

Massachusetts Commercial Automobile  
Commercial Automobile  
Commonwealth Automobile Reinsurers  
Stipulation Effective October 1, 2002  
Summary of Filing

	<u>Percent</u>	<u>\$ (mills)</u>
TTT (1)	4.8%	\$2.0
PPT Fleet	-3.1%	-\$0.1
Garages	6.0%	\$0.7
<b>Subtotal Major Types</b>	<b>4.5%</b>	<b>\$2.6</b>
Special Types (2)	2.3%	\$0.1
Non-Owned (2)	2.3%	\$0.0
Miscellaneous (3)	5.9%	\$0.1
Garage Phy Dam. (2)	3.4%	\$0.0
Zone Rated (4)	7.6%	\$0.3
<b>Subtotal Major &amp; Misc. Types</b>	<b>4.5%</b>	<b>\$3.2</b>
Taxis (5)	-5.6%	-\$0.70
Limos/Car Sevice (5)	22.5%	\$1.21
Public Buses (6)	19.7%	\$1.88
Van Pools	12.4%	\$0.11
<b>Subtotal Public Vehicles</b>	<b>8.9%</b>	<b>\$2.5</b>
<b>Grand Total</b>	<b>5.7%</b>	<b>\$5.7</b>

(1) Partitioned into fleet and non-fleet rates by territory, producing the same aggregate premiums as separating the fleet and non-fleet data in the main portion of the filing, but producing slight differences in the rates by territory.

(2) Special Types, Non-owned, and Garage Physical Damage is premium-weighted average of all TTT & PPT for appropriate coverages.

(3) Miscellaneous is a premium-weighted average of Major and Public types.

(4) Zone Rated is a premium-weighted average of Buses and TTTs.

(5) Includes the combined effect of a liability rate increase of 29.6% weighted 0.723 and a physical damage rate change of 4.0% (based on PPT change) weighted 0.277 for Limos and Car Serv. For Taxis, it includes a liability rate increase of -5.7% weighted 0.989 and a a weight of 0.011 for physical damage.

(6) Includes the combined effect of a liability rate increase of 25.3% weighted 0.763 and a physical damage rate change of 2.0% (based on TTT change) weighted 0.237.

Note: PPT Non-Fleet rates are indicated to change by -3.1%, or -\$0.5 million. This indication is used solely for the purpose of determining the indicated rate change for Special Types and Miscellaneous before redistribution across vehicle types.

**MASSACHUSETTS COMMERCIAL AUTOMOBILE  
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<b>TTT</b>		Current Average	Proposed Average	%
<u>Coverage</u>	<u>Exposure</u>	<u>Rate</u>	<u>Rate</u>	<u>Change</u>
A-1 & B (20/40)	21,605.6	489.94	542.93	10.8%
A-2 (PIP)	21,605.6	23.44	21.94	-6.4%
B, Excess Limits	17,567.5	365.64	405.18	10.8%
PDL, Basic	21,605.6	492.07	493.35	0.3%
PDL, Excess Limits	21,270.7	184.81	185.29	0.3%
Collision, All Deductibles	13,037.6	477.07	501.85	5.2%
Ltd. Collision, All Deductibles	54.4	59.30	60.37	1.8%
D, Med. Payments	10,384.2	4.00	3.00	-25.0%
Comprehensive, All Deductibles	14,336.9	229.12	219.79	-4.1%
U-1 (20/40)	21,605.6	8.00	8.00	0.0%
U-1, Excess	8,465.1	2.04	2.04	0.0%
U-2, TOTAL	16,441.9	16.47	16.69	1.3%
Average		1948.02	2041.87	4.8%

Excess Limits Factors & Average Deductible Relativities

B, Excess Limits	0.746	0.746
PDL, Excess Limits	0.376	0.376
U-1, Excess	0.255	0.255
Collision, Average Deductible	0.994	0.988
Ltd. Collision, Average Deductible	1.534	1.523
Comprehensive, Average Deductible	0.982	0.984

		Current Average	Proposed Average	%
<b>PPT FLEET</b>	<u>Exposure</u>	<u>Rate</u>	<u>Rate</u>	<u>Change</u>
A-1 & B (20/40)	2,194.1	464.24	439.32	-5.4%
A-2 (PIP)	2,194.1	57.65	40.40	-29.9%
B, Excess Limits	1,922.7	376.84	356.61	-5.4%
PDL, Basic	2,194.1	337.00	318.53	-5.5%
PDL, Excess Limits	2,175.2	97.51	92.17	-5.5%
Collision, All Deductibles	1,640.5	576.24	665.89	15.6%
Ltd. Collision, All Deductibles	2.8	32.84	61.88	88.4%
D, Med. Payments	1,415.0	8.00	6.00	-25.0%
Comprehensive, All Deductibles	1,700.0	218.47	163.11	-25.3%
U-1 (20/40)	2,194.1	8.00	8.00	0.0%
U-1, Excess	1,298.9	2.63	2.63	0.0%
U-2, TOTAL	1,862.8	33.98	34.42	1.3%
Average		1929.51	1869.10	-3.1%

**PPT NON-FLEET**

A-1 & B (20/40)	7,176.5	468.03	427.41	-8.7%
A-2 (PIP)	7,176.5	86.08	84.59	-1.7%
B, Excess Limits	6,288.8	379.91	346.94	-8.7%
PDL, Basic	7,176.5	318.68	287.41	-9.8%
PDL, Excess Limits	7,114.8	92.21	83.16	-9.8%
Collision, All Deductibles	5,961.4	712.89	804.71	12.9%
Ltd. Collision, All Deductibles	12.1	48.11	61.88	28.6%
D, Med. Payments	4,828.4	8.00	6.00	-25.0%
Comprehensive, All Deductibles	6,085.3	254.86	219.15	-14.0%
U-1 (20/40)	7,176.5	8.00	8.00	0.0%
U-1, Excess	4,248.5	2.63	2.63	0.0%
U-2, TOTAL	6,092.9	33.98	34.42	1.3%
Average		2149.28	2083.08	-3.1%

Excess Limits Factors & Average Deductible Relativities

B, Excess Limits	0.812	0.812
PDL, Excess Limits	0.289	0.289
U-1, Excess	0.329	0.329
Collision, Average Deductible	1.017	1.014
Ltd. Collision, Average Deductible	0.986	0.984
Comprehensive, Average Deductible	0.990	0.991

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**GARAGES**

<u>Coverage</u>	<u>Exposure</u>	Current Average <u>Rate</u>	Proposed Average <u>Rate</u>	% <u>Change</u>
A-1 & B (20/40)	7,396.0	541.95	496.79	-8.3%
A-2 (PIP)	7,396.0	55.16	61.91	12.2%
B, Excess Limits	6,242.9	429.62	393.82	-8.3%
PDL, Basic	7,396.0	471.91	599.35	27.0%
PDL, Excess Limits	7,205.9	134.66	171.02	27.0%
U-1 (20/40)	7,396.0	8.00	8.00	0.0%
U-1, Excess	3,082.6	1.80	1.80	0.0%
U-2	6,486.3	15.09	15.29	1.3%
Average		1584.85	1679.26	6.0%

Excess Limits Factors

B, Excess Limits	0.793	0.793
U-1, Excess	0.225	0.225
PDL, Excess Limits	0.285	0.285

**TAXIS**

<u>Coverage</u>	<u>Exposure</u>	Current Average <u>Rate</u>	Proposed Average <u>Rate</u>	% <u>Change</u>
A-1 & B (20/40)	1553.9	4159.97	4477.89	7.6%
A-2 (PIP)	1553.9	1114.71	1261.50	13.2%
B, Excess Limits	287.5	1063.14	1144.39	7.6%
PDL, Basic	1553.9	1878.41	1063.65	-43.4%
PDL, Excess Limits	1448.7	392.59	222.30	-43.4%
U-1 (20/40)	1553.9	113.00	157.00	38.9%
U-1, Excess	80.0	15.83	22.00	39.0%
U-2	1518.1	1.27	1.29	1.6%
Average		7830.84	7381.40	-5.7%

Excess Limits Factors

B, Excess Limits	0.256	0.256
U-1, Excess	0.140	0.140
PDL, Excess Limits	0.209	0.209

**LIMOUSINES and CAR SERVICE**

<u>Coverage</u>	<u>Exposure</u>	Current Average <u>Rate</u>	Proposed Average <u>Rate</u>	% <u>Change</u>
A-1 & B (20/40)	1829.5	837.90	1054.07	25.8%
A-2 (PIP)	1829.5	159.15	363.49	128.4%
B, Excess Limits	1516.7	746.40	938.97	25.8%
PDL, Basic	1829.5	413.65	455.93	10.2%
PDL, Excess Limits	1803.9	59.62	65.71	10.2%
U-1 (20/40)	1829.5	8.00	8.00	0.0%
U-1, Excess	797.7	2.73	2.73	0.0%
U-2	1798.4	24.50	24.33	-0.7%
Average		2121.52	2749.79	29.6%

Excess Limits Factors

B, Excess Limits	0.891	0.891
U-1, Excess	0.341	0.341
PDL, Excess Limits	0.144	0.144

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**SCHOOL and CHURCH BUSES**

<u>Coverage</u>	<u>Exposure</u>	<u>Current Average Rate</u>	<u>Proposed Average Rate</u>	<u>% Change</u>	<u>Selected Average Rate</u>	<u>Selected % Change</u>
A-1 & B (20/40)	1,379.3	649.80	855.17	31.6%	850.14	30.8%
A-2 (PIP)	1,379.3	85.33	160.84	88.5%	145.62	70.7%
B, Excess Limits	1,143.4	777.26	1022.92	31.6%	1016.90	30.8%
PDL, Basic	1,379.3	423.00	415.66	-1.7%	418.44	-1.1%
PDL, Excess Limits	1,360.0	109.97	108.06	-1.7%	108.79	-1.1%
U-1 (20/40)	1,379.3	8.00	8.00	0.0%	8.00	0.0%
U-1, Excess	601.4	2.41	2.41	0.0%	2.41	0.0%
U-2	1,216.5	25.06	25.39	1.3%	25.39	1.3%
<b>Average</b>		<b>1942.06</b>	<b>2417.66</b>	<b>24.5%</b>	<b>2395.92</b>	<b>23.4%</b>

Excess Limits Factors

B, Excess Limits	1.196	1.196
U-1, Excess	0.301	0.301
PDL, Excess Limits	0.260	0.260

**OTHER BUSES**

<u>Coverage</u>	<u>Exposure</u>	<u>Current Average Rate</u>	<u>Proposed Average Rate</u>	<u>% Change</u>	<u>Selected Average Rate</u>	<u>Selected % Change</u>
A-1 & B (20/40)	347.4	625.35	1412.99	126.0%	807.00	29.0%
A-2 (PIP)	347.4	242.86	317.43	30.7%	313.50	29.1%
B, Excess Limits	288.0	998.61	2256.38	126.0%	1288.69	29.0%
PDL, Basic	347.4	324.31	816.00	151.6%	418.14	28.9%
PDL, Excess Limits	342.5	82.08	206.53	151.6%	105.83	28.9%
U-1 (20/40)	347.4	8.00	8.00	0.0%	8.00	0.0%
U-1, Excess	151.5	2.60	2.60	0.0%	2.60	0.0%
U-2	286.6	32.34	32.76	1.3%	32.76	1.3%
<b>Average</b>		<b>2137.11</b>	<b>4656.76</b>	<b>117.9%</b>	<b>2747.48</b>	<b>28.6%</b>

Excess Limits Factors

B, Excess Limits	1.597	1.597
U-1, Excess	0.325	0.325
PDL, Excess Limits	0.253	0.253

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

<u>Coverage</u>	<u>Exposure</u>	<u>Current Average Rate</u>	<u>Proposed Average Rate</u>	<u>% Change</u>	<u>Selected Average Rate</u>	<u>Selected % Change</u>
A-1 & B (20/40)	1671.9	714.29	1451.26	103.2%	959.40	34.3%
A-2 (PIP)	1671.9	86.91	384.28	342.2%	139.63	60.7%
B, Excess Limits	1386.0	910.69	1850.30	103.2%	1223.20	34.3%
PDL, Basic	1671.9	571.02	616.35	7.9%	602.92	5.6%
PDL, Excess Limits	1648.5	139.05	150.09	7.9%	146.82	5.6%
U-1 (20/40)	1671.9	8.00	8.00	0.0%	8.00	0.0%
U-1, Excess	728.9	2.87	2.87	0.0%	2.87	0.0%
U-2	1414.4	29.75	30.13	1.3%	30.13	1.3%
<b>Average</b>		<b>2298.71</b>	<b>4168.52</b>	<b>81.3%</b>	<b>2895.49</b>	<b>26.0%</b>

Excess Limits Factors

B, Excess Limits	1.275	1.275
U-1, Excess	0.359	0.359
PDL, Excess Limits	0.244	0.244

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**VAN POOLS**

<u>Coverage</u>	<u>Exposure</u>	<u>Current Average Rate</u>	<u>Proposed Average Rate</u>	<u>% Change</u>	<u>Selected Average Rate</u>	<u>Selected % Change</u>
A-1 & B (20/40)	281.1	719.43	1592.25	121.3%	983.87	36.8%
A-2 (PIP)	281.1	35.15	927.06	2537.4%	70.71	101.2%
B, Excess Limits	233.0	836.01	1850.27	121.3%	1143.31	36.8%
PDL, Basic	281.1	711.44	763.23	7.3%	738.61	3.8%
PDL, Excess Limits	277.2	187.70	201.36	7.3%	194.87	3.8%
Collision, \$500 Deductibles	178.5	1073.24	782.72	-27.1%	782.72	-27.1%
Comprehensive, \$500 Deductibles	199.53	268.64	267.49	-0.4%	267.49	-0.4%
U-1 (20/40)	281.1	8.00	8.00	0.0%	8.00	0.0%
U-1, Excess	122.6	2.60	2.60	0.0%	2.60	0.0%
U-2	247.9	36.91	37.40	1.3%	37.40	1.3%
Average		3258.03	5743.98	76.3%	3662.16	12.4%
<u>Excess Limits Factors</u>						
B, Excess Limits		1.162	1.162			
U-1, Excess		0.325	0.325			
PDL, Excess Limits		0.264	0.264			