### Massachusetts Commercial Automobile Commonwealth Automobile Reinsurers Effective March 1, 2019 Summary

	<u>Percent</u>	<u>\$ (mills)</u>
πт	7.0%	\$3.1
PPT Fleet	6.1%	\$0.2
Garages	4.7%	\$0.3
Subtotal Major Types	6.7%	\$3.5
Special Types (1)	7.0%	\$0.5
Non-Owned (1)	7.0%	\$0.2
Miscellaneous (2)	8.2%	\$0.8
Garage Phy. Dam. (1)	8.4%	\$0.3
Zone Rated (3)	7.6%	\$1.4
Subtotal Major & Misc. Types	7.1%	\$6.6
Taxis (4)	-0.8%	-\$0.04
Limousines (4)	16.3%	\$0.15
Car Service (4)	10.9%	\$0.48
Public Buses (5)	11.3%	\$3.44
Van Pools	36.9%	\$0.18
Subtotal Public Vehicles	10.2%	\$4.2
Grand Total	8.1%	\$10.8

- (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) The zone-rated impact reflects the impact of revised increased limits factors. There are no changes to zone base rates.
- (4) For Limousines: includes the combined effect of a liability indication of 19.1% (weighted 0.763) and a physical damage indication of 7.2% (weighted 0.237 and based on the PPT vehicle type indications). For Car Service: includes the combined effect of a liability indication of 11.3% (weighted 0.884) and a physical damage indication of 7.1% (weighted 0.116 and based on the PPT vehicle type indications). For Taxis: includes the combined effect of a liability indication of -0.8% (weighted 0.996) and a physical damage indication of 6.4% (weighted 0.004 and based on the PPT type indications).
- (5) Includes the combined effect of a liability indication of 11.5% (weighted 0.895) and a physical damage indication of 9.4% (weighted 0.105 and based on the TTT type indications).

Note: PPT Non-Fleet rates are indicated to change by 7.0%, or \$3.0 million and is used for the purpose of determining the indicated rate change for Special and Miscellaneous Types.

# MASSACHUSETTS COMMERCIAL AUTOMOBILE CAR SERVICING CARRIERS

2019 CAR Filing Form 110 Page 1

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

π		Current	Indicated	
	_	Average	Average	%
Coverage	Exposure	Rate	<u>Rate</u>	<u>Change</u>
A-1 & B (20/40)	19,095.6	576.19	576.81	0.1%
A-2 (PIP)	19,095.6	36.65	36.29	- 1.0%
B, Excess Limits	13,785.1	415.34	451.08	8.6%
PDL, Basic	19,095.6	593.93	626.75	5.5%
PDL, Excess Limits	18,797.7	368.28	431.98	17.3%
Collision , All Deductibles	7,641.6	782,53	896.31	14.5%
D, Med. Payments	13,723.5	25.00	30.00	20.0%
Comprehensive, All Deductibles	8,777.9	229.88	216.18	- 6.0%
U-1 (20/40)	19,095.6	5.00	4.00	-20.0%
U-1, Excess	11,592.9	2.95	2.36	-20.0%
U-2,TOTAL	15,352.9	15.73	14.24	- 9.5% 7.0%
Average		2,325.37	2,487.22	7.0%
Excess Limits Factors & Average Deductible Relativities		0.724	0.700	
B, Excess Limits		0.721	0.782	
PDL, Excess Limits		0.620	0.689	
U-1, Excess		0,591	0.591	
Collision , Average Deductible		0.981	0.986	
Comprehensive , Average Deductible		0.978	0.978	
PPT FLEET		Current	Indicated	
		Average	Average	%
Coverage	Exposure	<u>Rate</u>	<u>Rate</u>	<u>Change</u>
A-1 & B (20/40)	1,142.9	611.33	583.77	- 4.5%
A-2 (PIP)	1,142.9	95.33	129.57	35.9%
B, Excess Limits	680.8	408.50	420.35	2.9%
PDL, Basic	1,142.9	450.82	467.52	3.7%
PDL, Excess Limits	1,131.2	170.86	204.77	19.8%
Collision, All Deductibles	571.0	1,106.57	1,274.53	15.2%
D, Med. Payments	908.4	25.00	30.00	20.0%
Comprehensive, All Deductibles	600.7	303.34	289.77	- 4.5%
U-1 (20/40)	1,142.9	5.00	4.00	-20.0%
U-1, Excess	651.7	2.78	2.22	-20.1%
U-2,TOTAL	979.5	14.36	13.03	- 9.3%
Average		2,320.99	2,463.29	6.1%
PPT NON-FLEET		Current	Indicated	
		Average	Average	%
Coverage	Exposure	Rate	Rate	Change
A-1 & B (20/40)	14,095.4	654.45	638.76	- 2.4%
A-2 (PIP)	14,095.4	173,88	197.30	13.5%
B, Excess Limits	8,396.6	437.31	459.94	5.2%
PDL, Basic	14,095.4	496.98	542.69	9.2%
PDL, Excess Limits	13,951.6	188.36	237.70	26.2%
Collision , All Deductibles	10,258.7	1,366.71	1,483.37	8.5%
D, Med. Payments	11,344.7	25.00	30.00	20.0%
Comprehensive, All Deductibles	10,634.8	280.60	292.31	4.2%
U-1 (20/40)	14,095.4	5.00	4.00	-20.0%
U-1, Excess	8,037.2	2.78	2.22	-20.1%
U-2,TOTAL	12,079.8	14.36	13.03	- 9.3%
Average		3,017.67	3,228.74	7.0%
Excess Limits Factors & Average Deductible Relativities				
B, Excess Limits		0.668	0.720	
PDL, Excess Limits		0.379	0.438	
U-1, Excess		0.556	0.556	
Collision , Average Deductible		1.017	1.018	
Comprehensive, Average Deductible		0.998	0.998	

# MASSACHUSETTS COMMERCIAL AUTOMOBILE CAR SERVICING CARRIERS

2019 CAR Filing Form 110 Page 2

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

GARAGES		Current	Indicated Average	%
Coverage	Evensure	Average	-	Change
Coverage	Exposure	Rate	Rate	2.1%
A-1 & B (20/40)	3,380.9	528.92	539.87	
A-2 (PIP)	3,380.9	60.07	75.97	26.5%
B, Excess Limits	2,771.7	419.68	470.73	12.2%
PDL, Basic	3,380.9	511.37	498.94	- 2.4%
PDL, Excess Limits	3,292.3	193.30	218.04	12.8%
U-1 (20/40)	3,380.9	5.00	4.00	-20.0%
U-1, Excess	1,939.3	2.93	2.35	-19.8%
U-2	3,005.6	14.24	12.87	- 9.6%
Average		1,651.99	1,729.80	4.7%
Excess Limits Factors				
B, Excess Limits		0.793	0.872	
U-1, Excess		0.587	0.587	
PDL, Excess Limits		0.378	0.437	
TAXIS		Current	Indicated	
		Average	Average	%
Coverage	Exposure	<u>Rate</u>	<u>Rate</u>	<u>Change</u>
A-1 & B (20/40)	703.1	3,087.97	2,800.05	- 9.3%
A-2 (PIP)	703.1	1,121.87	1,071.69	- 4.5%
B, Excess Limits	197.4	1,857.00	2,065.39	11.2%
PDL, Basic	703.1	1,663.17	1,752.35	5.4%
PDL, Excess Limits	689.0	612.05	732.48	19.7%
U-1 (20/40)	703.1	31.00	46.00	48.4%
U-1, Excess	41.5	13.74	20.39	48.4%
U-2	686.2	0.87	0.79	- 9.2%
Average	=	7,026.86	6,969.78	- 0.8%
Excess Limits Factors				
B, Excess Limits		0.601	0.738	
U-1, Excess		0.443	0.443	
PDL, Excess Limits		0.368	0.418	
FDL, Excess Lillits		0.300	0.410	
LIMOUSINES		Current	Indicated	
		Average	Average	%
Coverage	<u>Exposure</u>	<u>Rate</u>	<u>Rate</u>	<u>Change</u>
A-1 & B (20/40)	203,5	1,118.31	1,150.21	2.9%
A-2 (PIP)	203.5	289.53	342.97	18.5%
B, Excess Limits	146.9	1,489.83	1,907.89	28.1%
PDL, Basic	203.5	712.16	883.43	24,0%
PDL, Excess Limits	197.9	232.88	339.24	45.7%
U-1 (20/40)	203.5	5.00	4.00	-20.0%
U-1, Excess	100.6	3.36	2.69	-19. <del>9</del> %
U-2	200.0	15.30	13.95	- 8.8%
Average	_	3,443.49	4,102.61	19.1%
Excess Limits Factors				
B, Excess Limits		1.332	1.659	
U-1, Excess		0.673	0.673	
PDL, Excess Limits		0.327	0.384	
CAR SERVICE		Current	Indicated	
war sa'd of Mail'd 17 d byths		Average	Average	%
Coverage	<u>Exposure</u>	Rate	Rate	Change
A-1 & B (20/40)	763.4	1,687.81	1,72 <del>8.74</del>	2.4%
A-2 (PIP)	763.4	518.19	547.49	5.7%
B, Excess Limits	551.0	2,248.52	2,867.52	27.5%
PDL, Basic	763.4	971.41	981.36	1.0%
PDL, Excess Limits	742.3	317.65	376.84	18.6%
U-1 (20/40)	763.4	5.00	4.00	-20.0%
U-1, Excess	377.3	3.36	2.69	-19.9%
U-2	750.4	15.12	13.82	- 8.6%
Average	730.4	5,130.77	5,712.68	11.3%
_		-,	,- ==	,4
Excess Limits Factors		4 000	1.659	
B, Excess Limits		1.332		
U-1, Excess		0.673	0.673	

### MASSACHUSETTS COMMERCIAL AUTOMOBILE CAR SERVICING CARRIERS

2019 CAR Filing Form 110 Page 3

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

Coverage	SCHOOL and CHURCH BUSES		Current	Indicated	
A.1.8 B (20/40f)				Average	%
A.Z.   Prop.   2, 128.9   109.81   109.85   0.0%   8, Exense Limits   2,030.5   1,228.71   1,711-00   3.25.8   10.0%   1,000.5   1,000	Coverage	<u>Exposure</u>	Rate	Rate	<u>Change</u>
	A-1 & B (20/40)	2,128.9	767.78	696.77	- 9.2%
PDL Basic   2,128-9   553,111   528,06   -6,2%   PDL Excess limits   2,124-0   179/07   196,55   10,985   10,	A-2 (PIP)	2,128.9	109.81	109.86	0.0%
Pol.   Excess limits	B, Excess Limits	2,030.5	1,228.71	1,271.40	3.5%
Li   20/40    2,128.9   5.00   4.00   20.0%   1.01   1.0	PDL, Basic	2,128.9	563.11	528.06	- 6.2%
Li, Encress   1,196.4   3.10   2.48   2.00%   1,877.7   16.33   1.48   2.02%   1,877.7   1.6.33   1.48   2.02%   1,877.8   1,813   1.48   2.02%   1,7%   1,813   1.48   2.02%   1,7%   1,813   1.48   2.02%   1,7%   1,813   1.48   2.02%   1,7%   1,813   1.48   2.02%   1,7%   1,813   1.48   1,25%   1,060   1,825   1,060   1,825   1,060   1,825   1,060   1,825   1,060   1,825   1,060   1,825   1,060   1,825   1,060   1,825   1,060   1,825   1,060   1,825   1,060   1,0619   1,061	PDL, Excess Limits	2,124.0	179.07	198.55	10.9%
1,877.7   16.33   14.82   - 9.2%	U-1 (20/40)	2,128.9	5.00	4.00	-20.0%
Recess Limits Factors	U-1, Excess	1,1 <del>9</del> 6.4	3.10	2.48	-20.0%
B. Excess Limits Factors   B. Excess Limits   1.600   1.825     DIL, Excess Limits   0.619   0.619     DIL, Excess Limits   0.318   0.376     DILESES   Current   Indicate     Coverage   Exposure   Rate   Rate   Change   Rate   Change   Rate   Change   Rate   Change   Rate   Change   Rate   Change   Rate	U-2	1,877.7	16.33	14.82	- 9.2%
B. Excess Limits	Average	_	2,812.45	2,763.91	- 1.7%
U-1, Excess Limits 0.619 0.619 0.619 0.619 0.619 0.619 0.619 0.619 0.619 0.619 0.619 0.619 0.619 0.619 0.619 0.619 0.619 0.618 0.619 0.61	· · · · · · · · · · · · · · · · · · ·				
DTHE RUSES	•				
Coverage         Exposure Al 2 8 (20/40)         Autrage Average Average         Naturage Average Average         Naturage Average Average         Naturage Average Average         Naturage Average Average         Naturage Average Average Average         Naturage Average Average Average Average         Naturage Average Average Average Average Average Average         Naturage Average Av	· ·				
Neverage	PDL, Excess Limits		0.318	0.376	
Coverage	OTHER BUSES				0/
A.1 & B. (20/40)	_		_	_	
A-2 (PIP) A-2 (PIP) A-2 (PIP) B-2 (PIP) B-3 (PIP) B-4 (PIP) B-4 (PIP) B-5 (PIP) B-5 (PIP) B-6 (PIP) B-7 (P					
B. Piccess Limits	• • •				
PDL Basic   1,342.6   569.70   595.47   4.5%   PDL Excess Limits   1,338.2   201.10   245.93   22.3%   22.1%					
PDL   Excess Limits   1,338.2   201.10   245.93   22.3%   1.10   1,20   2.00%   2.00	- •	·	•	•	
1,342.6   5.00   4.00   -20.0%   1.1   1.2   1	· ·	·			
L-1, Excess   569.3   3.41   2.73   1.9.9%   1.9.2   1.9.3   1.9.9%   1.9.2   1.9.3   1.9.9%   1.9.2   1.9.3   1.9.9%   1.9.2   1.9.3   1.9.9%   1.9.2   1.9.3   1.9.2   1.9.3   1.9.2   1.9.3   1.9.2   1.9.3   1.9.2   1.9.3   1.9.2   1.9.2   1.9.3   1.9.2   1.9	· · · · · · · · · · · · · · · · · · ·				
1,107.6   15.29   13.93   -8.9%     Average   3,743.67   3,765.89   0.6%     Excess Limits Factors		-			
Average   3,743.67   3,765.89   0.6%	•				
Excess Limits Factors   B. Excess Limits   1.807   2.063   0.692   0		1,107.6			
B. Excess Limits	Average		3,743.67	3,765.89	0.6%
U-1, Excess   Content			4.007		
PDL, Excess Limits   D.353   D.413   Subsets - SOCIAL SERVICE AND N.O.C   Current Average Av	•				
BUSES - SOCIAL SERVICE AND N.O.C   Exposure   Rate   Rate   Change   RA-1 & B (20/40)   3,722.6   1,194.88   1,356.90   13.6%   R-2 (PIP)   3,722.6   355.75   389.31   9.4%   8, Excess Limits   3,234.2   2,159.05   2,799.20   29.6%   PDL, Basic   3,722.6   691.90   743.06   7.4%   PDL, Excess Limits   3,710.3   244.24   306.88   25.6%   U-1 (20/40)   3,722.6   5.00   4.00   -20.0%   PDL, Excess Limits   3,710.3   244.24   306.88   25.6%   U-1 (20/40)   3,722.6   5.00   4.00   -20.0%   PDL, Excess Limits   3,149.3   15.29   13.93   -8.9%   Average   4,381.13   5,244.02   19.7%   Excess Limits   Exc	•				
Coverage	PDL, Excess Limits		0.353	0.413	
Coverage         Exposure         Rate         Rate         Change           A-1 & B (20/40)         3,772.6         1,194.88         1,355.90         13.6%           A-2 (PIP)         3,722.6         355.75         389.31         9,4%           B, Excess Limits         3,234.2         2,159.05         2,799.20         29.6%           PDL, Basic         3,772.6         691.90         743.06         7.4%           PDL, Excess Limits         3,710.3         244.24         306.88         25.6%           U-1 (20/40)         3,722.6         5.00         4.00         -20.0%           U-1, Excess         1,578.4         3.41         2.73         -19.9%           Average         4,381.13         5,244.02         19.7%           Excess Limits         1.807         2.063         -19.7%           Excess Limits Factors         1.807         2.063         -19.7%           Excess Limits Factors         2.8         0.682         0.682           D-L, Excess Limits         0.353         0.413         -19.7%           VAN POOLS         2.8         2.8         2.8         -8           Coverage         Exposure         Rate         Rate         Rate <t< td=""><td>BUSES - SOCIAL SERVICE AND N.O.C</td><td></td><td></td><td></td><td>0/</td></t<>	BUSES - SOCIAL SERVICE AND N.O.C				0/
A-1 & B (20/40)		_	-	_	
A-2 (PIP)       3,722.6       355.75       389.31       9.4%         B, Excess Limits       3,234.2       2,159.05       2,799.20       29.6%         PDL, Basic       3,722.6       691.90       743.06       7.4%         PDL, Excess Limits       3,710.3       244.24       306.88       25.6%         U-1 (20/40)       3,722.6       5.00       4.00       -20.0%         U-1, Excess       1,578.4       3.41       2.73       -19.9%         U-2       3,149.3       15.29       13.93       -8.9%         Average       4,381.13       5,244.02       19.7%         Excess Limits Factors       8, Excess Limits       1.807       2.063         U-1, Excess       0.682       0.682       0.682         U-1, Excess Limits       1.807       2.063       0.682         U-1, Excess Limits       1.807       2.063       0.682         Overage       Excess Limits       1.807       4.082       0.682         A-1 & B (20/40)       147.5       810.03       1,125.98       39.0%       A-2 (PIP)       147.5       810.03       1,125.98       39.0%       A-2 (PIP)       147.5       28.86       236.21       -1.1%       B,Excess Limits			<del></del>		
B, Excess Limits       3,234.2       2,159.05       2,799.20       29.6%         PDL, Basic       3,722.6       691.90       743.06       7.4%         PDL, Excess Limits       3,722.6       691.90       743.06       7.4%         U-1 (20/40)       3,722.6       5.00       4.00       -20.0%         U-1, Excess       1,578.4       3.41       2.73       -19.9%         U-2       3,149.3       15.29       13.93       -8.9%         Average		·			
PDL, Basic         3,722.6         691.90         743.06         7.4%           PDL, Excess Limits         3,710.3         244.24         306.88         25.6%           U-1 (20/40)         3,722.6         5.00         4.00         -20.0%           U-1, Excess         1,578.4         3.41         2.73         -19.9%           U-2         3,149.3         15.29         13.93         -8.9%           Average         4,381.13         5,244.02         19.7%           Excess Limits Factors         8, Excess Limits         1.807         2.063           U-1, Excess         0.682         0.682         0.682           U-1, Excess Limits         0.353         0.413	• •	•			
PDI, Excess Limits			•	•	
U-1 (20/40) U-1, Excess 1,578.4 3,41 2.73 1-19.9%  Average 1,578.4 3,41 2.73 1-19.9%  Average 4,381.13 5,244.02 19.7%  Excess Limits Factors B, Excess Limits 0,682 PDL, Excess Limits 0,682 PDL, Excess Limits 0,682 PDL, Excess Limits 0,082 0,682 0,682 PDL, Excess Limits 0,082 0,682 0,682 PDL, Excess Limits 0,082 0,68	·	•			
U-1, Excess 1,578.4 3.41 2.73 1-19.9% U-2 3,149.3 15.29 13.93 -8.9% Average 3,149.3 15.29 13.93 -8.9% Average 5,244.02 19.7% 5,244.02 19.5% 5,245.02 19.5%	•				
U-2     3,149.3     15.29     13.93     - 8.9%       Average     4,381.13     5,244.02     19.7%       Excess Limits Factors     1.807     2.063     2.063       U-1, Excess     0.682     0.682     0.682       PDL, Excess Limits     0.353     0.413       VAN POOLS     Current Average     Average     Average     %       Coverage     Exposure Average     Rate Average     Change     Rate Average     Change     8.20/40     1,47.5     38.06     39.0%     4-2 (PIP)     147.5     238.86     236.21     - 1.1%     5.20.05     622.73     19.7%       PDL, Basic     144.7     1,238.00     1,966.12     58.8%       PDL, Excess Limits     144.7     1,238.00     1,966.12     58.8%       PDL, Excess Limits     147.5     520.05     622.73     19.7%       Collision, \$500 Ded.     60.4     647.63     748.80     15.6%       Comprehensive, \$500 Ded.     60.4     647.63     748.80     15.6%       U-1, Excess     126.7     3.70     2.96     -20.0%       U-1, Excess     126.7     3.70     2.96     -20.0%       U-2     130.1     39.52     36.18     -8.5%       Average     1.528     <	• • •				
Average   Average   Average   B. Excess Limits Factors   B. Excess Limits Factors   B. Excess Limits   B.	•				
B, Excess Limits       1.807       2.063         U-1, Excess       0.682       0.682         PDL, Excess Limits       0.353       0.413         VAN POOLS         Current Average Average Average Average Mate Average Average Mate Mate Change A-1 & B (20/40)         A-1 & B (20/40)       147.5       810.03       1,125.98       39.0%         A-2 (PIP)       147.5       238.86       236.21       - 1.1%         B, Excess Limits       144.7       1,238.00       1,966.12       58.8%         PDL, Basic       147.5       520.05       622.73       19.7%         PDL, Excess Limits       147.5       156.02       222.31       42.5%         Collision, \$500 Ded.       60.4       647.63       748.80       15.6%         Comprehensive, \$500 Ded.       70.2       195.07       190.68       2.23%         U-1 (20/40)       147.5       5.00       4.00       -20.0%         U-2       130.1       39.52       36.18       - 8.5%         Average       3,340.50       4,571.80       36.9%         Excess Limits Factors B, Excess Limits Factors B, Excess Limits G, Control B, Excess Limits B, Ex		3,149.3			
B, Excess Limits       1.807       2.063         U-1, Excess       0.682       0.682         PDL, Excess Limits       0.353       0.413         VAN POOLS         Current Average Average Average Average Mate Average Average Mate Mate Change A-1 & B (20/40)       147.5       810.03       1,125.98       39.0%         A-2 (PIP)       147.5       238.86       236.21       -1.1%         B, Excess Limits       144.7       1,238.00       1,966.12       58.8%         PDL, Basic       147.5       520.05       622.73       19.7%         PDL, Excess Limits       147.5       156.02       222.31       42.5%         Collision, \$500 Ded.       60.4       647.63       748.80       15.6%         Comprehensive, \$500 Ded.       70.2       195.07       190.68       2.3%         U-1 (20/40)       147.5       5.00       4.00       -20.0%         U-2       130.1       39.52       36.18       -8.5%         Average       3,340.50       4,571.80       36.9%         Excess Limits Factors         B, Excess Limits       1.528       1.746         U-1, Excess       0.741       0.741	France Historian Frankson				
U-1, Excess       0.682       0.682       0.682         PDL, Excess Limits       0.353       0.413         VAN POOLS       Current Average Average Average Average Average Mate Rate Rate Rate Rate Rate Rate Rate R			1 807	2.063	
PDL, Excess Limits         0.353         0.413           VAN POOLS         Current Average Average Average Average Average A-1 & B (20/40)         Exposure A-1 & B (10.03)         Rate Rate Rate Rate A-1 & B (20/40)         Rate A-1 & B (20/40)         Rate A-1 & B (20/40)         Rate Rate Change A-2 (PIP)         Rate Rate Rate Rate Rate Rate Rate A-1 & B (20/40)         Rate Rate Rate Rate Rate Rate Rate Rate	•				
Coverage         Exposure         Rate         Average         %           A-1 & B (20/40)         147.5         810.03         1,125.98         39.0%           A-2 (PIP)         147.5         238.86         236.21         -1.1%           B, Excess Limits         144.7         1,238.00         1,966.12         58.8%           PDL, Basic         147.5         520.05         622.73         19.7%           PDL, Excess Limits         147.5         156.02         222.31         42.5%           Collision, \$500 Ded.         60.4         647.63         748.80         15.6%           Comprehensive, \$500 Ded.         70.2         195.07         190.68         - 2.3%           U-1 (20/40)         147.5         5.00         4.00         -20.0%           U-2         130.1         39.52         36.18         - 8.5%           Average         3,340.50         4,571.80         36.9%           Excess Limits Factors         8, Excess Limits         1.528         1.746           U-1, Excess         0.741         0.741         0.741					
Coverage         Exposure         Rate         Average         %           A-1 & B (20/40)         147.5         810.03         1,125.98         39.0%           A-2 (PIP)         147.5         238.86         236.21         -1.1%           B, Excess Limits         144.7         1,238.00         1,966.12         58.8%           PDL, Basic         147.5         520.05         622.73         19.7%           PDL, Excess Limits         147.5         156.02         222.31         42.5%           Collision, \$500 Ded.         60.4         647.63         748.80         15.6%           Comprehensive, \$500 Ded.         70.2         195.07         190.68         - 2.3%           U-1 (20/40)         147.5         5.00         4.00         -20.0%           U-2         130.1         39.52         36.18         - 8.5%           Average         3,340.50         4,571.80         36.9%           Excess Limits Factors         8, Excess Limits         1.528         1.746           U-1, Excess         0.741         0.741         0.741	VAN POOLS		Current	Indicated	
Coverage         Exposure         Rate         Rate         Change           A-1 & B (20/40)         147.5         810.03         1,125.98         39.0%           A-2 (PIP)         147.5         238.86         236.21         - 1.1%           B, Excess Limits         144.7         1,238.00         1,966.12         58.8%           PDL, Basic         147.5         520.05         622.73         19.7%           PDL, Excess Limits         147.5         520.05         622.73         19.7%           Collision, \$500 Ded.         60.4         647.63         748.80         15.6%           Comprehensive, \$500 Ded.         70.2         195.07         190.68         - 2.3%           U-1 (20/40)         147.5         5.00         4.00         -20.0%           U-1, Excess         126.7         3.70         2.96         -20.0%           U-2         130.1         39.52         36.18         - 8.5%           Average         3,340.50         4,571.80         36.9%           Excess Limits Factors         8, Excess Limits         1.528         1.746           U-1, Excess         0.741         0.741         0.741					%
A-1 & B (20/40)       147.5       810.03       1,125.98       39.0%         A-2 (PIP)       147.5       238.86       236.21       - 1.1%         B, Excess Limits       144.7       1,238.00       1,966.12       58.8%         PDL, Basic       147.5       520.05       622.73       19.7%         PDL, Excess Limits       147.5       156.02       222.31       42.5%         Collision, \$500 Ded.       60.4       647.63       748.80       15.6%         Comprehensive, \$500 Ded.       70.2       195.07       190.68       - 2.3%         U-1 (20/40)       147.5       5.00       4.00       -20.0%         U-1, Excess       126.7       3.70       2.96       -20.0%         U-2       130.1       39.52       36.18       - 8.5%         Average       3,340.50       4,571.80       36.9%         Excess Limits Factors       8, Excess Limits       1.528       1.746         U-1, Excess       0.741       0.741	Coverage	Exposure	-	_	
A-2 (PIP) B, Excess Limits 144.7 1,238.00 1,966.12 58.8% PDL, Basic 147.5 520.05 622.73 19.7% PDL, Excess Limits 147.5 156.02 222.31 42.5% Collision, \$500 Ded. 60.4 647.63 748.80 15.6% Comprehensive, \$500 Ded. 70.2 195.07 190.68 2.3% U-1 (20/40) 147.5 5.00 4.00 2-0.0% U-1, Excess 126.7 3.70 2.96 2-0.0% U-2 130.1 39.52 36.18 - 8.5% Average  Excess Limits Factors B, Excess Limits 1.528 1.746 U-1, Excess 0.741 0.741					
B, Excess Limits     144.7     1,238.00     1,966.12     58.8%       PDL, Basic     147.5     520.05     622.73     19.7%       PDL, Excess Limits     147.5     156.02     222.31     42.5%       Collision, \$500 Ded.     60.4     647.63     748.80     15.6%       Comprehensive, \$500 Ded.     70.2     195.07     190.68     - 2.3%       U-1 (20/40)     147.5     5.00     4.00     -20.0%       U-2, Excess     126.7     3.70     2.96     -20.0%       U-2     130.1     39.52     36.18     - 8.5%       Average     3,340.50     4,571.80     36.9%       Excess Limits Factors     8, Excess Limits     1.528     1.746       U-1, Excess     0.741     0.741     0.741	* * *				
PDL, Basic     147.5     520.05     622.73     19.7%       PDL, Excess Limits     147.5     156.02     222.31     42.5%       Collision, \$500 Ded.     60.4     647.63     748.80     15.6%       Comprehensive, \$500 Ded.     70.2     195.07     190.68     - 2.3%       U-1 (20/40)     147.5     5.00     4.00     -20.0%       U-1, Excess     126.7     3.70     2.96     -20.0%       U-2     130.1     39.52     36.18     - 8.5%       Average     3,340.50     4,571.80     36.9%       Excess Limits Factors     8, Excess Limits     1.528     1.746       U-1, Excess     0.741     0.741     0.741	• •				
PDL, Excess Limits 147.5 156.02 222.31 42.5% Collision, \$500 Ded. 60.4 647.63 748.80 15.6% Comprehensive, \$500 Ded. 70.2 195.07 190.68 - 2.3% U-1 (20/40) 147.5 5.00 4.00 -20.0% U-1, Excess 126.7 3.70 2.96 -20.0% U-2 130.1 39.52 36.18 - 8.5% Average 3,340.50 4,571.80 36.9% Excess Limits Factors B, Excess Limits Factors B, Excess Limits 9.1,528 1.746 U-1, Excess 0.741 0.741	•			•	
Collision, \$500 Ded.     60.4     647.63     748.80     15.6%       Comprehensive, \$500 Ded.     70.2     195.07     190.68     - 2.3%       U-1 (20/40)     147.5     5.00     4.00     -20.0%       U-1, Excess     126.7     3.70     2.96     -20.0%       U-2     130.1     39.52     36.18     - 8.5%       Average     3,340.50     4,571.80     36.9%       Excess Limits Factors     8, Excess Limits     1.528     1.746       U-1, Excess     0.741     0.741     0.741					
Comprehensive, \$500 Ded.     70.2     195.07     190.68     - 2.3%       U-1 (20/40)     147.5     5.00     4.00     -20.0%       U-1, Excess     126.7     3.70     2.96     -20.0%       U-2     130.1     39.52     36.18     - 8.5%       Average     3,340.50     4,571.80     36.9%       Excess Limits Factors B, Excess Limits     1.528     1.746       U-1, Excess     0.741     0.741					
U-1 (20/40)     147.5     5.00     4.00     -20.0%       U-1, Excess     126.7     3.70     2.96     -20.0%       U-2     130.1     39.52     36.18     - 8.5%       Average     3,340.50     4,571.80     36.9%       Excess Limits Factors     8, Excess Limits     1.528     1.746       U-1, Excess     0.741     0.741	* *				
U-1, Excess     126.7     3.70     2.96     -20.0%       U-2     130.1     39.52     36.18     - 8.5%       Average     3,340.50     4,571.80     36.9%       Excess Limits Factors     8, Excess Limits     1.528     1.746       U-1, Excess     0.741     0.741     0.741					
U-2     130.1     39.52     36.18     - 8.5%       Average     3,340.50     4,571.80     36.9%       Excess Limits Factors B, Excess Limits U-1, Excess U-1, E	• • •				
Average 3,340.50 4,571.80 36.9%  Excess Limits Factors B, Excess Limits 1.528 1.746 U-1, Excess 0.741 0.741					
B, Excess Limits     1.528     1.746       U-1, Excess     0.741     0.741		=			
B, Excess Limits     1.528     1.746       U-1, Excess     0.741     0.741	Excess Limits Factors			•	
U-1, Excess 0.741 0.741			1.528	1.746	
·					
	PDL, Excess Limits		0.300	0.357	