

**Massachusetts Commercial Automobile
Commonwealth Automobile Reinsurers
Effective September 1, 2014
Summary**

	<u>Percent</u>	<u>\$ (mills)</u>
TTT	6.3%	\$1.5
PPT Fleet	12.5%	\$0.2
Garages	-3.3%	-\$0.2
Subtotal Major Types	5.0%	\$1.5
Special Types (1)	5.3%	\$0.4
Non-Owned (1)	5.3%	\$0.1
Miscellaneous (2)	4.5%	\$0.3
Garage Phy. Dam. (1)	7.3%	\$0.3
Zone Rated	0.0%	\$0.0
Subtotal Major & Misc. Types	4.4%	\$2.6
Taxis (3)	3.5%	\$0.13
Limousines (3)	-4.5%	-\$0.01
Car Service (3)	-4.6%	-\$0.10
Public Buses (4)	5.8%	\$0.69
Van Pools	0.0%	\$0.00
Subtotal Public Vehicles	3.8%	\$0.7
Grand Total	4.3%	\$3.3

- (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 -7.3% (weighted 0.803) and a physical damage indication of 6.8% (weighted 0.197 and based on the PPT vehicle type indications). For Car Service: includes the combined effect of a liability indication of -5.2% (weighted 0.944) and a physical damage indication of 6.7% (weighted 0.056 and based on the PPT vehicle type indications). For Taxis: includes the combined effect of a liability indication of 3.5% (weighted 0.999) and a physical indication of 8.2% (weighted 0.001 and based on the PPT type indications).
- (4) Includes the combined effect of a liability indication of 5.4% (weighted 0.873) and a physical damage indication of 8.4% (weighted 0.127 and based on the TTT type indications).

Note: PPT Non-Fleet rates are indicated to change by 3.2%, or \$0.6 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 RESIDUAL MARKET, FLEET AND NON-FLEET COMBINED
SUMMARY OF RATE CHANGES**

TTT	Exposure	Current Average Rate	Indicated Average Rate	% Change	Selected Average Rate	Selected %
Coverage						
A-1 & B (20/40)	12,621.9	477.95	493.99	3.4%	493.99	3.4%
A-2 (PIP)	12,621.9	35.70	36.37	1.9%	36.37	1.9%
B, Excess Limits	9,354.1	375.09	387.68	3.4%	387.68	3.4%
PDL, Basic	12,621.9	507.24	516.05	1.7%	516.05	1.7%
PDL, Excess Limits	12,370.7	220.72	275.27	24.7%	275.27	24.7%
Collision, All Deductibles	4,982.1	534.98	612.03	14.4%	612.03	14.4%
D, Med. Payments	8,229.8	13.00	18.00	38.5%	18.00	38.5%
Comprehensive, All Deductibles	5,755.1	200.98	190.15	- 5.4%	190.15	- 5.4%
U-1 (20/40)	12,621.9	4.00	4.00	0.0%	4.00	0.0%
U-1, Excess	7,001.4	1.92	1.92	0.0%	1.92	0.0%
U-2,TOTAL	10,148.0	20.60	18.23	-11.5%	20.60	0.0%
Average		1848.11	1963.25	6.2%	1965.16	6.3%

Excess Limits Factors & Average Deductible Relativities

B, Excess Limits	0.785	0.785
PDL, Excess Limits	0.435	0.533
U-1, Excess	0.481	0.481
Collision, Average Deductible	0.972	0.972
Comprehensive, Average Deductible	0.980	0.980

PPT FLEET

	Exposure	Current Average Rate	Indicated Average Rate	% Change	Selected Average Rate	Selected %
Coverage						
A-1 & B (20/40)	862.0	371.39	482.60	29.9%	482.60	29.9%
A-2 (PIP)	862.0	73.65	68.49	- 7.0%	68.49	- 7.0%
B, Excess Limits	583.7	278.48	361.86	29.9%	361.86	29.9%
PDL, Basic	862.0	341.51	346.09	1.3%	346.09	1.3%
PDL, Excess Limits	834.3	102.45	103.83	1.3%	103.83	1.3%
Collision, All Deductibles	481.3	755.81	813.87	7.7%	813.87	7.7%
D, Med. Payments	593.6	13.00	18.00	38.5%	18.00	38.5%
Comprehensive, All Deductibles	500.6	172.01	156.39	- 9.1%	172.01	0.0%
U-1 (20/40)	862.0	4.00	4.00	0.0%	4.00	0.0%
U-1, Excess	533.8	1.93	1.93	0.0%	1.93	0.0%
U-2,TOTAL	738.7	24.29	21.65	-10.9%	24.29	0.0%
Average		1631.17	1824.12	11.8%	1835.46	12.5%

PPT NON-FLEET

	Exposure	Current Average Rate	Indicated Average Rate	% Change	Selected Average Rate	Selected %
Coverage						
A-1 & B (20/40)	7,790.1	540.82	556.50	2.9%	556.50	2.9%
A-2 (PIP)	7,790.1	103.33	124.38	20.4%	124.38	20.4%
B, Excess Limits	5,275.5	405.52	417.28	2.9%	417.28	2.9%
PDL, Basic	7,790.1	445.39	426.94	- 4.1%	426.94	- 4.1%
PDL, Excess Limits	7,540.0	133.62	128.08	- 4.1%	128.08	- 4.1%
Collision, All Deductibles	4,699.7	976.16	1031.08	5.6%	1031.08	5.6%
D, Med. Payments	5,879.4	13.00	18.00	38.5%	18.00	38.5%
Comprehensive, All Deductibles	5,022.8	216.37	240.53	11.2%	240.53	11.2%
U-1 (20/40)	7,790.1	4.00	4.00	0.0%	4.00	0.0%
U-1, Excess	4,823.6	1.93	1.93	0.0%	1.93	0.0%
U-2,TOTAL	6,676.1	24.29	21.65	-10.9%	24.29	0.0%
Average		2257.73	2328.83	3.2%	2331.09	3.2%

Excess Limits Factors & Average Deductible Relativities

B, Excess Limits	0.750	0.750
PDL, Excess Limits	0.300	0.300
U-1, Excess	0.482	0.482
Collision, Average Deductible	1.017	1.017
Comprehensive, Average Deductible	1.000	1.000

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

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GARAGES

Coverage	Exposure	Current Average Rate	Indicated Average Rate	% Change	Selected Average Rate	Selected %
A-1 & B (20/40)	3,264.7	519.22	521.98	0.5%	521.98	0.5%
A-2 (PIP)	3,264.7	60.64	65.44	7.9%	65.44	7.9%
B, Excess Limits	2,693.1	415.72	417.93	0.5%	417.93	0.5%
PDL, Basic	3,264.7	500.92	453.46	- 9.5%	453.46	- 9.5%
PDL, Excess Limits	3,173.3	150.28	136.04	- 9.5%	136.04	- 9.5%
U-1 (20/40)	3,264.7	4.00	4.00	0.0%	4.00	0.0%
U-1, Excess	1,779.6	1.77	1.77	0.0%	1.77	0.0%
U-2	2,902.3	17.14	15.01	-12.4%	17.14	0.0%
Average		1589.98	1536.17	- 3.4%	1538.06	- 3.3%

Excess Limits Factors

B, Excess Limits	0.801	0.801
U-1, Excess	0.443	0.443
PDL, Excess Limits	0.300	0.300

TAXIS

Coverage	Exposure	Current Average Rate	Indicated Average Rate	% Change	Selected Average Rate	Selected %
A-1 & B (20/40)	553.4	3818.01	3857.14	1.0%	3857.14	1.0%
A-2 (PIP)	553.4	989.33	1040.48	5.2%	1040.48	5.2%
B, Excess Limits	93.9	2050.21	2071.22	1.0%	2071.22	1.0%
PDL, Basic	553.4	1382.14	1495.00	8.2%	1495.00	8.2%
PDL, Excess Limits	538.6	396.67	429.07	8.2%	429.07	8.2%
U-1 (20/40)	553.4	38.00	41.00	7.9%	41.00	7.9%
U-1, Excess	21.3	11.65	12.57	7.9%	12.57	7.9%
U-2	540.1	0.85	0.74	-12.9%	0.85	0.0%
Average		6962.55	7203.72	3.5%	7203.83	3.5%

Excess Limits Factors

B, Excess Limits	0.537	0.537
U-1, Excess	0.307	0.307
PDL, Excess Limits	0.287	0.287

LIMOUSINES

Coverage	Exposure	Current Average Rate	Indicated Average Rate	% Change	Selected Average Rate	Selected %
A-1 & B (20/40)	77.1	841.33	717.51	-14.7%	717.51	-14.7%
A-2 (PIP)	77.1	229.76	271.41	18.1%	271.41	18.1%
B, Excess Limits	51.8	728.83	621.57	-14.7%	621.57	-14.7%
PDL, Basic	77.1	459.88	456.88	- 0.7%	456.88	- 0.7%
PDL, Excess Limits	74.3	136.58	135.69	- 0.7%	135.69	- 0.7%
U-1 (20/40)	77.1	4.00	4.00	0.0%	4.00	0.0%
U-1, Excess	39.3	2.12	2.12	0.0%	2.12	0.0%
U-2	75.8	17.46	15.35	-12.1%	17.46	0.0%
Average		2174.91	2014.67	- 7.4%	2016.75	- 7.3%

Excess Limits Factors

B, Excess Limits	0.866	0.866
U-1, Excess	0.529	0.529
PDL, Excess Limits	0.297	0.297

CAR SERVICE

Coverage	Exposure	Current Average Rate	Indicated Average Rate	% Change	Selected Average Rate	Selected %
A-1 & B (20/40)	456.7	1791.34	1677.26	- 6.4%	1677.26	- 6.4%
A-2 (PIP)	456.7	561.56	549.21	- 2.2%	549.21	- 2.2%
B, Excess Limits	307.1	1551.82	1452.99	- 6.4%	1452.99	- 6.4%
PDL, Basic	456.7	870.84	836.43	- 4.0%	836.43	- 4.0%
PDL, Excess Limits	439.9	258.64	248.42	- 4.0%	248.42	- 4.0%
U-1 (20/40)	456.7	4.00	4.00	0.0%	4.00	0.0%
U-1, Excess	233.0	2.12	2.12	0.0%	2.12	0.0%
U-2	448.9	16.90	14.80	-12.4%	16.90	0.0%
Average		4538.16	4298.94	- 5.3%	4301.01	- 5.2%

Excess Limits Factors

B, Excess Limits	0.866	0.866
U-1, Excess	0.529	0.529
PDL, Excess Limits	0.297	0.297

**MASSACHUSETTS COMMERCIAL AUTOMOBILE
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SCHOOL and CHURCH BUSES

Coverage	Exposure	Current Average Rate	Indicated Average Rate	% Change	Selected Average Rate	Selected %
A-1 & B (20/40)	1,358.8	626.50	473.21	-24.5%	563.85	-10.0%
A-2 (PIP)	1,358.8	107.83	124.86	15.8%	124.86	15.8%
B, Excess Limits	1,241.8	616.43	465.60	-24.5%	554.79	-10.0%
PDL, Basic	1,358.8	423.67	409.81	- 3.3%	409.81	- 3.3%
PDL, Excess Limits	1,331.9	126.25	122.12	- 3.3%	122.12	- 3.3%
U-1 (20/40)	1,358.8	4.00	4.00	0.0%	4.00	0.0%
U-1, Excess	847.9	2.10	2.10	0.0%	2.10	0.0%
U-2	1,198.5	26.90	23.94	-11.0%	26.90	0.0%
Average		1874.14	1579.52	-15.7%	1754.28	- 6.4%

Excess Limits Factors

B, Excess Limits	0.984	0.984
U-1, Excess	0.524	0.524
PDL, Excess Limits	0.298	0.298

OTHER BUSES

Coverage	Exposure	Current Average Rate	Indicated Average Rate	% Change	Selected Average Rate	Selected %
A-1 & B (20/40)	609.3	1284.75	1172.04	- 8.8%	1172.04	- 8.8%
A-2 (PIP)	609.3	383.52	362.99	- 5.4%	362.99	- 5.4%
B, Excess Limits	501.8	1489.28	1358.62	- 8.8%	1358.62	- 8.8%
PDL, Basic	609.3	668.25	706.74	5.8%	706.74	5.8%
PDL, Excess Limits	603.3	201.81	213.44	5.8%	213.44	5.8%
U-1 (20/40)	609.3	4.00	4.00	0.0%	4.00	0.0%
U-1, Excess	259.0	2.27	2.27	0.0%	2.27	0.0%
U-2	502.7	24.14	22.03	- 8.7%	24.14	0.0%
Average		3787.80	3595.22	- 5.1%	3596.96	- 5.0%

Excess Limits Factors

B, Excess Limits	1.159	1.159
U-1, Excess	0.568	0.568
PDL, Excess Limits	0.302	0.302

BUSES - SOCIAL SERVICE AND N.O.C

Coverage	Exposure	Current Average Rate	Indicated Average Rate	% Change	Selected Average Rate	Selected %
A-1 & B (20/40)	1,872.6	976.01	1148.33	17.7%	1148.33	17.7%
A-2 (PIP)	1,872.6	340.95	393.15	15.3%	393.15	15.3%
B, Excess Limits	1,542.3	1131.39	1331.14	17.7%	1331.14	17.7%
PDL, Basic	1,872.6	551.23	599.28	8.7%	599.28	8.7%
PDL, Excess Limits	1,854.2	166.47	180.98	8.7%	180.98	8.7%
U-1 (20/40)	1,872.6	4.00	4.00	0.0%	4.00	0.0%
U-1, Excess	795.9	2.27	2.27	0.0%	2.27	0.0%
U-2	1,584.2	24.14	22.03	- 8.7%	24.14	0.0%
Average		2990.23	3439.90	15.0%	3441.68	15.1%

Excess Limits Factors

B, Excess Limits	1.159	1.159
U-1, Excess	0.568	0.568
PDL, Excess Limits	0.302	0.302

VAN POOLS

Coverage	Exposure	Current Average Rate	Indicated Average Rate	% Change	Selected Average Rate	Selected %
A-1 & B (20/40)	136.2	1110.42	479.92	-56.8%	1110.42	0.0%
A-2 (PIP)	136.2	74.43	64.47	-13.4%	74.43	0.0%
B, Excess Limits	126.9	993.45	429.36	-56.8%	993.45	0.0%
PDL, Basic	136.2	539.65	447.72	-17.0%	539.65	0.0%
PDL, Excess Limits	133.5	161.90	134.32	-17.0%	161.90	0.0%
Collision, \$500 Ded.	86.0	493.89	562.12	13.8%	493.89	0.0%
Comprehensive, \$500 Ded.	98.8	230.62	158.54	-31.3%	230.62	0.0%
U-1 (20/40)	136.2	4.00	4.00	0.0%	4.00	0.0%
U-1, Excess	86.9	2.18	2.18	0.0%	2.18	0.0%
U-2	120.1	30.22	27.20	-10.0%	30.22	0.0%
Average		3319.95	2023.10	-39.1%	3319.95	0.0%

Excess Limits Factors

B, Excess Limits	0.895	0.895
U-1, Excess	0.544	0.544
PDL, Excess Limits	0.300	0.300