

**Massachusetts Commercial Automobile
Commonwealth Automobile Reinsurers
Effective July 1, 2020
Summary**

	<u>Percent</u>	<u>\$ (mills)</u>
TTT	2.7%	\$1.5
PPT Fleet	3.3%	\$0.1
Garages	17.3%	\$1.0
Subtotal Major Types	4.1%	\$2.7
Special Types (1)	2.1%	\$0.0
Non-Owned (1)	2.1%	\$0.1
Miscellaneous (2)	3.0%	\$0.2
Garage Phy. Dam. (1)	-0.7%	\$0.0
Zone Rated (3)	31.8%	\$9.6
Subtotal Major & Misc. Types	11.2%	\$12.6
Taxis (4)	6.7%	\$0.26
Limousines (4)	-3.3%	-\$0.04
Car Service (4)	12.0%	\$0.67
Public Buses (5)	-0.6%	-\$0.23
Van Pools	7.0%	\$0.06
Subtotal Public Vehicles	1.5%	\$0.7
Grand Total	8.2%	\$13.3

- (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) The zone-rated impact reflects the impact of revised base rates and increased limits factors.
- (4) For Limousines: includes the combined effect of a liability indication of -3.5% (weighted 0.793) and a physical damage indication of -2.6% (weighted 0.207 and based on the PPT vehicle type indications).
For Car Service: includes the combined effect of a liability indication of 13.5% (weighted 0.905) and a physical damage indication of -2.6% (weighted 0.095 and based on the PPT vehicle type indications).
For Taxis: includes the combined effect of a liability indication of 6.8% (weighted 0.998) and a physical damage indication of -3.3% (weighted 0.002 and based on the PPT type indications).
- (5) Includes the combined effect of a liability indication of -0.9% (weighted 0.923) and a physical damage indication of 2.4% (weighted 0.077 and based on the TTT type indications).

Note: PPT Non-Fleet rates are indicated to change by 1.1%, or \$0.4 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

2020 CAR Filing

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TTT

Coverage	Exposure	Current Average Rate	Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1 & B (20/40)	22,359.6	602.23	596.74	- 0.9%	596.74	- 0.9%
A-2 (PIP)	22,359.6	37.90	31.27	-17.5%	31.27	-17.5%
B, Excess Limits	15,857.4	455.80	556.13	22.0%	556.13	22.0%
PDL, Basic	22,359.6	654.38	635.29	- 2.9%	635.29	- 2.9%
PDL, Excess Limits	21,963.8	451.48	474.32	5.1%	474.32	5.1%
Collision , All Deductibles	8,308.8	934.36	960.28	2.8%	960.28	2.8%
D, Med. Payments	15,279.6	30.00	23.00	-23.3%	23.00	-23.3%
Comprehensive, All Deductibles	9,691.6	222.25	224.87	1.2%	224.87	1.2%
U-1 (20/40)	22,359.6	4.00	5.00	25.0%	5.00	25.0%
U-1, Excess	13,514.1	2.40	2.93	22.1%	2.93	22.1%
U-2,TOTAL	17,977.1	15.30	14.53	- 5.0%	14.53	- 5.0%
Average		2,543.05	2,612.11	2.7%	2,612.11	2.7%

Excess Limits Factors & Average Deductible Relativities

B, Excess Limits	0.757	0.932
PDL, Excess Limits	0.690	0.747
U-1, Excess	0.600	0.585
Collision , Average Deductible	0.981	0.986
Comprehensive , Average Deductible	0.978	0.978

PPT FLEET

Coverage	Exposure	Current Average Rate	Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1 & B (20/40)	1,297.3	583.41	600.67	3.0%	600.67	3.0%
A-2 (PIP)	1,297.3	129.53	102.20	-21.1%	102.20	-21.1%
B, Excess Limits	708.8	387.64	491.44	26.8%	491.44	26.8%
PDL, Basic	1,297.3	467.28	456.49	- 2.3%	456.49	- 2.3%
PDL, Excess Limits	1,280.6	204.67	214.09	4.6%	214.09	4.6%
Collision , All Deductibles	620.1	1,302.01	1,423.94	9.4%	1,423.94	9.4%
D, Med. Payments	983.3	30.00	23.00	-23.3%	23.00	-23.3%
Comprehensive, All Deductibles	647.2	302.73	262.74	-13.2%	262.74	-13.2%
U-1 (20/40)	1,297.3	4.00	5.00	25.0%	5.00	25.0%
U-1, Excess	738.2	2.18	2.66	22.0%	2.66	22.0%
U-2,TOTAL	1,111.8	13.84	13.23	- 4.4%	13.23	- 4.4%
Average		2,407.28	2,486.21	3.3%	2,486.21	3.3%

PPT NON-FLEET

Coverage	Exposure	Current Average Rate	Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1 & B (20/40)	11,754.8	632.27	650.36	2.9%	650.36	2.9%
A-2 (PIP)	11,754.8	195.29	150.95	-22.7%	150.95	-22.7%
B, Excess Limits	6,422.8	420.10	532.10	26.7%	532.10	26.7%
PDL, Basic	11,754.8	537.17	556.77	3.6%	556.77	3.6%
PDL, Excess Limits	11,603.2	235.28	261.13	11.0%	261.13	11.0%
Collision , All Deductibles	8,740.9	1,559.08	1,515.29	- 2.8%	1,515.29	- 2.8%
D, Med. Payments	8,688.4	30.00	23.00	-23.3%	23.00	-23.3%
Comprehensive, All Deductibles	9,102.1	312.40	302.00	- 3.3%	302.00	- 3.3%
U-1 (20/40)	11,754.8	4.00	5.00	25.0%	5.00	25.0%
U-1, Excess	6,688.5	2.18	2.66	22.0%	2.66	22.0%
U-2,TOTAL	10,073.9	13.84	13.23	- 4.4%	13.23	- 4.4%
Average		3,267.03	3,302.05	1.1%	3,302.05	1.1%

Excess Limits Factors & Average Deductible Relativities

B, Excess Limits	0.664	0.818
PDL, Excess Limits	0.438	0.469
U-1, Excess	0.545	0.532
Collision , Average Deductible	1.017	1.018
Comprehensive , Average Deductible	0.998	0.998

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

GARAGES

Coverage	Exposure	Current Average Rate	Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1 & B (20/40)	3,500.5	539.91	614.02	13.7%	614.02	13.7%
A-2 (PIP)	3,500.5	75.95	80.64	6.2%	80.64	6.2%
B, Excess Limits	2,872.2	464.11	646.13	39.2%	646.13	39.2%
PDL, Basic	3,500.5	498.86	536.64	7.6%	536.64	7.6%
PDL, Excess Limits	3,419.3	219.00	251.68	14.9%	251.68	14.9%
U-1 (20/40)	3,500.5	4.00	5.00	25.0%	5.00	25.0%
U-1, Excess	2,084.2	2.38	2.90	21.8%	2.90	21.8%
U-2	3,111.9	14.07	13.31	- 5.4%	13.31	- 5.4%
Average		1,727.37	2,025.85	17.3%	2,025.85	17.3%

Excess Limits Factors

B, Excess Limits	0.860	1.052
U-1, Excess	0.594	0.580
PDL, Excess Limits	0.439	0.469

TAXIS

Coverage	Exposure	Current Average Rate	Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1 & B (20/40)	571.1	2,762.33	2,911.33	5.4%	2,911.33	5.4%
A-2 (PIP)	571.1	1,059.78	1,070.28	1.0%	1,070.28	1.0%
B, Excess Limits	171.3	1,898.06	2,444.11	28.8%	2,444.11	28.8%
PDL, Basic	571.1	1,728.59	1,782.62	3.1%	1,782.62	3.1%
PDL, Excess Limits	551.1	724.28	816.44	12.7%	816.44	12.7%
U-1 (20/40)	571.1	46.00	44.00	- 4.3%	44.00	- 4.3%
U-1, Excess	33.7	21.57	20.20	- 6.4%	20.20	- 6.4%
U-2	557.4	0.82	0.76	- 7.3%	0.76	- 7.3%
Average		6,866.93	7,331.02	6.8%	7,331.02	6.8%

Excess Limits Factors

B, Excess Limits	0.687	0.840
U-1, Excess	0.469	0.459
PDL, Excess Limits	0.419	0.458

LIMOUSINES

Coverage	Exposure	Current Average Rate	Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1 & B (20/40)	251.3	1,078.06	950.98	-11.8%	950.98	-11.8%
A-2 (PIP)	251.3	320.91	255.31	-20.4%	255.31	-20.4%
B, Excess Limits	183.6	1,572.64	1,702.55	8.3%	1,702.55	8.3%
PDL, Basic	251.3	842.66	802.04	- 4.8%	802.04	- 4.8%
PDL, Excess Limits	243.5	332.01	340.06	2.4%	340.06	2.4%
U-1 (20/40)	251.3	4.00	5.00	25.0%	5.00	25.0%
U-1, Excess	125.3	2.04	2.49	22.1%	2.49	22.1%
U-2	247.0	9.81	9.39	- 4.3%	9.39	- 4.3%
Average		3,727.14	3,597.37	- 3.5%	3,597.37	- 3.5%

Excess Limits Factors

B, Excess Limits	1.459	1.790
U-1, Excess	0.509	0.497
PDL, Excess Limits	0.394	0.424

CAR SERVICE

Coverage	Exposure	Current Average Rate	Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1 & B (20/40)	1,016.7	1,563.12	1,640.87	5.0%	1,640.87	5.0%
A-2 (PIP)	1,016.7	493.07	434.91	-11.8%	434.91	-11.8%
B, Excess Limits	742.9	2,280.24	2,937.68	28.8%	2,937.68	28.8%
PDL, Basic	1,016.7	885.86	988.37	11.6%	988.37	11.6%
PDL, Excess Limits	985.2	349.03	419.07	20.1%	419.07	20.1%
U-1 (20/40)	1,016.7	4.00	5.00	25.0%	5.00	25.0%
U-1, Excess	507.0	2.04	2.49	22.1%	2.49	22.1%
U-2	999.4	9.72	9.26	- 4.7%	9.26	- 4.7%
Average		4,961.00	5,632.14	13.5%	5,632.14	13.5%

Excess Limits Factors

B, Excess Limits	1.459	1.790
U-1, Excess	0.509	0.497
PDL, Excess Limits	0.394	0.424

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

SCHOOL and CHURCH BUSES

		Current Average	Indicated Average	% Change	Selected Average	Selected %
Coverage	Exposure	Rate	Rate		Rate	Change
A-1 & B (20/40)	3,511.2	701.11	565.25	-19.4%	565.25	-19.4%
A-2 (PIP)	3,511.2	110.08	94.97	-13.7%	94.97	-13.7%
B, Excess Limits	3,436.1	1,500.82	1,470.56	- 2.0%	1,470.56	- 2.0%
PDL, Basic	3,511.2	532.21	507.76	- 4.6%	507.76	- 4.6%
PDL, Excess Limits	3,509.8	225.12	234.59	4.2%	234.59	4.2%
U-1 (20/40)	3,511.2	4.00	5.00	25.0%	5.00	25.0%
U-1, Excess	1,271.1	2.55	3.10	21.6%	3.10	21.6%
U-2	3,096.9	9.99	9.51	- 4.8%	9.51	- 4.8%
Average		3,050.87	2,856.08	- 6.4%	2,856.08	- 6.4%

Excess Limits Factors

B, Excess Limits	2.141	2.602
U-1, Excess	0.636	0.621
PDL, Excess Limits	0.423	0.462

OTHER BUSES

		Current Average	Indicated Average	% Change	Selected Average	Selected %
Coverage	Exposure	Rate	Rate		Rate	Change
A-1 & B (20/40)	974.0	1,102.66	871.07	-21.0%	871.07	-21.0%
A-2 (PIP)	974.0	348.13	299.08	-14.1%	299.08	-14.1%
B, Excess Limits	872.4	2,231.67	2,151.45	- 3.6%	2,151.45	- 3.6%
PDL, Basic	974.0	696.77	645.70	- 7.3%	645.70	- 7.3%
PDL, Excess Limits	972.2	277.31	281.53	1.5%	281.53	1.5%
U-1 (20/40)	974.0	4.00	5.00	25.0%	5.00	25.0%
U-1, Excess	425.6	2.75	3.34	21.5%	3.34	21.5%
U-2	803.6	14.61	14.01	- 4.1%	14.01	- 4.1%
Average		4,440.53	4,041.94	- 9.0%	4,041.94	- 9.0%

Excess Limits Factors

B, Excess Limits	2.024	2.470
U-1, Excess	0.686	0.669
PDL, Excess Limits	0.398	0.436

BUSES - SOCIAL SERVICE AND N.O.C

		Current Average	Indicated Average	% Change	Selected Average	Selected %
Coverage	Exposure	Rate	Rate		Rate	Change
A-1 & B (20/40)	3,870.7	1,328.27	1,242.30	- 6.5%	1,242.30	- 6.5%
A-2 (PIP)	3,870.7	380.20	274.68	-27.8%	274.68	-27.8%
B, Excess Limits	3,467.0	2,688.28	3,068.35	14.1%	3,068.35	14.1%
PDL, Basic	3,870.7	728.00	743.59	2.1%	743.59	2.1%
PDL, Excess Limits	3,863.7	289.74	324.21	11.9%	324.21	11.9%
U-1 (20/40)	3,870.7	4.00	5.00	25.0%	5.00	25.0%
U-1, Excess	1,691.5	2.75	3.34	21.5%	3.34	21.5%
U-2	3,274.6	14.61	14.01	- 4.1%	14.01	- 4.1%
Average		5,151.14	5,350.83	3.9%	5,350.83	3.9%

Excess Limits Factors

B, Excess Limits	2.024	2.470
U-1, Excess	0.686	0.669
PDL, Excess Limits	0.398	0.436

VAN POOLS

		Current Average	Indicated Average	% Change	Selected Average	Selected %
Coverage	Exposure	Rate	Rate		Rate	Change
A-1 & B (20/40)	183.0	1,203.47	1,140.65	- 5.2%	1,140.65	- 5.2%
A-2 (PIP)	183.0	253.13	189.04	-25.3%	215.16	-15.0%
B, Excess Limits	171.0	2,084.52	2,419.44	16.1%	2,419.44	16.1%
PDL, Basic	183.0	659.51	725.65	10.0%	725.65	10.0%
PDL, Excess Limits	183.0	237.42	288.81	21.6%	288.81	21.6%
Collision, \$500 Ded.	83.2	775.52	687.89	-11.3%	687.89	-11.3%
Comprehensive, \$500 Ded.	93.9	193.76	279.30	44.1%	279.30	44.1%
U-1 (20/40)	183.0	4.00	5.00	25.0%	5.00	25.0%
U-1, Excess	159.8	3.03	3.68	21.5%	3.68	21.5%
U-2	161.4	39.22	38.05	- 3.0%	38.05	- 3.0%
Average		4,794.55	5,102.71	6.4%	5,128.83	7.0%

Excess Limits Factors

B, Excess Limits	1.732	2.121
U-1, Excess	0.758	0.736
PDL, Excess Limits	0.360	0.398