

CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

A. INTRODUCTION

CAR allows for access to Cession Volume data, Participation Ratio data, and Rate Deviation data through its telecommunications system. This chapter walks you through the steps to view this information.

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B. BSU00 - BASE DATA SUMMARY FILE

CAR updates the Base Data Summary file during the last week of each month. This file contains the information displayed on the Cession Volume/Participation Ratio screens.

The following classes are included on this file:

- 1) Pure Private Passenger PDL exposures
- 2) Miscellaneous rated as Private Passenger and Private Passenger Motorcycle PDL exposures
- 3) Pure Private Passenger
- 4) Miscellaneous rated as Private Passenger and Private Passenger Motorcycle
- 5) Commercial all lines written premium.

This data is separated by CAR ID code, summarized for voluntary agents versus exclusive representative producer business, and ceded data versus voluntary data. The file also calculates percent of exposures ceded from the voluntary business and percent of exposures ceded from ERP business. These percentages are also calculated for commercial business using written premium.

The data contained in the Cession Volume screen represents the current policy year and is accumulated through a specified accounting month.

The data contained in the Participation Ratio Data screens represents the current calendar year and is accumulated through a specified accounting month.

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C. ACCESSING CESSION VOLUME DATA

To access Cession Volume Data from TE100 – TELECOMMUNICATIONS MENU (exhibit XI-C-1):

- 1) Select PF4 or
- 2) Tab to the option field, type "04", and hit ENTER

Exhibit XI-C-1

TE100SB	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
TEMENUSA	TELECOMMUNICATIONS	11:53:47
C.A.R. ACCOUNTING	..... PF2	OR 02
CESSION SYSTEM	..... PF3	OR 03
STATISTICAL SYSTEM	..... PF4	OR 04
PRODUCER CODE SYSTEM	..... PF5	OR 05
TAXI INDEX SYSTEM	..... PF6	OR 06
AUDIT & CLAIMS SYSTEM	..... PF7	OR 07
EXPERIENCE RATING SYSTEM	..... PF8	OR 08
TERMINATE C.A.R. SESSION	..... PF12	OR 12
	: :	
	DEPRESS PFKEY OR ENTER	PROCESSING OPTION

The TE140 – CAR Statistical System screen appears (exhibit XI-C-2).

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C. ACCESSING CESSION VOLUME DATA (CONTINUED)

Exhibit XI-C-2

```
TE140MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
TE140SA          C.A.R. STATISTICAL SYSTEM                   12:57:05

                COMPANY NUMBER .....  _____

                STAT POLICY HISTORIES                       ..... PF2  OR 02
                RULE 12 RMV INQUIRIES                       ..... PF3  OR 03
                CESS VOL/PART RATIO DATA                   ..... PF4  OR 04
                STATISTICAL CORRECTIONS                     ..... PF5  OR 05
                STATISTICAL LOOKUPS                         ..... PF6  OR 06
                NON-POLK VIN MAINTENANCE                    ..... PF7  OR 07
                POLICY PRODUCER CODE CORRECTIONS            ..... PF8  OR 08

                TO RETURN TO MAIN MENU                       ..... PF12 OR 12

                :      :
```

Tab to the COMPANY CODE field and enter your three-digit code.

- 1) Select PF4 or**
- 2) Tab to the option field, type "04", and hit ENTER.**

If you enter an invalid company code, the message "COMPANY/USER VIOLATION - ACCESS DENIED" appears. If you process three invalid attempts, you will disable your user id.

Once you enter a valid company code, the BD201 – DATA OPTIONS screen appears (exhibit XI-C-3). This screen allows you to view cession volume/participation ratio data or data written at a rate deviation.

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C. ACCESSING CESSION VOLUME DATA (CONTINUED)

Exhibit XI-C-3

```
BD201SA                                DATA OPTIONS                                11/01/06
BD201PR                                03:27:55

                                     RATE DEVIATION..... PF4 OR 04
                                     CESSION VOL/PART RATIO DATA. PF5 OR 05
                                     EXIT..... PF12 OR 12

                                     HIT APPROPRIATE PFKEY OR TYPE IN OPTION AND HIT ENTER

                                     :      :
```

To access the Cession Volume Data menu,

- 1) **Select PF5 or**
- 2) **Tab to the option field, type "05", and hit ENTER.**

Upon selecting PF5, the BD205 – Cession Volume/Participation Ratio Data screen appears (exhibit XI-C-4).

(To access the Rate Deviation menu, see section E starting on page 20).

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C. ACCESSING CESSION VOLUME DATA (CONTINUED)

Exhibit XI-C-4

BD205PR	CESSION VOLUME DATA	03:28:24
BD205SA	CURRENT POLICY YEAR DATA	11/01/06
PAGE 1	TOTALS BY AGENT TYPE AND CAR ID.....	PF2 OR 02
	PARTICIPATION RATIO DATA(BD415)	
PAGE 2A/SECTION 1	PP LIABILITY AND PHYS DAM EXPOSURES.....	PF4 OR 04
PAGE 2A/SECTION 2	PP CREDITS AND EXCLUSIONS.....	PF5 OR 05
PAGE 2A/SECTION 3	AO LIABILITY AND PHYS DAM WRITTEN PREMIUM..	PF6 OR 06
PAGE 2B/SECTION 1	DETERMINE PP LIAB MOTOR/MISC EXPOSURES.....	PF16 OR 16
PAGE 2B/SECTION 2	DETERMINE PP LIAB MOTOR/MISC EXPO/EXCLUSIONS	PF17 OR 17
PAGE 2C/SECTION 1	WEIGHTING OF PURE PP PHYS DAM EXPOSURES....	PF18 OR 18
PAGE 2C/SECTION 2	WEIGHTING OF MOTOR/MISC PHYS DAM EXPOSURES.	PF19 OR 19
PAGE 2C/SECTION 3	WEIGHTING OF PP PHYS DAM EXCLUSIONS.....	PF20 OR 20
	PF12 OR 12 - EXIT	
	()	

To view "PAGE 1 TOTALS BY AGENT TYPE AND CAR ID,"

- 1) **Select PF2 or**
- 2) **Tab to the option field, type "02", and hit ENTER**

The BD210 - PAGE 1 for the current month's cession volume data for your company appears (exhibit XI-C-5). The data is displayed by CAR ID Code for private passenger, miscellaneous motorcycle, and commercial classes separately.

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C. ACCESSING CESSION VOLUME DATA (CONTINUED)

Exhibit XI-C-5

BD210PR	CESSION VOLUME DATA REPORT						PAGE 1	11/01/06		
BD210SB	ACCOUNTING DATE 08 / 2006						10:23:18			
COMPANY NUMBER 999		COMPANY NAME ANY INSURANCE COMPANY				POLICY YEAR 2006				
CAR ID	PURE PREMIUM	PRV PASS	PASS PDL EXP	PRIV PASS	MISC PREMIUM	MOTOR PDL EXP	M MOTR	PCT V/CD	COMMERCIAL WRIT PREM	PCT V/CD
0	169,510,914			230,464	3,017,979		8,372		39,479,234	
4	31,658,295			22,365	324,783		600		13,353,972	
V AGT	201,169,209			252,829	3,342,762		8,972	8.8	52,833,206	25.3
1	69,033,245			86,704	1,059,067		2,905		4,197,650	
5	21,861,337			15,637	210,870		377		4,573,595	
T ERP	90,894,582			102,341	1,269,937		3,282	15.2	8,771,245	52.1
T VOL	238,544,159			317,168	4,077,046		11,277	89.4	43,676,884	70.9
T CED	53,519,632			38,002	535,653		977	10.6	17,927,567	29.1
TOTAL	292,063,791			355,170	4,612,699		12,254	100.0	61,604,451	100.0
PLEASE ENTER AN ACCTG DATE AND HIT ENTER										
: _ :										
PF1/01=HELP	PF7/07=BACK	PF4/04=PG2A/1	PF5/05=PG2A/2	PF6/06=PG2A/3						
PF8/08=FORWARD	PF11/11=NOTES	PF16/16=PG2B/1	PF17/17=PG2B/2	PF18/18=PG2C/1						
PF12/12=EXIT	PF10/10=INDUSTRY	PF19/19=PG2C/2	PF20/20=PG2C/3/							

The system carries forward the company code number. Thus, this field is "protected" and cannot be changed. If you attempt to change the company code, your user-id will become disabled.

To toggle between your company's data and the industry data,

Select PF10 or tab to the option field, type "10", and hit ENTER.

To display the prior month's data,

Select PF7 or tab to the option field, type "07", and hit ENTER.

To display the next month's data, when available,

Select PF8 or tab to the option field, type "08", and hit ENTER.

To display any informational notes regarding private passenger or miscellaneous motorcycle data,

Select PF11 or tab to the option field, type "11", and hit ENTER.

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D. ACCESSING PARTICIPATION RATIO DATA

To access Participation Ratio Data from TE100 – TELECOMMUNICATIONS MENU (exhibit XI-D-1):

- 1) Select PF4 or
- 2) Tab to the option field, type "04", and hit ENTER

Exhibit XI-D-1

TE100SB	COMMONWEALTH AUTOMOBILE REINSURERS	11/01/2006
TEMENUSA	TELECOMMUNICATIONS	11:53:47
C.A.R. ACCOUNTING	..... PF2	OR 02
CESSION SYSTEM	..... PF3	OR 03
STATISTICAL SYSTEM	..... PF4	OR 04
PRODUCER CODE SYSTEM	..... PF5	OR 05
TAXI INDEX SYSTEM	..... PF6	OR 06
AUDIT & CLAIMS SYSTEM	..... PF7	OR 07
EXPERIENCE RATING SYSTEM	..... PF8	OR 08
TERMINATE C.A.R. SESSION	..... PF12	OR 12
	: :	
	DEPRESS PFKEY OR ENTER	PROCESSING OPTION

The TE140 – CAR Statistical System screen appears (exhibit XI-D-2).

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D. ACCESSING PARTICIPATION RATIO DATA (CONTINUED)

Exhibit X-D-2

```
TE140MN          COMMONWEALTH AUTOMOBILE REINSURERS          11/01/2006
TE140SA          C.A.R. STATISTICAL SYSTEM                   12:57:05

                COMPANY NUMBER .....  _____

                STAT POLICY HISTORIES                       ..... PF2  OR 02
                RULE 12 RMV INQUIRIES                       ..... PF3  OR 03
                CESS VOL/PART RATIO DATA                   ..... PF4 OR 04
                STATISTICAL CORRECTIONS                     ..... PF5  OR 05
                STATISTICAL LOOKUPS                         ..... PF6  OR 06
                NON-POLK VIN MAINTENANCE                    ..... PF7  OR 07
                POLICY PRODUCER CODE CORRECTIONS            ..... PF8  OR 08

                TO RETURN TO MAIN MENU                       ..... PF12 OR 12

                :      :
```

Tab to the COMPANY CODE field and enter your three-digit code.

1) Select PF4 or

2) Tab to the option field, type "04", and hit ENTER.

If you enter an invalid company code, the message "COMPANY/USER VIOLATION - ACCESS DENIED" appears. If you process three invalid attempts, you will disable your user id.

Once you enter a valid company code, the BD201 – DATA OPTIONS screen appears (exhibit XI-D-3). This screen allows you to view cession volume/participation ratio data or data written at a rate deviation.

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D. ACCESSING PARTICIPATION RATIO DATA (CONTINUED)

Exhibit XI-D-3

```
BD201SA                                DATA OPTIONS                                11/01/06
BD201PR                                03:27:55

                                     RATE DEVIATION..... PF4 OR 04
                                     CESSION VOL/PART RATIO DATA. PF5 OR 05
                                     EXIT..... PF12 OR 12

                                     HIT APPROPRIATE PFKEY OR TYPE IN OPTION AND HIT ENTER

                                     :      :
```

To access the Participation Ratio Data,

- 1) **Select PF5 or**
- 2) **Tab to the option field, type "05", and hit ENTER.**

Upon selecting PF5, the BD205 – Cession Volume/Participation Ratio Data screen appears (exhibit XI-D-4).

(To access the Rate Deviation menu, see section E, starting on page 20).

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D. ACCESSING PARTICIPATION RATIO DATA (CONTINUED)

Exhibit XI-D-4

BD205PR	CESSION VOLUME DATA	03:28:24
BD205SA	CURRENT POLICY YEAR DATA	11/01/06
PAGE 1	TOTALS BY AGENT TYPE AND CAR ID.....	PF2 OR 02
PARTICIPATION RATIO DATA(BD415)		
PAGE 2A/SECTION 1	PP LIABILITY AND PHYS DAM EXPOSURES.....	PF4 OR 04
PAGE 2A/SECTION 2	PP CREDITS AND EXCLUSIONS.....	PF5 OR 05
PAGE 2A/SECTION 3	AO LIABILITY AND PHYS DAM WRITTEN PREMIUM..	PF6 OR 06
PAGE 2B/SECTION 1	DETERMINE PP LIAB MOTOR/MISC EXPOSURES.....	PF16 OR 16
PAGE 2B/SECTION 2	DETERMINE PP LIAB MOTOR/MISC EXPO/EXCLUSIONS	PF17 OR 17
PAGE 2C/SECTION 1	WEIGHTING OF PURE PP PHYS DAM EXPOSURES....	PF18 OR 18
PAGE 2C/SECTION 2	WEIGHTING OF MOTOR/MISC PHYS DAM EXPOSURES.	PF19 OR 19
PAGE 2C/SECTION 3	WEIGHTING OF PP PHYS DAM EXCLUSIONS.....	PF20 OR 20
PF12 OR 12 - EXIT		
()		

1. Page 2A/Section 1 – PP Liability and Phys Dam Exposures

To view this screen,

Select PF4 or tab to the option field, type "04", and hit ENTER

The BD230 – PP Liability and Physical Damage Exposures screen appears for your company and the industry (exhibit XI-D-5).

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D. ACCESSING PARTICIPATION RATIO DATA (CONTINUED)

1. Page 2A/Section 1 – PP Liability and Phys Dam Exposures (continued)

Exhibit XI-D-5

BD230PR	PP LIABILITY AND PHYS DAM EXPOSURES	PAGE 2A/1	11/01/06	
BD230SA	ACCOUNTING DATE 08 / 2006		11:05:32	
COMPANY NUMBER 999	COMPANY NAME ANY INSURANCE COMPANY			
	LIABILITY	LIABILITY	PHYS DAM	PHYS DAM
	CO EXP	IND EXP	CO EXP	IND EXP
VOL RETAINED	244201	2330982	188567	1849982
VOL CEDED	23322	117756	15534	81158
ERP RETAINED	91581	573037	61836	400597
ERP CEDED	15939	185737	10234	108639
VOL RET MISC/MO	3367	23977	3502	28476
VOL CED MISC/MO	196	3381	196	3514
ERP RET MISC/MO	1076	6290	1017	6076
ERP CED MISC/MO	111	2337	123	2283
ENTER ACTG DATE AND CO NO, THEN HIT ENTER				
: _ :				
PF1/01=HELP	PF7/ 07=BACK	PF2 /02=PG1	PF5 /05=PG2A/2	PF6/ 06=PG2A/3
PF8/08=FORWARD	PF11/11=NOTES	PF16/16=PG2B/1	PF17/17=PG2B/2	PF18/18=PG2C/1
PF12/12=EXIT			PF19/19=PG2C/2	PF20/20=PG2C/3

2. Page 2A/Section 2 – PP Credits and Exclusions

To view this screen,

Select PF5 or tab to the option field, type "05", and hit ENTER

The BD232 – PP Credits and Exclusions screen appears for your company and the industry (exhibit XI-D-6). This screen shows private passenger liability Rule 12 participation credits, SDIP excluded exposures, and rate class excluded exposures.

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D. ACCESSING PARTICIPATION RATIO DATA (CONTINUED)

2. Page 2A/Section 2 – PP Credits and Exclusions (continued)

Exhibit XI-D-6

BD232PR	PP CREDITS AND EXCLUSIONS	PAGE 2A/2	11/01/06	
BD232SA	ACCOUNTING DATE 08 / 2006		11:12:20	
COMPANY NUMBER 999	COMPANY NAME ANY INSURANCE COMPANY			
	LIABILITY	LIABILITY	PHYS DAM	PHYS DAM
	CO EXP	IND EXP	CO EXP	IND EXP
CAR ID 0 CREDITS	82656	815004	60406	584613
CAR ID 1 CREDITS	67767	402415	42719	258497
VOL CED SDIP XCL(4)	6758	30208	0	0
ERP CED SDIP XCL(5)	3969	23851	0	0
VOL CED RT/CLS XCL(4)	10202	30991	6303	18516
ERP CED RT/CLS XCL(5)	4413	18684	2473	9976
ENTER ACTG DATE AND CO NO, THEN HIT ENTER				
: _ :				
PF1/01=HELP	PF7/ 07=BACK	PF2 /02=PG1	PF4 /04=PG2A/1	PF6/ 06=PG2A/3
PF8/08=FORWARD	PF11/11=NOTES	PF16/16=PG2B/1	PF17/17=PG2B/2	PF18/18=PG2C/1
PF12/12=EXIT			PF19/19=PG2C/2	PF20/20=PG2C/3

3. Page 2A/Section 3 – AO Liability and Phys Dam Written Premium

To view this screen,

Select PF6 or tab to the option field, type "06", and hit ENTER

The BD234 – AO Liability and Phys Dam Written Premium screen appears for your company and the industry (exhibit XI-D-7). This screen shows voluntary and ceded data for those classes excluded from the participation calculation.

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D. ACCESSING PARTICIPATION RATIO DATA (CONTINUED)

3. Page 2A/Section 3 – AO Liability and Phys Dam Written Premium (continued)

Exhibit XI-D-7

BD234PR	AO LIABILITY AND PHYS DAM WRITTEN PREMIUM				PAGE 2A/3	11/01/06
BD234SA	ACCOUNTING DATE 08 / 2006					11:25:14
COMPANY NUMBER 999	COMPANY NAME ANY INSURANCE COMPANY					
	LIABILITY	LIABILITY	PHYS DAM	PHYS DAM		
	WRIT PREM	IND WRIT PREM	CO WRIT PREM	IND WRIT PREM		
VOL RETAINED	34,462,318	259,397,643	8,730,607	69,074,661		
VOL CEDED	10,553,446	48,265,998	2,935,972	13,049,428		
ERP RETAINED	3,582,639	6,484,228	959,331	1,883,020		
ERP CEDED	3,502,898	43,225,705	983,453	9,311,659		
VOL CEDED EXCLUSIO	3,978,921	19,515,923	1,067,414	4,527,913		
ERP CEDED EXCLUSIO	1,531,230	24,646,134	326,421	3,760,338		
ENTER ACTG DATE AND CO NO, THEN HIT ENTER						
: _ :						
PF1 /01=HELP	PF7/ 07=BACK	PF2 /02=PG1	PF4 /04=PG2A/1	PF5/ 05=PG2A/2		
PF8 /08=FORWARD	PF11/11=NOTES	PF16/16=PG2B/1	PF17/17=PG2B/2	PF18/18=PG2C/1		
PF12/12=EXIT			PF19/19=PG2C/2	PF20/20=PG2C/3		

4. Page 2B/Section 1 – Determine PP Liab Motor/Misc Exposures

To view this screen,

Tab to the option field, type "16", and hit ENTER

The BD240 – Determine PP Liab Motor/Misc Exposures screen appears (exhibit XI-D-8). This screen illustrates the factoring of private passenger motorcycles and miscellaneous private passenger classes for your company. The totals are carried forward and included on Page 2A/Section 1.

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D. ACCESSING PARTICIPATION RATIO DATA (CONTINUED)

4. Page 2B/Section 1 – Determine PP Liab Motor/Misc Exposures (continued)

Exhibit XI-D-8

BD240PR	DETERMINE PP LIAB MOTOR/MISC EXPOSURES					PAGE 2B/1	11/01/06
BD240SA	ACCOUNTING DATE 08 / 2006						11:49:42
COMPANY NUMBER 999		COMPANY NAME ANY INSURANCE COMPANY					
C		MOTOR/MISC	MOTOR MISC		ADJUSTED	COMPANY	
I	POL	EXPOS/NSF	EXPOS/SF	FACTOR	EXPOSURES	TOTAL	
D	YR						
VOL RET	O	2003	-27	-167	0.33	-55	-82
		2004	974	7500	0.33	2475	3449
TOTAL			947	7333	0.33	2420	3367
VOL CED	4	2003	1	-21	0.33	-7	-6
		2004	10	582	0.33	192	202
TOTAL			11	561	0.33	185	196
ERP RET	1	2003	-7	-87	0.33	-29	-36
		2004	229	2675	0.33	883	1112
TOTAL			222	2588	0.33	854	1076
ENTER ACTG DATE AND CO NO, THEN HIT ENTER							
: _ : :							
PF1/01=HELP	PF7/ 07=BACK	PF2 /02=PG1	PF4 /04=PG2A/1	PF5/ 05=PG2A/2			
PF8/08=FORWARD	PF11/11=NOTES	PF6 /06=PG2A/3	PF17/17=PG2B/2	PF18/18=PG2C/1			
PF12/12=EXIT			PF19/19=PG2C/2	PF20/20=PG2C/3			

5. Page 2B/Section 2 – Determine PP Liab Motor/Misc Exposures/Exclusions

To view this screen,

Tab to the option field, type "17", and hit ENTER

The BD242 - Determine PP Liab Motor/Misc Exposures/Exclusions screen appears (exhibit XI-D-9). This screen is a continuation of 2B/1 and also includes the factoring of SDIP exclusions for motorcycles and miscellaneous classes. The totals are reflected on Page 2A/Section 2.

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D. ACCESSING PARTICIPATION RATIO DATA (CONTINUED)

5. Page 2B/Section 2 – Determine PP Liab Motor/Misc Exposures/Exclusions (cnt'd)

Exhibit XI-D-9

BD242PR	DETERMINE PP LIAB MOTOR/MISC EXPOSURES					PAGE 2B/2	11/01/06
BD242SA	ACCOUNTING DATE 08 / 2006						11:56:51
COMPANY NUMBER 999		COMPANY NAME ANY INSURANCE COMPANY					
	C		MTR/MISC	MTR MISC		ADJUSTED	COMPANY
	I	POL	EXPOS/NSF	EXPOS/SF	FACTOR	EXPOSURES	TOTAL
	D	YR					
ERP CED	5	2003	0	-32	0.33	-11	-11
		2004	3	362	0.33	119	122
TOTAL			3	330	0.33	108	111
VOL CED SDIP XCL 4		2003	0	-6	0.33	-2	-2
		2004	4	236	0.33	78	82
TOTAL			4	230	0.33	76	80
ERP CED SDIP XCL 5		2003	0	-14	0.33	-5	-5
		2004	1	159	0.33	52	53
TOTAL			1	145	0.33	47	48
ENTER ACTG DATE AND CO NO, THEN HIT ENTER							
: _ :							
PF1/01=HELP	PF7/ 07=BACK	PF2 /02=PG1	PF4 /04=PG2A/1	PF5/ 05=PG2A/2			
PF8/08=FORWARD	PF11/11=NOTES	PF6 /06=PG2A/3	PF16/16=PG2B/1	PF18/18=PG2C/1			
PF12/12=EXIT			PF19/19=PG2C/2	PF20/20=PG2C/3			

6. Page 2C/Section 1 – Weighting of Pure PP Phys Dam Exposures

To view this screen,

Tab to the option field, type "18", and hit ENTER

The BD250 – Determine PP Coll/Otc Avg-Prem/Exposures screen appears (exhibit XI-D-10). This screen shows the data used to weight pure private passenger physical damage exposures and the calculated weighted exposures for your company.

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D. ACCESSING PARTICIPATION RATIO DATA (CONTINUED)

6. Page 2C/Section 1 – Weighting of Pure PP Phys Dam Exposures (continued)

Exhibit XI-D-10

BD250PR	DETERMINE PP COLL/OTC AVG-PREM/EXPOSURES						PAGE 2C/1	11/01/06	
BD250SA	ACCOUNTING DATE 08 / 2006							12:03:15	
COMPANY NUMBER 999		COMPANY NAME ANY INSURANCE COMPANY							
	C								
	I	POL	COLLISION	COLL AVG	OTC	OTC AVG	WEIGHTED	COMPANY	
	D	YR	EXPOSURES	PREMIUM	EXPOSURES	PREMIUM	EXPOSURES	TOTAL	
VOL RET	0	2003	-1,106	\$217	-1,642	\$122	-1,298	0	
		2004	182,190	\$192	202,908	\$113	189,865	188,567	
VOL CED	4	2003	-242	\$390	-321	\$142	-263	0	
		2004	15,208	\$383	17,445	\$137	15,797	15,534	
ERP RET	1	2003	-410	\$217	-717	\$122	-520	0	
		2004	59,756	\$192	66,774	\$113	62,356	61,836	
ERP CED	5	2003	-290	\$390	-344	\$142	-304	0	
		2004	10,240	\$383	11,374	\$137	10,538	10,234	
ENTER ACTG DATE AND CO NO, THEN HIT ENTER									
: _ :									
PF1/01=HELP	PF7/ 07=BACK	PF2 /02=PG1	PF4 /04=PG2A/1	PF5/ 05=PG2A/2					
PF8/08=FORWARD	PF11/11=NOTES	PF6 /06=PG2A/3	PF16/16=PG2B/1	PF17/17=PG2B/2					
PF12/12=EXIT			PF19/19=PG2C/2	PF20/20=PG2C/3					

7. Page 2C/Section 2 – Weighting of Motor/Misc Phys Dam Exposures

To view this screen,

Tab to the option field, type "19", and hit ENTER

The BD252 – Determine PP Coll/OTC Avg – Prem/Exposures screen appears (exhibit XI-D-11). This screen shows the weighting of motorcycle and miscellaneous physical damage exposures for your company.

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D. ACCESSING PARTICIPATION RATIO DATA (CONTINUED)

7. Page 2C/Section 2 – Weighting of Motor/Misc Phys Dam Exposures (continued)

Exhibit XI-D-11

BD252PR	DETERMINE PP COLL/OTC AVG-PREM/EXPOSURES	PAGE 2C/2	11/01/06
BD252SA	ACCOUNTING DATE 08 / 2006		12:13:32
COMPANY NUMBER 999 COMPANY NAME ANY INSURANCE COMPANY			
C			
I	POL	COLLISION	COLL AVG
D	YR	EXPOSURES	PREMIUM
MISC/MTR	0	2003	3
			\$217
			-36
			\$122
			-11
			0
		3,073	\$192
			4,263
			\$113
			3,513
			3,502
MISC/MTR	4	2003	-3
			\$390
			-6
			\$142
			-3
			0
		184	\$383
			242
			\$137
			199
			196
MISC/MTR	1	2003	5
			\$217
			-7
			\$122
			0
			0
		883	\$192
			1,247
			\$113
			1,017
			1,017
MISC/MTR	5	2003	-5
			\$390
			-6
			\$142
			-5
			0
		2004	120
			\$383
			151
			\$137
			128
			123
ENTER ACTG DATE AND CO NO, THEN HIT ENTER			
: : :			
PF1/01=HELP	PF7/ 07=BACK	PF2 /02=PG1	PF4 /04=PG2A/1
PF8/08=FORWARD	PF11/11=NOTES	PF6 /06=PG2A/3	PF5/ 05=PG2A/2
PF12/12=EXIT			PF16/16=PG2B/1
			PF17/17=PG2C/2
			PF18/18=P02C/1
			PF20/20=PG2C/3

8. Page 2C/Section 3 – Weighting of PP Phys Dam Exclusions

To view this screen,

Tab to the option field, type "20", and hit ENTER

The BD254 – Determine PP Coll/OTC Avg-Prem/Exposures screen appears (exhibit XI-D-12). This screen illustrates the weighting of your company's pure private passenger physical damage exposure for classes excluded from the participation calculation.

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CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

D. ACCESSING PARTICIPATION RATIO DATA (CONTINUED)

8. Page 2C/Section 3 – Weighting of PP Phys Dam Exclusions (continued)

Exhibit XI-D-12

BD254PR	DETERMINE PP COLL/OTC AVG-PREM/EXPOSURES				PAGE 2C/3	11/01/06
BD254SA	ACCOUNTING DATE 08 / 2006					12:19:23
COMPANY NUMBER 999		COMPANY NAME ANY INSURANCE COMPANY				
C						
I	POL	COLLISION	COLL AVG	OTC	OTC AVG WEIGHTED	COMPANY
D	YR	EXPOSURES	PREMIUM EXPOSURES	EXPOSURES	PREMIUM EXPOSURES	TOTAL
VOL CD EX	4	2003	-514	\$390	-618	\$142 -541 0
		2004	6,495	\$383	7,823	\$137 6,844 6,303
ERP CD EX	5	2003	-258	\$390	-319	\$142 -274 0
		2004	2,628	\$383	3,081	\$137 2,747 2,473
ENTER ACTG DATE AND CO NO, THEN HIT ENTER						
: _ :						
PF1/01=HELP	PF7/ 07=BACK	PF2 /02=PG1	PF4 /04=PG2A/1	PF5/ 05=PG2A/2		
PF8/08=FORWARD	PF11/11=NOTES	PF6 /06=PG2A/3	PF16/16=PG2B/1	PF17/17=PG2B/2		
PF12/12=EXIT			PF18/PG2C/1	PF19/19=PG2C/2		

You can access any page within the application by using the PF keys indicated at the bottom of each screen.

You exit any screen by using PF12 or typing "12" in the option field.

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CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

E. ACCESSING RATE DEVIATION DATA

To access the Rate Deviation Data menu from BD201 – Data Options menu (exhibit XI-E-1),

- 1) Select PF4 or
- 2) Tab to the option field, type "04", and hit ENTER

Exhibit XI-E-1

```
BD201SA                DATA OPTIONS                11/01/06
BD201PR                03:27:55

                    RATE DEVIATION DATA..... PF4 OR 04
                    CESS VOL/PART RATIO DATA. PF5 OR 05
                    EXIT..... PF12 OR 12

                    HIT APPROPRIATE PFKEY OR TYPE IN OPTION AND HIT ENTER

                                :      :
```

The BD203PR – Rate Deviation Data screen appears (exhibit XI-E-2).

Exhibit XI-E-2

```
BD203PR                RATE DEVIATION DATA                12:28:25
BD203SA                ACCOUNTING YEAR      _____    11/01/06

COMPANY NUMBER _____

                    LIABILITY DETAIL..... PF4 OR 04
                    PHYSICAL DAMAGE DETAIL..... PF5 OR 05
                    LIABILITY/PHYSICAL DAMAGE TOTALS..... PF6 OR 06
                    EXIT..... PF12 OR 12

                    ENTER ACTG DATE AND CO-NO, THEN HIT DESIRED PFKEY OR
                    TYPE DESIRED OPTION AND HIT ENTER

                                (  _ )
```

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CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

E. ACCESSING RATE DEVIATION DATA (CONTINUED)

Within the Rate Deviation application, the "PF" keys are standard from any screen.

To display liability totals,

Select PF4 or tab to the option field, type "04", and hit ENTER.

To display physical damage totals,

Select PF5 or tab to the option field, type "05", and hit ENTER.

To display your company totals,

Select PF6 or tab to the option field, type "06", and hit ENTER.

To display the prior page's data,

Select PF7 or tab to the option field, type "07", and hit ENTER.

To display the next page's data, when available,

Select PF8 or tab to the option field, type "08", and hit ENTER.

To toggle between your company's data and the industry data,

Select PF10 or tab to the option field, type "10", and hit ENTER.

To exit the system,

Select PF12 or tab to the option field, type "12", and hit ENTER.

1. Liability Detail

To view the detail liability rate deviation data,

- 1) **Select PF4 or**
- 2) **Tab to the option field, type "04", and hit ENTER**

Telecommunications Manual

CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

E. ACCESSING RATE DEVIATION DATA (CONTINUED)

1. Liability Detail (continued)

The BD260 – Private Passenger Rate Deviation for Liability data screen appears (exhibit XI-E-3). This screen shows the detail liability data for the current policy year through the most current month.

Exhibit XI-E-3

BD260PR	PRIVATE PASSENGER RATE DEVIATION						11/01/06
BD260SA	POLICY YEAR 2004	CALENDAR YEAR 2004	THROUGH 3	MONTHS			02:16:50
COMPANY NUMBER 999 COMPANY NAME ANY INSURANCE COMPANY							
LIABILITY							
PCT	CEDED	TOTAL	PCT	CEDED	TOTAL	PCT	
DEVIATED	EXPOSURES	EXPOSURES	CEDED	PREMIUMS	PREMIUMS	CEDED	
95.00	0	1	0.00	0	458	0.00	
22.60	3	232	1.29	2,270	118,579	1.91	
20.80	242	15,296	1.58	82,951	6,491,886	1.27	
19.00	431	25,364	1.69	140,310	10,757,088	1.30	
18.20	0	17	0.00	0	6,914	0.00	
17.30	1	108	0.92	-173	39,427	0.00	
16.40	12	676	1.77	6,597	314,489	2.09	
14.50	64	1,346	4.75	47,370	820,787	5.77	
: :							
PF1/01=HELP	PF7/07=BACK	PF5/05=PHYSICAL DAMAGE	PF6/06=COMPANY TOTALS				
PF12/12=EXIT	PF8/08=FORWARD			PF10/10=INDUSTRY			

2. Physical Damage Detail

To view the detail physical damage rate deviation data,

- 1) **Select PF5 or**
- 2) **Tab to the option field, type "05", and hit ENTER**

The BD260 – Private Passenger Rate Deviation for Physical Damage data screen appears (exhibit XI-E-4). This screen shows the detail physical damage data for the current policy year through the most current month.

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

E. ACCESSING RATE DEVIATION DATA (CONTINUED)

2. Physical Damage Detail (continued)

Exhibit XI-E-4

BD260PR	PRIVATE PASSENGER RATE DEVIATION					11/01/06
BD260SA	POLICY YEAR 2004	CALENDAR YEAR 2004	THROUGH 3	MONTHS		02:22:10
COMPANY NUMBER 999	COMPANY NAME ANY INSURANCE COMPANY					
PHYSICAL DAMAGE						
PCT DEVIATED	CEDED EXPOSURES	TOTAL EXPOSURES	PCT CEDED	CEDED PREMIUMS	TOTAL PREMIUMS	PCT CEDED
95.00	0	1	0.00	0	350	0.00
22.60	3	204	1.47	891	56,459	1.57
20.80	196	12,240	1.60	42,675	3,164,090	1.34
19.00	329	19,788	1.66	60,758	5,119,076	1.18
18.20	0	10	0.00	-18	2,930	-0.61
17.30	1	87	1.14	-210	19,321	-1.08
16.40	10	549	1.82	2,836	150,669	1.88
14.50	45	1,013	4.44	17,259	384,521	4.48
: :						
PF1/01=HELP	PF7/07=BACK	PF4/04=LIABILITY	PF6/06=COMPANY TOTALS			
PF12/12=EXIT	PF8/08=FORWARD		PF10/10=INDUSTRY			

3. Liability and Physical Damage Totals

To view the company liability and physical damage totals,

- 1) **Select PF6 or**
- 2) **Tab to the option field, type "06", and hit ENTER**

The BD260 – Private Passenger Rate Deviation Totals for Liability and Physical Damage data screen appears (exhibit XI-E-5). This screen reflects summary liability and physical damage totals. Exposures and premium are displayed for all business written at a rate deviation (all factors), all business written at full rates (all other), and total book of business.

Commonwealth Automobile Reinsurers

Telecommunications Manual

CHAPTER XI - CESSION VOLUME / PARTICIPATION RATIO DATA

E. ACCESSING RATE DEVIATION DATA (CONTINUED)

3. Liability and Physical Damage Totals (continued)

Exhibit XI-E-5

BD260PR	PRIVATE PASSENGER RATE DEVIATION					11/01/06
BD260SB	POLICY YEAR 2004	CALENDAR YEAR 2004	THROUGH 3	MONTHS		02:42:27
COMPANY TOTALS, COMPANY NO. 999 ANY INSURANCE COMPANY						
	CEDED EXPOSURES	TOTAL EXPOSURES	PCT CEDED	CEDED EXPOSURES	TOTAL EXPOSURES	PCT CEDED
	LIABILITY			PHYSICAL DAMAGE		
ALL FAC	14,783	295,637	5.00	9,718	217,972	4.40
ALL OTH	27,367	101,426	26.90	16,944	65,441	25.80
TOTAL	42,150	397,063	10.60	26,662	283,413	9.40
	ALL LINES WRITTEN PREMIUM			PCT CEDED		
	CEDED PREMIUMS		TOTAL PREMIUMS			
ALL FAC	\$17,846,385		\$203,414,438		8.70	
ALL OTH	\$40,688,542		\$118,363,363		34.30	
TOTAL	\$58,534,927		\$321,777,801		18.10	
: _ :						
PF1/01=HELP	PF4/04=LIAB DTL	PF5/05=PHYSD DTL	PF10/10=IND TOT	PF12/12=EXIT		

To exit from the Cession Volume/Participation Ratio Data application, select PF12 or tab to the option field, type "12", and hit ENTER.