

**Massachusetts Commercial Automobile
Commonwealth Automobile Reinsurers
Effective February 1, 2018
Summary**

	<u>Percent</u>	<u>\$ (mills)</u>
TTT	8.8%	\$3.2
PPT Fleet	19.9%	\$0.4
Garages	10.4%	\$0.5
Subtotal Major Types	9.5%	\$4.1
Special Types (1)	10.2%	\$0.5
Non-Owned (1)	10.2%	\$0.2
Miscellaneous (2)	6.4%	\$0.6
Garage Phy. Dam. (1)	8.6%	\$0.3
Zone Rated (3)	7.2%	\$1.2
Subtotal Major & Misc. Types	8.7%	\$6.9
Taxis (4)	-11.4%	-\$0.68
Limousines (4)	23.2%	\$0.14
Car Service (4)	10.3%	\$0.32
Public Buses (5)	4.7%	\$1.06
Van Pools	-14.7%	-\$0.07
Subtotal Public Vehicles	2.4%	\$0.8
Grand Total	6.8%	\$7.7

- (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) Zone rated impact reflects a base rate change of 7.2% (which is a premium-weighted average of Buses and TTTs).
- (4) For Limousines: includes the combined effect of a liability indication of 28.6% (weighted 0.738) and a physical damage indication of 7.9% (weighted 0.262 and based on the PPT vehicle type indications). For Car Service: includes the combined effect of a liability indication of 10.6% (weighted 0.897) and a physical damage indication of 7.9% (weighted 0.103 and based on the PPT vehicle type indications). For Taxis: includes the combined effect of a liability indication of -11.5% (weighted 0.997) and a physical damage indication of 7.9% (weighted 0.003 and based on the PPT type indications).
- (5) Includes the combined effect of a liability indication of 4.0% (weighted 0.892) and a physical damage indication of 10.0% (weighted 0.108 and based on the TTT type indications).

Note: PPT Non-Fleet rates are indicated to change by 11.1%, or \$3.4 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		Current	Indicated		Selected	Selected
Coverage	Exposure	Average	Average	%	Average	%
		Rate	Rate	Change	Rate	Change
A-1 & B (20/40)	16,990.2	545.77	570.72	4.6%	570.72	4.6%
A-2 (PIP)	16,990.2	36.55	36.32	- 0.6%	36.32	- 0.6%
B, Excess Limits	12,136.1	400.39	418.70	4.6%	418.70	4.6%
PDL, Basic	16,990.2	546.47	588.59	7.7%	588.59	7.7%
PDL, Excess Limits	16,747.2	294.90	365.37	23.9%	365.37	23.9%
Collision , All Deductibles	6,696.5	677.19	762.30	12.6%	762.30	12.6%
D, Med. Payments	8,229.8	19.00	25.00	31.6%	25.00	31.6%
Comprehensive, All Deductibles	7,772.4	219.86	226.74	3.1%	226.74	3.1%
U-1 (20/40)	16,990.2	6.00	5.00	-16.7%	5.00	-16.7%
U-1, Excess	10,190.7	2.88	2.96	2.8%	2.96	2.8%
U-2,TOTAL	13,660.1	18.47	15.71	-14.9%	15.71	-14.9%
Average		2104.74	2290.55	8.8%	2290.55	8.8%

Excess Limits Factors & Average Deductible Relativities

B, Excess Limits	0.734	0.734
PDL, Excess Limits	0.540	0.621
U-1, Excess	0.480	0.592
Collision , Average Deductible	0.970	0.979
Comprehensive , Average Deductible	0.978	0.978

PPT FLEET

		Current	Indicated		Selected	Selected
Coverage	Exposure	Average	Average	%	Average	%
		Rate	Rate	Change	Rate	Change
A-1 & B (20/40)	1,046.7	502.69	591.81	17.7%	591.81	17.7%
A-2 (PIP)	1,046.7	78.71	92.61	17.7%	92.61	17.7%
B, Excess Limits	659.7	339.80	400.04	17.7%	400.04	17.7%
PDL, Basic	1,046.7	352.53	436.53	23.8%	436.53	23.8%
PDL, Excess Limits	1,038.5	106.11	165.88	56.3%	165.88	56.3%
Collision , All Deductibles	548.9	971.19	1057.19	8.9%	1057.19	8.9%
D, Med. Payments	593.6	19.00	25.00	31.6%	25.00	31.6%
Comprehensive, All Deductibles	572.7	201.03	293.28	45.9%	293.28	45.9%
U-1 (20/40)	1,046.7	6.00	5.00	-16.7%	5.00	-16.7%
U-1, Excess	650.0	2.74	2.82	2.9%	2.82	2.9%
U-2,TOTAL	897.0	19.23	16.33	-15.1%	16.33	-15.1%
Average		1907.64	2287.47	19.9%	2287.47	19.9%

PPT NON-FLEET

		Current	Indicated		Selected	Selected
Coverage	Exposure	Average	Average	%	Average	%
		Rate	Rate	Change	Rate	Change
A-1 & B (20/40)	11,587.4	589.68	641.12	8.7%	641.12	8.7%
A-2 (PIP)	11,587.4	130.58	170.27	30.4%	170.27	30.4%
B, Excess Limits	7,303.5	398.61	433.38	8.7%	433.38	8.7%
PDL, Basic	11,587.4	440.00	487.09	10.7%	487.09	10.7%
PDL, Excess Limits	11,497.0	132.44	185.09	39.8%	185.09	39.8%
Collision , All Deductibles	8,174.6	1229.49	1329.05	8.1%	1329.05	8.1%
D, Med. Payments	5,879.4	19.00	25.00	31.6%	25.00	31.6%
Comprehensive, All Deductibles	8,523.6	263.16	276.68	5.1%	276.68	5.1%
U-1 (20/40)	11,587.4	6.00	5.00	-16.7%	5.00	-16.7%
U-1, Excess	7,195.8	2.74	2.82	2.9%	2.82	2.9%
U-2,TOTAL	9,930.4	19.23	16.33	-15.1%	16.33	-15.1%
Average		2637.68	2929.85	11.1%	2929.85	11.1%

Excess Limits Factors & Average Deductible Relativities

B, Excess Limits	0.676	0.676
PDL, Excess Limits	0.301	0.380
U-1, Excess	0.457	0.564
Collision , Average Deductible	1.015	1.016
Comprehensive , Average Deductible	0.999	0.998

MASSACHUSETTS COMMERCIAL AUTOMOBILE
CAR SERVICING CARRIERS

TOTAL CEDED MARKET, FLEET AND NON-FLEET COMBINED
SUMMARY OF RATE CHANGES

GARAGES		Current	Indicated	%	Selected	Selected
Coverage	Exposure	Average	Average	Change	Average	%
		Rate	Rate		Rate	Change
A-1 & B (20/40)	3,247.3	500.47	525.18	4.9%	525.18	4.9%
A-2 (PIP)	3,247.3	60.17	59.72	- 0.7%	59.72	- 0.7%
B, Excess Limits	2,654.7	406.23	426.28	4.9%	426.28	4.9%
PDL, Basic	3,247.3	445.87	507.25	13.8%	507.25	13.8%
PDL, Excess Limits	3,149.6	134.21	191.74	42.9%	191.74	42.9%
U-1 (20/40)	3,247.3	6.00	5.00	-16.7%	5.00	-16.7%
U-1, Excess	1,820.4	2.86	2.94	2.8%	2.94	2.8%
U-2	2,886.8	16.81	14.29	-15.0%	14.29	-15.0%
Average		1491.32	1645.95	10.4%	1645.95	10.4%
<u>Excess Limits Factors</u>						
B, Excess Limits		0.812	0.812			
U-1, Excess		0.476	0.588			
PDL, Excess Limits		0.301	0.378			
TAXIS						
Coverage	Exposure	Current	Indicated	%	Selected	Selected
		Average	Average	Change	Average	%
		Rate	Rate		Rate	Change
A-1 & B (20/40)	749.7	3895.43	3094.77	-20.6%	3094.77	-20.6%
A-2 (PIP)	749.7	1150.42	1125.55	- 2.2%	1125.55	- 2.2%
B, Excess Limits	200.8	2394.55	1902.38	-20.6%	1902.38	-20.6%
PDL, Basic	749.7	1728.78	1667.05	- 3.6%	1667.05	- 3.6%
PDL, Excess Limits	738.6	497.89	613.47	23.2%	613.47	23.2%
U-1 (20/40)	749.7	38.00	31.00	-18.4%	31.00	-18.4%
U-1, Excess	45.6	12.46	12.39	- 0.6%	12.39	- 0.6%
U-2	731.7	0.94	0.77	-18.1%	0.77	-18.1%
Average		7946.33	7033.91	-11.5%	7033.91	-11.5%
<u>Excess Limits Factors</u>						
B, Excess Limits		0.615	0.615			
U-1, Excess		0.328	0.400			
PDL, Excess Limits		0.288	0.368			
LIMOUSINES						
Coverage	Exposure	Current	Indicated	%	Selected	Selected
		Average	Average	Change	Average	%
		Rate	Rate		Rate	Change
A-1 & B (20/40)	176.2	936.02	1235.62	32.0%	1216.83	30.0%
A-2 (PIP)	176.2	305.61	315.16	3.1%	315.16	3.1%
B, Excess Limits	108.7	868.08	1145.93	32.0%	1128.51	30.0%
PDL, Basic	176.2	599.29	872.04	45.5%	779.08	30.0%
PDL, Excess Limits	164.6	177.99	327.89	84.2%	292.93	64.6%
U-1 (20/40)	176.2	6.00	5.00	-16.7%	5.00	-16.7%
U-1, Excess	78.0	3.37	3.49	3.6%	3.49	3.6%
U-2	173.2	18.73	16.19	-13.6%	16.19	-13.6%
Average		2568.73	3458.67	34.6%	3303.51	28.6%
<u>Excess Limits Factors</u>						
B, Excess Limits		0.927	0.927			
U-1, Excess		0.561	0.698			
PDL, Excess Limits		0.297	0.376			
CAR SERVICE						
Coverage	Exposure	Current	Indicated	%	Selected	Selected
		Average	Average	Change	Average	%
		Rate	Rate		Rate	Change
A-1 & B (20/40)	663.2	1558.04	1721.92	10.5%	1721.92	10.5%
A-2 (PIP)	663.2	514.45	526.45	2.3%	526.45	2.3%
B, Excess Limits	409.2	1444.95	1596.94	10.5%	1596.94	10.5%
PDL, Basic	663.2	907.84	987.36	8.8%	987.36	8.8%
PDL, Excess Limits	619.6	269.63	371.25	37.7%	371.25	37.7%
U-1 (20/40)	663.2	6.00	5.00	-16.7%	5.00	-16.7%
U-1, Excess	293.7	3.37	3.49	3.6%	3.49	3.6%
U-2	651.9	18.36	15.99	-12.9%	15.99	-12.9%
Average		4149.32	4590.16	10.6%	4590.16	10.6%
<u>Excess Limits Factors</u>						
B, Excess Limits		0.927	0.927			
U-1, Excess		0.561	0.698			
PDL, Excess Limits		0.297	0.376			

MASSACHUSETTS COMMERCIAL AUTOMOBILE
CAR SERVICING CARRIERS

TOTAL CEDED MARKET, FLEET AND NON-FLEET COMBINED

SUMMARY OF RATE CHANGES

SCHOOL and CHURCH BUSES		Current	Indicated	%	Selected	Selected
Coverage	Exposure	Average	Average	Change	Average	%
		Rate	Rate		Rate	Change
A-1 & B (20/40)	2,172.7	660.61	780.86	18.2%	780.86	18.2%
A-2 (PIP)	2,172.7	140.00	111.29	-20.5%	111.29	-20.5%
B, Excess Limits	2,062.3	706.09	834.61	18.2%	834.61	18.2%
PDL, Basic	2,172.7	496.20	572.61	15.4%	572.61	15.4%
PDL, Excess Limits	2,159.0	149.85	211.87	41.4%	211.87	41.4%
U-1 (20/40)	2,172.7	6.00	5.00	-16.7%	5.00	-16.7%
U-1, Excess	1,140.7	2.98	3.07	3.0%	3.07	3.0%
U-2	1,916.3	17.37	14.82	-14.7%	14.82	-14.7%
Average		2138.82	2487.19	16.3%	2487.19	16.3%
<u>Excess Limits Factors</u>						
B, Excess Limits		1.069	1.069			
U-1, Excess		0.497	0.614			
PDL, Excess Limits		0.302	0.370			
OTHER BUSES						
Coverage	Exposure	Current	Indicated	%	Selected	Selected
		Average	Average	Change	Average	%
		Rate	Rate		Rate	Change
A-1 & B (20/40)	1,113.0	1006.64	1031.52	2.5%	1031.52	2.5%
A-2 (PIP)	1,113.0	334.11	414.89	24.2%	414.89	24.2%
B, Excess Limits	962.1	1153.21	1181.71	2.5%	1181.71	2.5%
PDL, Basic	1,113.0	622.83	590.06	- 5.3%	590.06	- 5.3%
PDL, Excess Limits	1,113.0	187.47	218.32	16.5%	218.32	16.5%
U-1 (20/40)	1,113.0	6.00	5.00	-16.7%	5.00	-16.7%
U-1, Excess	455.2	3.30	3.42	3.6%	3.42	3.6%
U-2	918.2	17.22	14.88	-13.6%	14.88	-13.6%
Average		3169.44	3294.93	4.0%	3294.93	4.0%
<u>Excess Limits Factors</u>						
B, Excess Limits		1.146	1.146			
U-1, Excess		0.551	0.685			
PDL, Excess Limits		0.301	0.370			
BUSES - SOCIAL SERVICE AND N.O.C						
Coverage	Exposure	Current	Indicated	%	Selected	Selected
		Average	Average	Change	Average	%
		Rate	Rate		Rate	Change
A-1 & B (20/40)	3,195.0	1267.87	1213.69	- 4.3%	1213.69	- 4.3%
A-2 (PIP)	3,195.0	386.54	360.99	- 6.6%	360.99	- 6.6%
B, Excess Limits	2,761.8	1452.47	1390.41	- 4.3%	1390.41	- 4.3%
PDL, Basic	3,195.0	654.42	702.71	7.4%	702.71	7.4%
PDL, Excess Limits	3,195.0	196.98	260.00	32.0%	260.00	32.0%
U-1 (20/40)	3,195.0	6.00	5.00	-16.7%	5.00	-16.7%
U-1, Excess	1,306.8	3.30	3.42	3.6%	3.42	3.6%
U-2	2,703.0	17.22	14.88	-13.6%	14.88	-13.6%
Average		3783.24	3758.25	- 0.7%	3758.25	- 0.7%
<u>Excess Limits Factors</u>						
B, Excess Limits		1.146	1.146			
U-1, Excess		0.551	0.685			
PDL, Excess Limits		0.301	0.370			
VAN POOLS						
Coverage	Exposure	Current	Indicated	%	Selected	Selected
		Average	Average	Change	Average	%
		Rate	Rate		Rate	Change
A-1 & B (20/40)	134.5	1144.99	800.99	-30.0%	800.99	-30.0%
A-2 (PIP)	134.5	99.32	234.56	136.2%	234.56	136.2%
B, Excess Limits	133.4	1129.46	790.13	-30.0%	790.13	-30.0%
PDL, Basic	134.5	556.20	516.77	- 7.1%	516.77	- 7.1%
PDL, Excess Limits	134.5	169.08	191.72	13.4%	191.72	13.4%
Collision, \$500 Ded.	50.8	414.29	605.13	46.1%	605.13	46.1%
Comprehensive, \$500 Ded.	60.8	191.19	187.33	- 2.0%	187.33	- 2.0%
U-1 (20/40)	134.5	6.00	5.00	-16.7%	5.00	-16.7%
U-1, Excess	104.8	3.64	3.79	4.1%	3.79	4.1%
U-2	118.6	42.21	36.81	-12.8%	36.81	-12.8%
Average		3378.87	2881.42	-14.7%	2881.42	-14.7%
<u>Excess Limits Factors</u>						
B, Excess Limits		0.986	0.986			
U-1, Excess		0.606	0.759			
PDL, Excess Limits		0.304	0.371			