b>78</b>	<b>54,331,050</b>	<b>132,699,795</b>	<b>122,287,873</b>	<b>10,411,922</b>

### New To Report: Incurred Losses Over 1.0 Million:

<u>Policy Year</u>	<u># Claims</u>	<u>Current Reserves</u>	<u>Current Incurred Losses</u>	<u>Prior Incurred Losses</u>	<u>Change in losses</u>
2018	3	2,975,091	3,243,566		3,243,566
2017	4	3,993,000	4,382,185	836,319	3,545,866
2016	3	5,931,279	6,464,528	1,879,702	4,584,826
2015	<u>1</u>	<u>80,000</u>	<u>1,110,459</u>	<u>995,086</u>	<u>115,373</u>
	<b>11</b>	<b>12,979,370</b>	<b>15,200,738</b>	<b>3,711,107</b>	<b>11,489,631</b>