

**Commonwealth Automobile Reinsurers  
Effective November 1, 2009  
Summary**

	<u>Percent</u>	<u>\$ (mills)</u>
TTT	-5.0%	-\$1.4
PPT Fleet	4.4%	\$0.1
Garages	-10.4%	-\$0.8
<b>Subtotal Major Types</b>	<b>-5.6%</b>	<b>-\$2.1</b>
Special Types (1)	3.5%	\$0.3
Non-Owned (1)	3.5%	\$0.1
Miscellaneous (2)	-0.5%	\$0.0
Garage Phy. Dam. (1)	-0.4%	\$0.0
Zone Rated	0.0%	\$0.0
<b>Subtotal Major &amp; Misc. Types</b>	<b>-2.3%</b>	<b>-\$1.7</b>
Taxis (3)	3.6%	\$0.36
Limousines (3)	-20.5%	-\$0.08
Car Service (3)	30.2%	\$1.06
Public Buses (4)	1.8%	\$0.39
Van Pools	-0.4%	\$0.00
<b>Subtotal Public Vehicles</b>	<b>4.8%</b>	<b>\$1.7</b>
<b>Grand Total</b>	<b>0.0%</b>	<b>\$0.0</b>

- (1) Special Types, Non-owned, and Garage Physical Damage effects are estimated using a premium weighted average of the TTT & PPT indications for the appropriate coverages.
- (2) Miscellaneous effects are estimated using a premium-weighted average of the Major and Public types.
- (3) For Limousines: includes the combined effect of a liability indication of -32.1% (weighted 0.752) and a physical damage indication of 15.0% (weighted 0.248 and based on the PPT vehicle type indications). For Car Service: includes the combined effect of a liability indication of 32.5% (weighted 0.869) and a physical damage indication of 15.3% (weighted 0.131 and based on the PPT vehicle type indications). For Taxis: includes the combined effect of a liability indication of 3.6% (weighted 0.994) and a physical indication of 16.3% (weighted 0.006 and based on the PPT type indications).
- (4) Includes the combined effect of a liability indication of 4.9% (weighted 0.842) and a physical damage indication of -14.3% (weighted 0.158 and based on the TTT type indications).

Note: PPT Non-Fleet rates are indicated to change by 25.8%, or \$2.6 million and is used for the purpose of determining the indicated rate change for Special and Miscellaneous Types.

**MASSACHUSETTS COMMERCIAL AUTOMOBILE  
CAR SERVICING CARRIERS  
TOTAL CEDED MARKET, FLEET AND NON-FLEET COMBINED  
SUMMARY OF RATE CHANGES**

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<b>TTT</b>		Current	Selected	
Coverage	Exposure	Average	Average	%
		Rate	Rate	Change
A-1 & B (20/40)	13,472.0	518.64	552.59	6.5%
A-2 (PIP)	13,472.0	23.16	29.06	25.5%
B, Excess Limits	10,568.4	312.35	376.45	20.5%
PDL, Basic	13,472.0	518.17	444.24	-14.3%
PDL, Excess Limits	13,296.3	213.91	166.55	-22.1%
Collision, All Deductibles	7,480.4	532.38	443.27	-16.7%
Ltd. Collision, All Deductibles	15.4	73.41	44.00	-40.1%
D, Med. Payments	8,286.1	2.00	3.00	50.0%
Comprehensive, All Deductibles	8,145.5	278.45	250.63	-10.0%
U-1 (20/40)	13,472.0	7.00	4.00	-42.9%
U-1, Excess	7,013.6	1.81	1.83	1.1%
U-2, TOTAL	10,831.5	25.73	23.13	-10.1%
Average		2010.02	1908.69	- 5.0%

Excess Limits Factors & Average Deductible Relativities

B, Excess Limits	0.602	0.681
PDL, Excess Limits	0.413	0.375
U-1, Excess	0.258	0.457
Collision, Average Deductible	0.962	0.964
Ltd. Collision, Average Deductible	1.702	1.702
Comprehensive, Average Deductible	0.977	0.978

**PPT FLEET**

<b>PPT FLEET</b>		Current	Selected	
Coverage	Exposure	Average	Average	%
		Rate	Rate	Change
A-1 & B (20/40)	1,279.9	414.78	419.75	1.2%
A-2 (PIP)	1,279.9	29.65	46.69	57.5%
B, Excess Limits	995.8	268.09	304.15	13.5%
PDL, Basic	1,279.9	296.56	335.59	13.2%
PDL, Excess Limits	1,267.9	89.68	87.64	- 2.3%
Collision, All Deductibles	768.0	724.58	717.69	- 1.0%
Ltd. Collision, All Deductibles	0.8	70.70	56.17	-20.5%
D, Med. Payments	952.9	5.00	6.00	20.0%
Comprehensive, All Deductibles	816.1	223.03	216.53	- 2.9%
U-1 (20/40)	1,279.9	7.00	4.00	-42.9%
U-1, Excess	831.1	2.08	2.11	1.4%
U-2, TOTAL	1,096.9	38.61	35.25	- 8.7%
Average		1660.58	1734.25	4.4%

**PPT NON-FLEET**

<b>PPT NON-FLEET</b>		Current	Selected	
Coverage	Exposure	Average	Average	%
		Rate	Rate	Change
A-1 & B (20/40)	5,064.3	416.55	522.12	25.3%
A-2 (PIP)	5,064.3	74.98	93.45	24.6%
B, Excess Limits	3,940.0	269.24	378.33	40.5%
PDL, Basic	5,064.3	296.94	425.69	43.4%
PDL, Excess Limits	5,016.9	89.80	111.17	23.8%
Collision, All Deductibles	3,893.0	842.38	1075.66	27.7%
Ltd. Collision, All Deductibles	4.9	65.83	56.17	-14.7%
D, Med. Payments	3,492.7	5.00	6.00	20.0%
Comprehensive, All Deductibles	4,028.8	309.71	296.21	- 4.4%
U-1 (20/40)	5,064.3	7.00	4.00	-42.9%
U-1, Excess	3,288.6	2.08	2.11	1.4%
U-2, TOTAL	4,340.1	38.61	35.25	- 8.7%
Average		2025.78	2548.01	25.8%

**MASSACHUSETTS COMMERCIAL AUTOMOBILE  
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**GARAGES**

Coverage	Exposure	Current Average Rate	Selected Average Rate	% Change
A-1 & B (20/40)	4,115.6	571.10	571.89	0.1%
A-2 (PIP)	4,115.6	73.64	59.34	-19.4%
B, Excess Limits	3,482.8	400.45	391.45	- 2.2%
PDL, Basic	4,115.6	675.70	562.22	-16.8%
PDL, Excess Limits	4,006.8	204.52	146.57	-28.3%
U-1 (20/40)	4,115.6	7.00	4.00	-42.9%
U-1, Excess	2,059.5	1.43	1.44	0.7%
U-2	3,658.7	18.78	16.65	-11.3%
Average		1882.84	1686.93	-10.4%

Excess Limits Factors

B, Excess Limits	0.701	0.684
U-1, Excess	0.204	0.361
PDL, Excess Limits	0.303	0.261

**TAXIS**

Coverage	Exposure	Current Average Rate	Selected Average Rate	% Change
A-1 & B (20/40)	1,333.0	4252.20	4346.18	2.2%
A-2 (PIP)	1,333.0	1270.94	1125.80	-11.4%
B, Excess Limits	233.5	1285.46	1940.58	51.0%
PDL, Basic	1,333.0	1262.95	1459.09	15.5%
PDL, Excess Limits	1,271.9	263.96	361.85	37.1%
U-1 (20/40)	1,333.0	175.00	88.00	-49.7%
U-1, Excess	53.0	34.70	30.44	-12.3%
U-2	1,301.0	1.57	1.36	-13.4%
Average		7440.99	7706.73	3.6%

Excess Limits Factors

B, Excess Limits	0.302	0.447
U-1, Excess	0.198	0.346
PDL, Excess Limits	0.209	0.248

**LIMOUSINES**

Coverage	Exposure	Current Average Rate	Selected Average Rate	% Change
A-1 & B (20/40)	90.5	1376.48	853.30	-38.0%
A-2 (PIP)	90.5	475.53	248.74	-47.7%
B, Excess Limits	68.7	792.20	576.10	-27.3%
PDL, Basic	90.5	591.20	486.51	-17.7%
PDL, Excess Limits	86.6	128.55	125.28	- 2.5%
U-1 (20/40)	90.5	7.00	4.00	-42.9%
U-1, Excess	32.4	1.96	1.99	1.5%
U-2	89.0	19.24	17.34	- 9.9%
Average		3193.51	2166.99	-32.1%

Excess Limits Factors

B, Excess Limits	0.576	0.675
U-1, Excess	0.280	0.498
PDL, Excess Limits	0.217	0.258

**CAR SERVICE**

Coverage	Exposure	Current Average Rate	Selected Average Rate	% Change
A-1 & B (20/40)	956.9	1376.48	1763.68	28.1%

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**SCHOOL and CHURCH BUSES**

<u>Coverage</u>	<u>Exposure</u>	Current Average Rate	Selected Average Rate	%
A-1 & B (20/40)	3,215.3	819.41	651.95	-20.4%
A-2 (PIP)	3,215.3	114.35	103.01	- 9.9%
B, Excess Limits	2,438.3	716.61	535.28	-25.3%
PDL, Basic	3,215.3	349.40	451.69	29.3%
PDL, Excess Limits	3,074.5	105.17	113.52	7.9%
U-1 (20/40)	3,215.3	7.00	4.00	-42.9%
U-1, Excess	1,149.0	1.88	1.90	1.1%
U-2	2,835.9	28.91	25.92	-10.3%
Average		1960.34	1748.67	-10.8%

Excess Limits Factors

B, Excess Limits	0.875	0.821
U-1, Excess	0.268	0.476
PDL, Excess Limits	0.301	0.251

**OTHER BUSES**

<u>Coverage</u>	<u>Exposure</u>	Current Average Rate	Selected Average Rate	%
A-1 & B (20/40)	1,402.0	1102.76	1327.56	20.4%
A-2 (PIP)	1,402.0	419.25	282.44	-32.6%
B, Excess Limits	1,063.2	930.60	1171.44	25.9%
PDL, Basic	1,402.0	501.98	829.54	65.3%
PDL, Excess Limits	1,340.6	150.28	209.90	39.7%
U-1 (20/40)	1,402.0	7.00	4.00	-42.9%
U-1, Excess	501.0	2.41	2.45	1.7%
U-2	1,156.7	30.75	28.79	- 6.4%
Average		2906.64	3557.24	22.4%

Excess Limits Factors

B, Excess Limits	0.844	0.882
U-1, Excess	0.344	0.613
PDL, Excess Limits	0.299	0.253

**BUSES - SOCIAL SERVICE AND N.O.C**

<u>Coverage</u>	<u>Exposure</u>	Current Average Rate	Selected Average Rate	%
A-1 & B (20/40)	2,698.8	1030.33	1161.92	12.8%
A-2 (PIP)	2,698.8	150.62	221.58	47.1%
B, Excess Limits	2,046.6	869.48	1025.28	17.9%
PDL, Basic	2,698.8	648.82	607.55	- 6.4%
PDL, Excess Limits	2,580.6	197.01	153.57	-22.0%
U-1 (20/40)	2,698.8	7.00	4.00	-42.9%
U-1, Excess	964.4	2.15	2.19	1.9%
U-2	2,283.2	31.83	29.28	- 8.0%
Average		2712.22	2944.97	8.6%

Excess Limits Factors

B, Excess Limits	0.844	0.882
U-1, Excess	0.307	0.547
PDL, Excess Limits	0.304	0.253

**VAN POOLS**

<u>Coverage</u>	<u>Exposure</u>	Current Average Rate	Selected Average Rate	%
A-1 & B (20/40)	285.3	1123.89	1123.89	0.0%