

COMMONWEALTH AUTOMOBILE REINSURERS

SUMMARY OF LOSS RATIOS BY ACCOUNTING QUARTER

ALL OTHER THAN PRIVATE PASSENGER

Policy Year	03-22	06-22	09-22	12-22	03-23	06-23	09-23	12-23
2023					75.5%	76.6%	79.3%	78.4%
2022	84.8%	74.5%	72.4%	72.8%	78.5%	79.1%	85.6%	87.6%
2021	68.4%	66.5%	66.5%	66.6%	68.7%	67.9%	67.5%	67.4%
2020	63.5%	63.0%	62.3%	62.3%	63.2%	63.0%	60.8%	61.0%
2019	73.3%	74.6%	74.6%	74.2%	72.6%	71.4%	70.6%	69.7%
2018	92.7%	92.3%	92.7%	93.0%	92.4%	91.6%	90.9%	91.0%
2017	80.0%	79.0%	78.9%	78.9%	78.9%	78.1%	77.7%	77.7%
2016	99.2%	99.7%	99.5%	99.4%	99.2%	98.7%	98.7%	98.5%

COMMONWEALTH AUTOMOBILE REINSURERS

SUMMARY OF LOSS RATIOS BY ACCOUNTING QUARTER

ALL OTHER BODILY INJURY & PIP

Policy Year	03-22	06-22	09-22	12-22	03-23	06-23	09-23	12-23
2023					87.4%	82.4%	93.2%	83.9%
2022	99.6%	78.4%	76.9%	78.8%	90.0%	92.6%	106.4%	107.9%
2021	78.1%	74.1%	73.4%	73.0%	76.1%	74.5%	72.5%	70.7%
2020	74.5%	73.5%	72.0%	71.6%	73.4%	73.0%	68.0%	68.1%
2019	82.9%	85.4%	85.5%	85.8%	82.4%	79.8%	78.0%	76.2%
2018	110.5%	109.7%	110.8%	111.5%	110.2%	108.6%	107.2%	107.5%
2017	78.8%	76.7%	76.6%	76.5%	76.5%	74.8%	73.9%	74.0%
2016	111.4%	112.4%	111.9%	111.7%	111.3%	110.4%	110.3%	110.0%

ALL OTHER PROPERTY DAMAGE LIABILITY

Policy Year	03-22	06-22	09-22	12-22	03-23	06-23	09-23	12-23
2023					61.7%	67.3%	63.1%	79.2%
2022	63.9%	63.8%	63.9%	63.9%	62.5%	62.3%	60.8%	64.7%
2021	55.2%	55.3%	56.0%	57.0%	57.6%	56.5%	56.3%	59.3%
2020	50.2%	50.0%	50.0%	50.8%	50.7%	50.7%	51.6%	52.4%
2019	69.0%	69.2%	69.0%	67.0%	67.1%	67.3%	67.8%	67.8%
2018	72.6%	72.3%	71.8%	71.7%	71.7%	71.7%	71.9%	71.8%
2017	77.5%	77.5%	77.5%	77.6%	77.6%	77.5%	77.8%	77.6%
2016	82.9%	82.9%	82.9%	82.9%	82.8%	82.9%	82.9%	82.9%

COMMONWEALTH AUTOMOBILE REINSURERS

SUMMARY OF LOSS RATIOS BY ACCOUNTING QUARTER

Policy Year	ALL OTHER LIABILITY							
	03-22	06-22	09-22	12-22	03-23	06-23	09-23	12-23
2023					78.9%	77.4%	83.3%	82.3%
2022	87.7%	73.4%	72.5%	73.9%	80.9%	82.5%	91.1%	93.5%
2021	70.4%	67.7%	67.5%	67.6%	69.8%	68.4%	67.0%	66.8%
2020	66.1%	65.4%	64.5%	64.4%	65.6%	65.3%	62.4%	62.7%
2019	78.2%	79.8%	79.8%	79.3%	77.2%	75.5%	74.5%	73.3%
2018	97.5%	96.9%	97.5%	97.9%	97.0%	96.0%	95.2%	95.3%
2017	78.4%	77.0%	76.9%	76.9%	76.8%	75.7%	75.2%	75.2%
2016	102.5%	103.2%	102.8%	102.6%	102.4%	101.8%	101.7%	101.5%

COMMONWEALTH AUTOMOBILE REINSURERS

SUMMARY OF LOSS RATIOS BY ACCOUNTING QUARTER

ALL OTHER COLLISION

Policy Year	03-22	06-22	09-22	12-22	03-23	06-23	09-23	12-23
2023					63.0%	76.8%	65.9%	62.9%
2022	69.5%	60.8%	61.9%	61.7%	65.5%	64.8%	65.5%	66.1%
2021	61.7%	60.7%	61.2%	61.6%	62.7%	62.6%	63.1%	63.0%
2020	54.8%	54.8%	55.1%	55.3%	55.2%	55.2%	55.2%	55.3%
2019	60.7%	60.8%	60.7%	60.7%	60.6%	60.6%	60.6%	60.6%
2018	79.7%	79.8%	79.8%	79.8%	79.8%	79.7%	79.7%	79.7%
2017	87.9%	87.9%	87.9%	87.9%	87.9%	88.0%	88.0%	88.0%
2016	93.7%	93.6%	93.6%	93.6%	93.6%	93.6%	93.6%	93.6%

ALL OTHER COMPREHENSIVE

Policy Year	03-22	06-22	09-22	12-22	03-23	06-23	09-23	12-23
2023					74.2%	66.6%	73.7%	81.1%
2022	98.7%	135.2%	106.6%	97.0%	91.8%	85.2%	84.4%	86.0%
2021	65.7%	70.6%	70.7%	71.4%	75.0%	79.0%	88.8%	89.4%
2020	58.6%	58.4%	58.7%	58.8%	58.7%	58.6%	58.7%	58.6%
2019	54.8%	54.8%	54.7%	54.7%	55.2%	55.4%	55.4%	55.4%
2018	75.0%	74.9%	74.9%	75.0%	75.0%	75.0%	75.0%	74.9%
2017	78.2%	78.2%	78.2%	78.2%	78.2%	78.2%	78.2%	78.2%
2016	78.5%	78.7%	78.7%	78.8%	78.9%	79.0%	79.1%	79.1%

COMMONWEALTH AUTOMOBILE REINSURERS

SUMMARY OF LOSS RATIOS BY ACCOUNTING QUARTER

ALL OTHER PHYSICAL DAMAGE

Policy Year	03-22	06-22	09-22	12-22	03-23	06-23	09-23	12-23
2023					65.7%	74.4%	67.8%	67.2%
2022	76.2%	77.7%	72.0%	69.7%	71.5%	69.5%	69.8%	70.7%
2021	62.6%	62.9%	63.3%	63.8%	65.5%	66.3%	68.9%	69.0%
2020	55.7%	55.6%	56.0%	56.1%	56.0%	56.0%	56.0%	56.1%
2019	59.3%	59.3%	59.3%	59.2%	59.3%	59.3%	59.3%	59.3%
2018	78.4%	78.5%	78.5%	78.5%	78.5%	78.4%	78.4%	78.4%
2017	85.2%	85.2%	85.2%	85.2%	85.2%	85.2%	85.2%	85.2%
2016	89.3%	89.3%	89.3%	89.3%	89.3%	89.4%	89.4%	89.4%