

## COMMONWEALTH AUTOMOBILE REINSURERS

## SUMMARY OF LOSS RATIOS BY ACCOUNTING QUARTER

## ALL OTHER THAN PRIVATE PASSENGER

Policy Year	03-24	06-24	09-24	12-24	03-25	06-25	09-25	12-25
2025					77.1%	78.8%	76.0%	73.9%
2024	80.0%	81.1%	81.3%	80.8%	81.5%	80.7%	80.8%	80.1%
2023	79.0%	79.7%	79.8%	79.4%	78.4%	77.6%	75.4%	74.5%
2022	89.1%	88.9%	89.5%	87.9%	87.4%	85.7%	85.4%	84.8%
2021	67.0%	66.7%	66.1%	63.9%	64.0%	64.0%	64.5%	64.7%
2020	60.0%	60.0%	60.0%	59.7%	59.5%	58.6%	58.7%	58.2%
2019	69.1%	68.9%	69.4%	68.7%	67.7%	67.4%	67.2%	67.3%
2018	91.0%	92.2%	92.2%	92.8%	92.8%	92.4%	92.5%	92.3%

## COMMONWEALTH AUTOMOBILE REINSURERS

## SUMMARY OF LOSS RATIOS BY ACCOUNTING QUARTER

## ALL OTHER BODILY INJURY &amp; PIP

Policy Year	03-24	06-24	09-24	12-24	03-25	06-25	09-25	12-25
2025					87.0%	86.4%	86.2%	86.3%
2024	87.2%	96.2%	100.5%	101.7%	100.9%	98.0%	98.8%	98.3%
2023	84.3%	85.9%	85.9%	84.5%	83.0%	81.7%	77.2%	75.9%
2022	109.8%	110.7%	111.9%	108.7%	107.5%	104.5%	103.1%	102.2%
2021	69.0%	67.7%	66.0%	61.6%	61.7%	61.8%	62.6%	62.6%
2020	65.8%	66.0%	65.9%	65.3%	65.0%	63.3%	63.5%	62.5%
2019	74.7%	74.5%	75.5%	74.3%	72.1%	71.6%	71.4%	71.5%
2018	107.4%	109.9%	110.0%	111.3%	111.1%	110.4%	110.5%	110.2%

## ALL OTHER PROPERTY DAMAGE LIABILITY

Policy Year	03-24	06-24	09-24	12-24	03-25	06-25	09-25	12-25
2025					70.3%	78.2%	77.6%	68.2%
2024	70.7%	67.5%	76.9%	73.5%	73.4%	73.2%	72.5%	70.5%
2023	78.1%	79.5%	80.6%	81.5%	80.9%	80.8%	81.1%	80.8%
2022	67.9%	66.1%	66.1%	66.0%	65.8%	65.4%	66.7%	66.6%
2021	60.0%	61.0%	61.7%	61.7%	61.8%	61.4%	62.0%	62.5%
2020	52.8%	52.7%	52.7%	52.6%	52.6%	52.2%	52.1%	52.0%
2019	68.0%	67.8%	67.6%	67.5%	67.5%	67.6%	67.1%	67.1%
2018	71.8%	71.7%	71.7%	71.6%	71.6%	71.6%	71.6%	71.6%

## COMMONWEALTH AUTOMOBILE REINSURERS

## SUMMARY OF LOSS RATIOS BY ACCOUNTING QUARTER

Policy Year	ALL OTHER LIABILITY							
	03-24	06-24	09-24	12-24	03-25	06-25	09-25	12-25
2025					81.7%	83.8%	83.5%	80.6%
2024	81.8%	86.9%	92.9%	92.7%	92.1%	90.1%	90.4%	89.5%
2023	82.3%	83.8%	84.2%	83.6%	82.3%	81.4%	78.5%	77.5%
2022	95.8%	95.7%	96.6%	94.4%	93.5%	91.4%	90.9%	90.3%
2021	65.9%	65.4%	64.6%	61.6%	61.7%	61.6%	62.4%	62.6%
2020	61.3%	61.4%	61.4%	60.9%	60.7%	59.5%	59.6%	58.9%
2019	72.4%	72.3%	72.8%	71.9%	70.5%	70.2%	69.9%	70.0%
2018	95.2%	96.9%	97.0%	97.8%	97.7%	97.2%	97.2%	97.1%

## COMMONWEALTH AUTOMOBILE REINSURERS

## SUMMARY OF LOSS RATIOS BY ACCOUNTING QUARTER

## ALL OTHER COLLISION

Policy Year	03-24	06-24	09-24	12-24	03-25	06-25	09-25	12-25
2025					66.3%	64.7%	54.0%	54.4%
2024	69.5%	64.9%	50.2%	49.7%	55.3%	56.3%	55.3%	55.4%
2023	64.9%	64.4%	64.4%	64.7%	64.1%	63.7%	63.8%	63.4%
2022	65.1%	65.1%	65.0%	65.2%	65.7%	65.1%	65.6%	65.2%
2021	64.4%	65.3%	65.4%	65.2%	65.2%	65.1%	65.1%	65.1%
2020	55.3%	55.2%	55.2%	55.2%	55.2%	55.2%	55.1%	55.1%
2019	60.6%	60.6%	60.6%	60.6%	60.6%	60.6%	60.6%	60.6%
2018	79.7%	79.7%	79.7%	79.7%	79.7%	79.8%	79.8%	79.8%

## ALL OTHER COMPREHENSIVE

Policy Year	03-24	06-24	09-24	12-24	03-25	06-25	09-25	12-25
2025					57.6%	67.7%	63.8%	62.2%
2024	96.0%	74.1%	61.1%	57.2%	55.3%	60.8%	61.8%	61.7%
2023	85.3%	81.1%	78.8%	78.9%	78.6%	78.3%	77.4%	76.3%
2022	86.6%	83.4%	83.5%	83.4%	83.4%	83.3%	82.4%	82.2%
2021	89.4%	88.9%	88.9%	89.0%	90.2%	90.5%	91.2%	91.1%
2020	58.6%	58.6%	58.6%	58.6%	58.7%	58.6%	58.7%	58.7%
2019	55.4%	55.4%	55.4%	55.5%	55.6%	55.6%	55.6%	55.6%
2018	74.9%	74.6%	74.3%	74.2%	74.2%	74.3%	74.2%	74.2%

## COMMONWEALTH AUTOMOBILE REINSURERS

## SUMMARY OF LOSS RATIOS BY ACCOUNTING QUARTER

## ALL OTHER PHYSICAL DAMAGE

Policy Year	03-24	06-24	09-24	12-24	03-25	06-25	09-25	12-25
2025					64.2%	65.4%	56.3%	56.2%
2024	75.5%	66.9%	52.6%	51.4%	55.3%	57.3%	56.8%	56.8%
2023	69.8%	68.4%	67.8%	68.1%	67.6%	67.2%	67.0%	66.5%
2022	70.0%	69.3%	69.2%	69.4%	69.8%	69.2%	69.5%	69.1%
2021	70.1%	70.6%	70.7%	70.6%	70.9%	70.8%	71.0%	71.0%
2020	56.0%	56.0%	56.0%	56.0%	56.0%	56.0%	56.0%	56.0%
2019	59.3%	59.3%	59.3%	59.3%	59.4%	59.4%	59.4%	59.4%
2018	78.4%	78.3%	78.2%	78.2%	78.2%	78.3%	78.3%	78.3%