

Commonwealth Automobile Reinsurers

101 Arch Street, Suite 400 Boston, Massachusetts 02110 www.commauto.com 617-338-4000

NOTICE OF MEETING

ACTUARIAL COMMITTEE

A meeting of the Actuarial Committee will be held at the Automobile Insurers Bureau Conference Center at 101 Arch Street, 7th Floor, Boston, on

WEDNESDAY, OCTOBER 11, 2017 AT 1:00 P.M.

MEMBERS OF THE COMMITTEE

Ms. Lynellen Ramirez – Chair Arbella Insurance Group

Mr. Geoffrey Arnold	Plymouth Rock Assurance Corporation
Mr. Alex Butensky	The Norfolk & Dedham Group
Ms. Sarah Clemens	MAPFRE U.S.A. Corporation
Mr. Joseph Cofield	Metropolitan P & C Insurance Company
Mr. Hall Crowder	Allstate Insurance Company
Mr. Christopher Dupill	EM Freedman Insurance Agency, Inc.
Mr. Glenn Hiltpold	Safety Insurance Company
Mr. Adam Kreuser	The Hanover Insurance Company
Mr. Todd Lehmann	Quincy Mutual Group
Ms. Meredith Woodcock	Liberty Mutual Group

AGENDA

\mathbf{AC}

17.01 Records of Previous Meeting

The Records of the Actuarial Committee meeting of September 13, 2017 should be read and approved.

AC

17.03 CAR Conflict of Interest Policy

The Chair will read a statement relative to CAR's Conflict of Interest Policy.

\mathbf{AC}

17.04 Quota Share Credits for Policies Effective April 1, 2018 and Later

At its September 13, 2017 meeting, the Committee continued discussions relative to the April 1, 2018 Credit Offer, resulting in three credit approaches that the Committee has interest in pursuing: the Indexed Market Share Group Range Methodology, a proposal by Safety Insurance Company to add a Merit Rating component to the "indexed" relative credit range model, and the option to retain the current credit factors. The Safety proposal will be distributed as additional information prior to the meeting. (Docket #AC17.04, Exhibit #12)

The Committee should be prepared to review these exhibits and to continue discussions relative to quota share credits for policies effective April 1, 2018 and later in order to formulate its recommendation to the Governing Committee at its November 15, 2017 meeting.

\mathbf{AC}

17.05 Rule 21.D. Constraints on Placement of Clean-in-Three Risks through the MAIP

Last year, the Governing Committee extended the restriction on the non-renewal of Clean-in-Three Risks for another year, and directed CAR staff to assist the remaining producers without a voluntary contract or brokerage agreement in finding a voluntary market over the next year. Participating producers provided business plans to assist insurance companies to better evaluate them for a potential voluntary contract relationship. Staff will provide a final update on feedback from companies related to this effort.

Other Business

To transact any other business that may properly come before this Committee.

Executive Session

The Actuarial Committee may convene in Executive Session in accordance with the provisions of G.L. c. 30A, § 21.

TIMOTHY GALLIGAN
Actuarial/Statistical Services Director

Attachment

Boston, Massachusetts September 28, 2017

Commonwealth Automobile Reinsurers 4/1/2018 Credit Offer - Data Through July, 2017 (2016 Rates) Indexed Market Share Group Ranges By Year Summary by Rate Class

4/1/2017 Credit Factors

4/1/18 Indicated - Indexed Ranges By Year

Rate <u>Class</u>	Total Mkt Exposures	Credit Eligible Exposures	Potential Credit Premium	Credit Eligible Exposures	<u>%∆</u>	Potential Credit Premium	<u>%∆</u>
					<u> </u>		<u></u>
10	3,134,991	307,336	504,679,901	209,102	-32.0%	356,854,737	-29.3%
15	854,893	9,070	13,251,843	11,771	29.8%	16,304,644	23.0%
17	164,839	72,034	147,091,979	73,230	1.7%	151,930,164	3.3%
18	54,950	1,244	2,166,851	1,626	30.7%	3,711,102	71.3%
20	38,730	37,809	144,243,109	38,622	2.2%	156,629,328	8.6%
21	14,516	5,016	13,315,047	6,479	29.2%	16,492,613	23.9%
25	83,457	5,088	20,359,116	8,427	65.6%	30,350,923	49.1%
26	62,023	422	1,440,283	472	11.9%	1,502,816	4.3%
30	62,829	581	928,367	1,894	226.0%	3,156,540	240.0%
M/M	172,388	20,060	5,780,515	26,086	30.0%	7,155,912	23.8%
Total	4,643,616	458,661	853,257,012	377,709	-17.6%	744,088,779	-12.8%

% of Total Mkt. Exp. 9.9% 8.1%

Estimated Credits Used 808,453,403 Estimated Credits Used 699,040,548 Credit Utilization 94.7% Credit Utilization 93.9%

		Original (201	1) Ranges	2015 Ran	iges	2016 Ra	nges	2017 R	anges
Group	<u>Factor</u>	Lower	<u>Upper</u>	<u>Lower</u>	<u>Upper</u>	<u>Lower</u>	<u>Upper</u>	Lower	<u>Upper</u>
0	0	0.00	0.05	0.000	0.026	0.000	0.026	0.000	0.027
1	1	0.05	0.08	0.026	0.041	0.026	0.042	0.027	0.042
2	1	0.08	0.11	0.041	0.056	0.042	0.057	0.042	0.058
3	1	0.11	0.17	0.056	0.087	0.057	0.088	0.058	0.090
4	1.25	0.17	0.23	0.087	0.117	0.088	0.120	0.090	0.122
5	1.5	0.23	0.29	0.117	0.148	0.120	0.151	0.122	0.154
6	1.75	0.29	0.35	0.148	0.179	0.151	0.182	0.154	0.186
7	2	0.35	0.41	0.179	0.209	0.182	0.213	0.186	0.217
8	2.25	0.41	0.47	0.209	0.240	0.213	0.244	0.217	0.249
9	2.5	0.47	1.00	0.240	1.000	0.244	1.000	0.249	1.000
		MAIP Volume:	2.58%	MAIP Volume:	1.32%	MAIP Volume:	1.35%	MAIP Volume:	1.38%
			•	Relativity to Base:	0.51	Relativity to Base:	0.52	Relativity to Base:	0.53

Relative Ranges for each year are scaled to the original upper and lower bounds based on Residual Market Rate Ratio to Original Ranges (2011)

Example: 2017 Upper Threshold .027 = (1.38 (2017 Res. Mkt. Rate) / 2.58 (2011 Res. Mkt. Rate)) * .05 (Original Upper Threshold)

Commonwealth Automobile Reinsurers 4/1/2018 Credit Offer - Data Through July, 2017 (2016 Rates) **Summary by Territory**

4/1/2017 Credit Factors

4/1/18 Indicated - Indexed Ranges By Year

<u>Territory</u>	Total Mkt Exposures	Credit Eligible Exposures	Potential Credit Premium	Credit Eligib		Potential Credit Premium	<u>%∆</u>
1	185,319	0	0	813	0.0%	1,753,185	0.0%
2	248,415	1,165	2,690,493	1,165	0.0%	2,690,493	0.0%
3	534,878	2,702	6,597,271	2,702	0.0%	6,597,271	0.0%
4	339,106	1,562	4,298,795	1,562	0.0%	4,298,795	0.0%
5	523,109	3,584	9,207,476	3,584	0.0%	9,207,476	0.0%
6	349,739	1,862	5,322,978	1,862	0.0%	5,322,978	0.0%
7	359,733	15,067	27,399,460	15,975	6.0%	29,124,934	6.3%
8	204,572	7,893	15,353,787	7,893	0.0%	15,353,787	0.0%
9	205,540	10,161	21,009,052	10,161	0.0%	21,009,052	0.0%
10	98,801	4,654	9,497,495	4,359	-6.3%	8,805,414	-7.3%
11	74,038	647	2,291,976	647	0.0%	2,291,976	0.0%
12	199,367	8,331	19,338,841	14,514	74.2%	22,673,936	17.2%
13	219,803	20,301	33,573,421	23,482	15.7%	43,542,252	29.7%
14	75,266	7,578	17,476,927	62,812	728.8%	103,753,775	493.7%
15 16*	26,924	2,909	6,690,375	3,235	11.2%	7,648,223	14.3%
17	14,717 17,635	13,211 509	22,634,227	13,211 821	0.0% 61.3%	22,986,384	1.6% 7.7%
18	16,498	14,018	1,206,947 23,063,822	13,841	-1.3%	1,299,860 22,737,181	-1.4%
19	16,496	605	1,673,567	935	-1.3% 54.5%	2,234,374	33.5%
20*	18,871	15,387	28,065,765	18,712	21.6%	32,289,650	33.5% 15.0%
20 21*	49,769	48,631	105,377,206	49,560	1.9%	111,836,658	6.1%
21*	49,769 16,157	16,157	37,462,891	15,994	-1.0%	39,029,051	4.2%
23	46,280	3,108	8,517,019	3,008	-3.2%	7,226,005	-15.2%
23 24	25,521	1,292	2,819,050	1,645	27.3%	4,261,788	51.2%
2 4 25	17,442	621	1,912,851	885	42.4%	2,307,563	20.6%
26*	22,590	1,808	4,910,143	1,783	-1.4%	4,396,449	-10.5%
27	424,254	1,921	3,734,248	1,921	0.0%	3,734,248	0.0%
40*	21,645	17,437	25,385,771	1,993	-88.6%	4,181,993	-83.5%
41*	61,744	52,712	66,976,782	6,919	-86.9%	13,746,529	-79.5%
42*	78,542	63,538	116,032,781	7,574	-88.1%	19,308,519	-83.4%
43*	49,776	41,691	76,852,503	5,841	-86.0%	16,412,282	-78.6%
44*	37,297	33,144	48,142,046	33,378	0.7%	48,462,494	0.7%
45*	53,004	44,455	97,741,048	44,925	1.1%	103,564,204	6.0%
99	11,246	0	0	0	0.0%	0	0.0%
Total	4,643,616	458,661	853,257,012	377,709		744,088,779	-12.8%
% of Total	Mkt. Exp.	9.9%		8.1%			
		*Summary for	Key Territories cite	ed by the Divisio	on of Insuran	ce	
Total	424,113	348,171	629,581,162	199,889	-42.6%	416,214,213	-33.9%
% of Total	Mkt. Exp.	82.1%		47.1%			

Base Year MAIP: Relativity:	2011 2.58% 1.00	0 1 2 3 4 5 6 7 8 9	> 0.00 0.05 0.08 0.11 0.17 0.23 0.29 0.35 0.41 0.47	≤ 0.05 0.08 0.11 0.17 0.23 0.29 0.35 0.41 0.47 1.00	Credits 0.00 1.00 1.00 1.00 1.25 1.50 1.75 2.00 2.25 2.50	0 1 2 3 4 5 6 7 8
MAIP: Relativity:	2015 1.32% 0.51	0 1 2 3 4 5 6 7 8 9	> 0.000 0.026 0.041 0.056 0.087 0.117 0.148 0.179 0.209 0.240	≤ 0.026 0.041 0.056 0.087 0.117 0.148 0.179 0.209 0.240 1.000	Credits 0.00 1.00 1.00 1.00 1.25 1.50 1.75 2.00 2.25 2.50	0 1 2 3 4 5 6 7 8
MAIP: Relativity:	2016 1.35% 0.52	0 1 2 3 4 5 6 7 8	> 0.000 0.026 0.042 0.057 0.088 0.120 0.151 0.182 0.213 0.244	≤ 0.026 0.042 0.057 0.088 0.120 0.151 0.182 0.213 0.244 1.000	Credits 0.00 1.00 1.00 1.00 1.25 1.50 1.75 2.00 2.25 2.50	0 1 2 3 4 5 6 7 8
MAIP: Relativity:	2017 1.38% 0.53	0 1 2 3 4 5 6 7 8	> 0.000 0.027 0.042 0.058 0.090 0.122 0.154 0.186 0.217 0.249	≤ 0.027 0.042 0.058 0.090 0.122 0.154 0.186 0.217 0.249 1.000	Credits 0.00 1.00 1.00 1.00 1.25 1.50 1.75 2.00 2.25 2.50	0 1 2 3 4 5 6 7 8

Commonwealth Automobile Reinsurers - 4/1/2018 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 10 Indexed Market Share Group Ranges By Year

											Residual	Keep	
	Residu	al Market	Share	Indicated	d Mkt Shar	e Range	Selected	2018	2017		Mark Shr	Out	
Terr	Aug-15	Aug-16	<u>Jul-17</u>	2016	<u>2017</u>	2018	Range*	Credits	Credits	<u>Change</u>	Group	<u>Credits</u>	
1	0.72%	0.74%	0.75%	0	0	0	0	-	-	-	0	0.00	
2	0.75%	0.77%	0.78%	0	0	0	0	-	-	-	1	1.00	
3	0.80%	0.79%	0.85%	0	0	0	0	-	-	-	2	1.00	
4	0.78%	0.70%	0.76%	0	0	0	0	-	-	-	3	1.00	
5	1.05%	1.07%	1.15%	0	0	0	0	-	-	-	4	1.25	
6	1.11%	1.08%	1.10%	0	0	0	0	-	-	-	5	1.50	
7	1.37%	1.45%	1.50%	0	0	0	0	-	-	-	6	1.75	
8	1.28%	1.30%	1.35%	0	0	0	0	-	-	-	7	2.00	
9	1.44%	1.57%	1.64%	0	0	0	0	-	-	-	8	2.25	
10	1.69%	1.60%	1.61%	0	0	0	0	-	-	-	9	2.50	
11	1.19%	1.27%	1.28%	0	0	0	0	-	-	-			
12	1.56%	1.55%	1.57%	0	0	0	0	-	-	-			
13	2.39%	2.54%	2.68%	0	0	0	0	-	-	-			
14	2.25%	2.60%	2.86%	0	1	1	1	1.00	-	1.00			
15	2.13%	2.45%	2.80%	0	0	1	0	-	-	-			
16	3.51%	3.63%	3.50%	1	1	1	1	1.00	1.00	-			
17	1.73%	1.66%	1.62%	0	0	0	0	-	-	-			
18	3.61%	3.78%	3.26%	1	1	1	1	1.00	1.00	-			
19	2.51%	2.49%	2.36%	0	0	0	0	-	-	-			
20	4.65%	4.97%	4.96%	2	2	2	2	1.00	1.00	-	<u>Availab</u>	le Credit Prem:	Credit Eligible Exp:
21	5.13%	5.41%	5.91%	2	2	3	2	1.00	1.00	-			
22	5.76%	6.46%	7.48%	3	3	3	3	1.00	1.00	-	2018	356,854,737	209,102
23	1.70%	1.58%	1.61%	0	0	0	0	-	-	-			
24	1.34%	1.34%	1.28%	0	0	0	0	-	-	-	2017	504,679,901	307,336
25	1.19%	1.29%	1.39%	0	0	0	0	-	-	-			
26	2.11%	2.18%	2.28%	0	0	0	0	-	-	-		Difference:	<u>Difference:</u>
27	0.60%	0.57%	0.60%	0	0	0	0	-	-	-			
40	2.60%	2.10%	2.45%	1	0	0	0	-	1.00	(1.00)		(147,825,165)	(98,233)
41	2.48%	2.49%	2.60%	0	0	0	0	-	1.00	(1.00)			
42	2.60%	2.11%	2.00%	1	0	0	0	-	1.00	(1.00)	<u>P</u>	ercent Change:	Percent Change:
43	2.40%	2.53%	2.58%	0	0	0	0	-	1.00	(1.00)			
44	4.36%	4.65%	4.70%	2	2	2	2	1.00	1.00	-		-29.3%	-32.0%
45	2.73%	3.74%	4.09%	1	1	1	1	1.00	1.00	-			
99	0.60%	0.53%	0.56%	0	0	0	0	-	-	-			
Tot	1.37%	1.40%	1.47%										

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2018 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 15 Indexed Market Share Group Ranges By Year

											Residual	Keep	
	Residu	al Market	Share	Indicated	d Mkt Shar	re Range	Selected	2018	2017		Mark Shr	Out	
Terr	Aug-15	Aug-16	<u>Jul-17</u>	2016	<u>2017</u>	2018	Range*	Credits	Credits	<u>Change</u>	<u>Group</u>	<u>Credits</u>	
1	0.28%	0.27%	0.24%	0	0	0	0	-	-	-	0	0.00	
2	0.28%	0.26%	0.26%	0	0	0	0	-	-	-	1	1.00	
3	0.26%	0.25%	0.25%	0	0	0	0	-	-	-	2	1.00	
4	0.26%	0.25%	0.28%	0	0	0	0	-	-	-	3	1.00	
5	0.32%	0.27%	0.28%	0	0	0	0	-	-	-	4	1.25	
6	0.42%	0.38%	0.38%	0	0	0	0	-	-	-	5	1.50	
7	0.41%	0.43%	0.44%	0	0	0	0	-	-	-	6	1.75	
8	0.58%	0.51%	0.48%	0	0	0	0	-	-	-	7	2.00	
9	0.50%	0.44%	0.48%	0	0	0	0	-	-	-	8	2.25	
10	0.53%	0.53%	0.54%	0	0	0	0	-	-	-	9	2.50	
11	0.68%	0.58%	0.63%	0	0	0	0	-	-	-			
12	0.76%	0.72%	0.71%	0	0	0	0	-	-	-			
13	0.87%	0.98%	0.95%	0	0	0	0	-	-	-			
14	1.13%	1.32%	1.32%	0	0	0	0	-	-	-			
15	1.24%	1.65%	1.47%	0	0	0	0	-	-	-			
16	2.00%	2.41%	2.92%	0	0	1	0	-	-	-			
17	0.96%	0.79%	1.01%	0	0	0	0	-	-	-			
18	1.99%	1.98%	2.19%	0	0	0	0	-	-	-			
19	2.04%	2.09%	1.93%	0	0	0	0	-	-	-			
20	2.50%	2.99%	3.19%	0	1	1	1	1.00	-	1.00	<u>Availabl</u>	e Credit Prem:	Credit Eligible Exp:
21	4.05%	4.21%	4.41%	1	2	2	2	1.00	1.00	-			
22	5.40%	5.89%	6.57%	2	3	3	3	1.00	1.00	-	2018	16,304,644	11,771
23	1.38%	1.06%	0.97%	0	0	0	0	-	-	-			
24	2.31%	1.86%	1.41%	0	0	0	0	-	-	-	2017	13,251,843	9,070
25	1.11%	0.80%	0.63%	0	0	0	0	-	-	-			
26	1.45%	1.44%	1.58%	0	0	0	0	-	-	-		Difference:	<u>Difference:</u>
27	0.20%	0.19%	0.20%	0	0	0	0	-	-	-			
40	1.03%	1.22%	1.34%	0	0	0	0	-	-	-		3,052,801	2,701
41	1.00%	0.81%	0.80%	0	0	0	0	-	-	-			
42	2.21%	1.55%	1.39%	0	0	0	0	-	-	-	<u>Pe</u>	ercent Change:	Percent Change:
43	0.84%	0.77%	0.82%	0	0	0	0	-	-	-			
44	1.97%	1.93%	2.54%	0	0	0	0	-	-	-		23.0%	29.8%
45	1.43%	1.70%	2.41%	0	0	0	0	-	-	-			
99	0.22%	0.19%	0.11%	0	0	0	0	-	-	-			
Tot	0.52%	0.51%	0.52%										

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2018 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 17 Indexed Market Share Group Ranges By Year

											Residual	Keep	
	Residu	al Market	Share	Indicated	Mkt Shar	e Range	Selected	2018	2017		Mark Shr	Out	
Terr	Aug-15	Aug-16	<u>Jul-17</u>	2016	<u>2017</u>	2018	Range*	<u>Credits</u>	<u>Credits</u>	<u>Change</u>	<u>Group</u>	<u>Credits</u>	
1	1.94%	1.44%	1.58%	0	0	0	0	-	=	-	0	0.00	
2	1.95%	1.53%	1.67%	0	0	0	0	-	=	-	1	1.00	
3	1.99%	1.74%	1.70%	0	0	0	0	-	-	-	2	1.00	
4	1.84%	1.83%	1.76%	0	0	0	0	-	-	-	3	1.00	
5	2.33%	2.35%	2.43%	0	0	0	0	-	-	-	4	1.25	
6	3.01%	2.41%	2.28%	1	0	0	0	-	-	-	5	1.50	
7	2.76%	2.82%	2.76%	1	1	1	1	1.00	1.00	-	6	1.75	
8	3.33%	3.07%	2.48%	1	1	0	1	1.00	1.00	-	7	2.00	
9	2.90%	2.72%	3.27%	1	1	1	1	1.00	1.00	-	8	2.25	
10	2.74%	3.11%	2.77%	1	1	1	1	1.00	1.00	-	9	2.50	
11	2.59%	2.36%	2.37%	0	0	0	0	-	-	-			
12	3.67%	3.63%	3.34%	1	1	1	1	1.00	1.00	-			
13	4.40%	4.26%	4.40%	2	2	2	2	1.00	1.00	-			
14	4.96%	4.54%	4.06%	2	2	1	2	1.00	1.00	-			
15	4.34%	4.71%	3.42%	2	2	1	2	1.00	1.00	-			
16	6.34%	6.07%	5.59%	3	3	2	3	1.00	1.00	-			
17	3.27%	2.74%	4.54%	1	1	2	1	1.00	1.00	-			
18	6.31%	7.58%	4.74%	3	3	2	3	1.00	1.00	-			
19	4.71%	6.60%	7.15%	2	3	3	3	1.00	1.00	-			
20	9.64%	7.18%	7.66%	4	3	3	3	1.00	1.00	-	<u>Availa</u>	ble Credit Prem:	Credit Eligible Exp:
21	8.89%	10.11%	10.88%	4	4	4	4	1.25	1.00	0.25			
22	8.57%	9.59%	9.42%	3	4	4	4	1.25	1.00	0.25	2018	151,930,164	73,230
23	5.36%	5.97%	3.66%	2	3	1	2	1.00	1.00	-			
24	3.19%	2.44%	3.03%	1	0	1	1	1.00	=	1.00	2017	147,091,979	72,034
25	2.83%	3.93%	4.68%	1	1	2	1	1.00	1.00	-			
26	4.84%	5.44%	4.30%	2	2	2	2	1.00	1.00	-		Difference:	<u>Difference:</u>
27	1.49%	1.45%	1.62%	0	0	0	0	-	-	-			
40	5.34%	4.20%	4.23%	2	2	2	2	1.00	1.00	-		4,838,185	1,196
41	4.48%	4.67%	5.05%	2	2	2	2	1.00	1.00	-			
42	3.25%	2.83%	2.67%	1	1	0	1	1.00	1.00	-	<u> </u>	Percent Change:	Percent Change:
43	6.26%	5.57%	4.90%	3	2	2	2	1.00	1.00	-			
44	6.43%	5.99%	4.98%	3	3	2	3	1.00	1.00	-		3.3%	1.7%
45	6.50%	8.61%	9.44%	3	3	4	3	1.00	1.00	-			
99	0.40%	0.48%	0.38%	0	0	0	0	-	=	-			
Tot	2.93%	2.85%	2.83%										

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2018 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 18 Indexed Market Share Group Ranges By Year

											Residual	Keep	
	Residu	al Market	Share	Indicated	d Mkt Shar	re Range	Selected	2018	2017		Mark Shr	Out	
Terr	Aug-15	Aug-16	<u>Jul-17</u>	2016	<u>2017</u>	2018	Range*	Credits	Credits	<u>Change</u>	<u>Group</u>	<u>Credits</u>	
1	0.67%	0.58%	0.55%	0	0	0	0	-	-	-	0	0.00	
2	0.43%	0.63%	0.63%	0	0	0	0	-	-	-	1	1.00	
3	0.74%	0.60%	0.45%	0	0	0	0	-	-	-	2	1.00	
4	0.47%	0.52%	0.63%	0	0	0	0	-	-	-	3	1.00	
5	0.95%	0.99%	1.07%	0	0	0	0	-	-	-	4	1.25	
6	0.75%	0.87%	0.83%	0	0	0	0	-	-	-	5	1.50	
7	0.93%	0.85%	1.02%	0	0	0	0	-	-	-	6	1.75	
8	0.99%	0.90%	0.98%	0	0	0	0	-	-	-	7	2.00	
9	0.91%	1.41%	1.06%	0	0	0	0	-	-	-	8	2.25	
10	1.62%	1.32%	0.96%	0	0	0	0	-	-	-	9	2.50	
11	1.06%	0.94%	0.99%	0	0	0	0	-	-	-			
12	1.25%	1.16%	1.36%	0	0	0	0	-	-	-			
13	1.78%	2.24%	2.32%	0	0	0	0	-	-	-			
14	1.79%	2.71%	2.30%	0	1	0	0	-	-	-			
15	3.21%	2.50%	3.22%	1	0	1	1	1.00	-	1.00			
16	1.26%	1.01%	3.22%	0	0	1	0	-	-	-			
17	0.74%	1.44%	0.99%	0	0	0	0	-	-	-			
18	3.48%	0.84%	1.18%	1	0	0	0	-	1.00	(1.00)			
19	0.81%	3.90%	2.10%	0	1	0	0	-	-	-			
20	2.78%	6.45%	7.03%	1	3	3	3	1.00	-	1.00	<u>Availabl</u>	e Credit Prem:	Credit Eligible Exp:
21	3.20%	4.03%	5.35%	1	1	2	1	1.00	-	1.00			
22	3.28%	3.88%	6.85%	1	1	3	1	1.00	1.00	-	2018	3,711,102	1,626
23	1.80%	0.69%	1.56%	0	0	0	0	-	-	-			
24	2.02%	0.17%	2.09%	0	0	0	0	-	-	-	2017	2,166,851	1,244
25	0.93%	0.86%	3.17%	0	0	1	0	-	-	-			
26	2.02%	1.02%	1.16%	0	0	0	0	-	-	-		<u>Difference:</u>	<u>Difference:</u>
27	0.49%	0.42%	0.34%	0	0	0	0	-	-	-			
40	0.06%	1.03%	2.00%	0	0	0	0	-	1.00	(1.00)		1,544,251	382
41	1.72%	2.06%	2.10%	0	0	0	0	-	1.00	(1.00)			
42	1.03%	0.62%	1.21%	0	0	0	0	-	-	-	<u>Pe</u>	rcent Change:	Percent Change:
43	1.67%	1.02%	1.38%	0	0	0	0	-	-	-			
44	2.75%	1.96%	2.19%	1	0	0	0	-	-	-		71.3%	30.7%
45	2.60%	4.33%	6.12%	1	2	3	2	1.00	-	1.00			
99	0.00%	0.43%	0.44%	0	0	0	0	-	-	-			
Tot	0.95%	0.99%	1.06%										

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2018 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 20 Indexed Market Share Group Ranges By Year

											Residual	Keep	
	Residu	al Market	Share	Indicated	d Mkt Shar	e Range	Selected	2018	2017		Mark Shr	Out	
<u>Terr</u>	Aug-15	Aug-16	<u>Jul-17</u>	2016	<u>2017</u>	2018	Range*	Credits	Credits	<u>Change</u>	<u>Group</u>	<u>Credits</u>	
1	5.87%	5.47%	4.15%	3	2	1	2	1.00	-	1.00	0	0.00	
2	3.53%	3.84%	2.57%	1	1	0	1	1.00	1.00	-	1	1.00	
3	3.96%	4.04%	3.59%	1	1	1	1	1.00	1.00	-	2	1.00	
4	2.44%	2.90%	2.72%	0	1	1	1	1.00	1.00	-	3	1.00	
5	5.19%	6.36%	4.68%	2	3	2	2	1.00	1.00	-	4	1.25	
6	5.59%	5.16%	4.02%	2	2	1	2	1.00	1.00	-	5	1.50	
7	5.32%	6.46%	5.27%	2	3	2	2	1.00	1.00	-	6	1.75	
8	5.87%	6.24%	6.08%	3	3	3	3	1.00	1.00	-	7	2.00	
9	6.24%	6.15%	5.40%	3	3	2	3	1.00	1.00	-	8	2.25	
10	6.11%	7.28%	6.37%	3	3	3	3	1.00	1.00	-	9	2.50	
11	4.78%	6.61%	4.37%	2	3	2	2	1.00	1.00	-			
12	6.85%	7.64%	6.06%	3	3	3	3	1.00	1.00	-			
13	8.11%	9.26%	8.20%	3	4	3	3	1.00	1.00	-			
14	11.61%	11.27%	10.24%	4	4	4	4	1.25	1.00	0.25			
15	12.66%	14.61%	11.98%	5	5	4	5	1.50	1.25	0.25			
16	19.40%	16.39%	13.72%	7	6	5	6	1.75	1.50	0.25			
17	9.29%	14.00%	11.91%	4	5	4	4	1.25	1.25	-			
18	14.20%	8.63%	9.05%	5	3	4	4	1.25	1.25	-			
19	14.31%	15.81%	15.60%	5	6	6	6	1.75	1.00	0.75			
20	18.45%	16.33%	15.93%	7	6	6	6	1.75	1.50	0.25	<u>Availab</u>	le Credit Prem:	Credit Eligible Exp:
21	24.45%	24.33%	24.63%	9	8	8	8	2.25	1.75	0.50			
22	20.34%	27.23%	22.03%	7	9	8	8	2.25	1.75	0.50	2018	156,629,328	38,622
23	9.64%	7.28%	6.79%	4	3	3	3	1.00	1.25	(0.25)			
24	5.63%	5.53%	7.11%	3	2	3	3	1.00	1.00	-	2017	144,243,109	37,809
25	12.53%	15.05%	9.98%	5	5	4	5	1.50	1.00	0.50			
26	13.21%	14.32%	13.03%	5	5	5	5	1.50	1.50	-		Difference:	<u>Difference:</u>
27	2.67%	3.97%	3.09%	1	1	1	1	1.00	1.00	-			
40	10.16%	13.23%	8.28%	4	5	3	4	1.25	1.50	(0.25)		12,386,219	813
41	8.79%	8.88%	9.96%	4	4	4	4	1.25	1.00	0.25			
42	9.19%	7.59%	5.09%	4	3	2	3	1.00	1.25	(0.25)	Pe	ercent Change:	Percent Change:
43	12.33%	12.58%	9.22%	5	5	4	5	1.50	1.25	0.25			
44	13.68%	13.72%	11.01%	5	5	4	5	1.50	1.50	-		8.6%	2.2%
45	15.16%	22.95%	20.68%	6	8	7	7	2.00	1.25	0.75			
99	1.49%	1.37%	1.32%	0	0	0	0	-	-	-			
Tot	7.95%	8.59%	7.20%										

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2018 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 21 Indexed Market Share Group Ranges By Year

											Residual	Keep	
	Residu	al Market	Share	Indicated	d Mkt Shar	e Range	Selected	2018	2017		Mark Shr	Out	
Terr	Aug-15	Aug-16	<u>Jul-17</u>	2016	<u>2017</u>	2018	Range*	Credits	Credits	<u>Change</u>	<u>Group</u>	<u>Credits</u>	
1	1.08%	1.40%	0.74%	0	0	0	0	-	-	-	0	0.00	
2	1.07%	1.61%	1.67%	0	0	0	0	-	-	-	1	1.00	
3	1.53%	1.39%	1.85%	0	0	0	0	-	-	-	2	1.00	
4	0.96%	1.33%	1.22%	0	0	0	0	-	-	-	3	1.00	
5	2.49%	2.31%	2.06%	0	0	0	0	-	-	-	4	1.25	
6	1.91%	1.65%	2.30%	0	0	0	0	-	-	-	5	1.50	
7	2.33%	3.24%	3.22%	0	1	1	1	1.00	-	1.00	6	1.75	
8	2.47%	1.25%	1.65%	0	0	0	0	-	-	-	7	2.00	
9	1.96%	2.60%	2.82%	0	1	1	1	1.00	1.00	-	8	2.25	
10	3.51%	2.18%	2.26%	1	0	0	0	-	1.00	(1.00)	9	2.50	
11	1.77%	1.56%	2.29%	0	0	0	0	-	-	-			
12	2.66%	3.18%	3.38%	1	1	1	1	1.00	-	1.00			
13	4.20%	2.67%	4.00%	2	1	1	1	1.00	1.00	-			
14	3.24%	3.47%	4.68%	1	1	2	1	1.00	1.00	-			
15	2.38%	5.64%	4.48%	0	2	2	2	1.00	1.00	-			
16	4.72%	6.28%	3.96%	2	3	1	2	1.00	1.00	-			
17	0.00%	2.48%	1.55%	0	0	0	0	-	-	-			
18	3.76%	5.68%	5.16%	1	2	2	2	1.00	1.00	-			
19	2.62%	2.63%	1.80%	1	1	0	1	1.00	1.00	-			
20	4.71%	4.87%	7.80%	2	2	3	2	1.00	1.00	-	<u>Availabl</u>	e Credit Prem:	Credit Eligible Exp:
21	3.92%	7.15%	4.80%	1	3	2	2	1.00	1.00	-			
22	1.72%	3.53%	11.36%	0	1	4	1	1.00	1.00	-	2018	16,492,613	6,479
23	3.09%	3.33%	4.20%	1	1	2	1	1.00	-	1.00			
24	1.07%	1.94%	2.28%	0	0	0	0	-	1.00	(1.00)	2017	13,315,047	5,016
25	2.01%	2.46%	1.79%	0	0	0	0	-	-	-			
26	1.76%	4.54%	2.46%	0	2	0	0	-	1.00	(1.00)		Difference:	<u>Difference:</u>
27	1.27%	1.41%	1.14%	0	0	0	0	-	-	-			
40	5.19%	3.77%	3.06%	2	1	1	1	1.00	1.00	-		3,177,566	1,462
41	4.67%	2.15%	3.77%	2	0	1	1	1.00	1.00	-			
42	1.36%	2.79%	3.69%	0	1	1	1	1.00	1.00	-	<u>Pe</u>	rcent Change:	Percent Change:
43	2.16%	4.00%	3.70%	0	1	1	1	1.00	1.00	-			
44	3.96%	5.05%	5.46%	1	2	2	2	1.00	1.00	-		23.9%	29.2%
45	3.53%	7.38%	7.51%	1	3	3	3	1.00	1.00	-			
99	0.00%	-3.28%	3.40%	0	0	1	0	-	-	-			
Tot	2.37%	2.58%	2.80%										

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2018 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 25 Indexed Market Share Group Ranges By Year

											Residual	Keep	
	Residu	al Market	Share	Indicated	d Mkt Shar	e Range	Selected	2018	2017		Mark Shr	Out	
Terr	Aug-15	Aug-16	<u>Jul-17</u>	2016	<u>2017</u>	2018	Range*	Credits	Credits	<u>Change</u>	<u>Group</u>	<u>Credits</u>	
1	1.29%	1.25%	1.08%	0	0	0	0	-	-	-	0	0.00	
2	1.18%	1.10%	1.11%	0	0	0	0	-	=	-	1	1.00	
3	0.92%	1.07%	1.01%	0	0	0	0	-	-	-	2	1.00	
4	1.12%	0.88%	0.88%	0	0	0	0	-	-	-	3	1.00	
5	1.55%	1.62%	1.50%	0	0	0	0	-	-	-	4	1.25	
6	1.59%	1.54%	1.52%	0	0	0	0	-	-	-	5	1.50	
7	1.51%	1.50%	1.30%	0	0	0	0	-	-	-	6	1.75	
8	2.34%	1.84%	1.88%	0	0	0	0	-	-	-	7	2.00	
9	2.10%	1.95%	1.98%	0	0	0	0	-	-	-	8	2.25	
10	2.20%	1.99%	1.73%	0	0	0	0	-	-	-	9	2.50	
11	2.22%	1.68%	1.21%	0	0	0	0	-	-	-			
12	2.68%	2.39%	2.44%	1	0	0	0	-	-	-			
13	3.31%	3.12%	2.80%	1	1	1	1	1.00	-	1.00			
14	3.12%	3.46%	2.43%	1	1	0	1	1.00	1.00	-			
15	4.17%	4.55%	4.11%	2	2	1	2	1.00	1.00	-			
16	4.49%	5.74%	4.77%	2	3	2	2	1.00	1.00	-			
17	1.74%	1.48%	0.73%	0	0	0	0	-	-	-			
18	5.39%	2.69%	4.58%	2	1	2	2	1.00	1.00	-			
19	5.52%	0.35%	1.17%	2	0	0	0	-	-	-			
20	4.32%	3.11%	2.26%	2	1	0	1	1.00	1.00	-	<u>Availabl</u>	e Credit Prem:	Credit Eligible Exp:
21	6.11%	5.32%	4.76%	3	2	2	2	1.00	1.00	-			
22	2.92%	3.41%	3.75%	1	1	1	1	1.00	1.00	-	2018	30,350,923	8,427
23	0.08%	1.20%	3.05%	0	0	1	0	-	1.00	(1.00)			
24	0.23%	0.49%	0.92%	0	0	0	0	-	1.00	(1.00)	2017	20,359,116	5,088
25	3.65%	8.23%	5.34%	1	3	2	2	1.00	1.00	-			
26	2.37%	3.42%	0.93%	0	1	0	0	-	1.00	(1.00)		<u>Difference:</u>	<u>Difference:</u>
27	0.65%	0.82%	0.91%	0	0	0	0	-	-	-			
40	2.84%	0.78%	2.39%	1	0	0	0	-	-	-		9,991,807	3,339
41	4.37%	2.01%	2.81%	2	0	1	1	1.00	-	1.00			
42	2.38%	2.15%	2.12%	0	0	0	0	-	-	-	<u>Pe</u>	ercent Change:	Percent Change:
43	2.97%	3.61%	3.63%	1	1	1	1	1.00	1.00	-			
44	4.71%	4.05%	2.55%	2	1	0	1	1.00	1.00	-		49.1%	65.6%
45	6.72%	5.35%	6.96%	3	2	3	3	1.00	1.00	-			
99	0.53%	0.02%	0.54%	0	0	0	0	-	-	-			
Tot	1.63%	1.58%	1.52%										

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2018 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 26 Indexed Market Share Group Ranges By Year

											Residual	Keep	
	Residual Market Share			Indicated Mkt Share Range			Selected	2018	2017		Mark Shr	Out	
Terr	Aug-15	Aug-16	<u>Jul-17</u>	2016	<u>2017</u>	2018	Range*	Credits	Credits	<u>Change</u>	<u>Group</u>	<u>Credits</u>	
1	0.39%	0.27%	0.45%	0	0	0	0	-	-	-	0	0.00	
2	0.36%	0.56%	0.43%	0	0	0	0	-	-	-	1	1.00	
3	0.37%	0.49%	0.52%	0	0	0	0	-	-	-	2	1.00	
4	0.39%	0.39%	0.36%	0	0	0	0	-	-	-	3	1.00	
5	0.46%	0.66%	0.58%	0	0	0	0	-	-	-	4	1.25	
6	0.56%	0.42%	0.55%	0	0	0	0	-	-	-	5	1.50	
7	0.54%	0.74%	0.63%	0	0	0	0	-	-	-	6	1.75	
8	0.61%	0.62%	0.84%	0	0	0	0	-	-	-	7	2.00	
9	0.65%	0.66%	0.54%	0	0	0	0	-	-	-	8	2.25	
10	1.23%	1.08%	1.34%	0	0	0	0	-	-	-	9	2.50	
11	0.62%	0.21%	0.16%	0	0	0	0	-	-	-			
12	0.98%	0.92%	1.23%	0	0	0	0	-	-	-			
13	1.22%	1.10%	1.46%	0	0	0	0	-	-	-			
14	0.46%	0.98%	1.01%	0	0	0	0	-	-	-			
15	1.53%	1.99%	2.43%	0	0	0	0	-	-	-			
16	2.43%	0.43%	2.23%	0	0	0	0	-	-	-			
17	0.37%	0.36%	0.32%	0	0	0	0	-	-	-			
18	1.60%	1.93%	0.08%	0	0	0	0	-	-	-			
19	0.00%	0.11%	0.00%	0	0	0	0	-	-	-			
20	0.33%	4.65%	2.76%	0	2	1	1	1.00	-	1.00	<u>Available</u>	e Credit Prem:	Credit Eligible Exp:
21	1.20%	2.17%	1.83%	0	0	0	0	-	-	-			
22	0.00%	1.79%	0.00%	0	0	0	0	-	1.00	(1.00)	2018	1,502,816	472
23	0.48%	1.46%	0.00%	0	0	0	0	-	-	-			
24	1.02%	0.00%	0.26%	0	0	0	0	-	-	-	2017	1,440,283	422
25	0.00%	0.43%	1.26%	0	0	0	0	-	-	-			
26	1.34%	0.36%	0.25%	0	0	0	0	-	-	-		<u>Difference:</u>	<u>Difference:</u>
27	0.28%	0.35%	0.42%	0	0	0	0	-	-	-			
40	0.48%	0.08%	0.70%	0	0	0	0	-	-	-		62,533	50
41	1.50%	1.31%	1.10%	0	0	0	0	-	-	-			
42	1.01%	0.66%	2.00%	0	0	0	0	-	-	-	<u>Pe</u>	rcent Change:	Percent Change:
43	0.66%	0.54%	0.84%	0	0	0	0	-	-	-			
44	2.21%	1.00%	2.06%	0	0	0	0	-	-	-		4.3%	11.9%
45	1.24%	2.65%	3.35%	0	1	1	1	1.00	1.00	-			
99	0.00%	0.78%	0.00%	0	0	0	0	-	-	-			
Tot	0.52%	0.59%	0.63%										

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2018 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class 30 Indexed Market Share Group Ranges By Year

											Residual	Keep	
	Residual Market Share			Indicated	d Mkt Shar	e Range	Selected	2018	2017		Mark Shr	Out	
Terr	Aug-15	Aug-16	<u>Jul-17</u>	2016	<u>2017</u>	2018	Range*	Credits	Credits	<u>Change</u>	<u>Group</u>	<u>Credits</u>	
1	0.32%	0.26%	0.23%	0	0	0	0	-	-	-	0	0.00	
2	0.64%	0.68%	0.68%	0	0	0	0	-	-	-	1	1.00	
3	0.49%	0.57%	0.51%	0	0	0	0	-	-	-	2	1.00	
4	0.55%	0.62%	0.57%	0	0	0	0	-	-	-	3	1.00	
5	0.78%	0.96%	0.93%	0	0	0	0	-	-	-	4	1.25	
6	0.73%	0.74%	0.67%	0	0	0	0	-	-	-	5	1.50	
7	0.87%	0.69%	0.90%	0	0	0	0	-	-	-	6	1.75	
8	1.13%	1.07%	1.24%	0	0	0	0	-	-	-	7	2.00	
9	0.56%	0.95%	1.43%	0	0	0	0	-	-	-	8	2.25	
10	1.62%	1.49%	0.79%	0	0	0	0	-	-	-	9	2.50	
11	1.19%	1.40%	1.04%	0	0	0	0	-	-	-			
12	1.28%	1.49%	1.52%	0	0	0	0	-	-	-			
13	1.32%	1.31%	1.01%	0	0	0	0	-	-	-			
14	2.96%	2.56%	2.33%	1	0	0	0	-	-	-			
15	3.85%	3.32%	3.25%	1	1	1	1	1.00	1.00	-			
16	3.60%	3.77%	4.25%	1	1	2	1	1.00	1.00	-			
17	2.32%	1.39%	0.00%	0	0	0	0	-	-	-			
18	0.53%	0.32%	0.55%	0	0	0	0	-	-	-			
19	1.56%	1.94%	0.78%	0	0	0	0	-	-	-			
20	1.41%	1.34%	1.25%	0	0	0	0	-	-	-	<u>Availabl</u>	e Credit Prem:	Credit Eligible Exp:
21	2.60%	1.66%	3.52%	1	0	1	1	1.00	-	1.00			
22	2.34%	1.87%	6.76%	0	0	3	0	-	1.00	(1.00)	2018	3,156,540	1,894
23	0.98%	0.75%	1.11%	0	0	0	0	-	-	-			
24	1.58%	1.27%	1.22%	0	0	0	0	-	-	-	2017	928,367	581
25	0.53%	1.24%	0.83%	0	0	0	0	-	-	-			
26	2.89%	3.39%	3.07%	1	1	1	1	1.00	-	1.00		Difference:	<u>Difference:</u>
27	0.35%	0.40%	0.50%	0	0	0	0	-	-	-			
40	0.60%	0.51%	0.00%	0	0	0	0	-	-	-		2,228,173	1,313
41	1.22%	1.37%	1.39%	0	0	0	0	-	-	-			
42	1.52%	0.73%	0.67%	0	0	0	0	-	-	-	<u>Pe</u>	rcent Change:	Percent Change:
43	2.29%	3.05%	4.25%	0	1	2	1	1.00	-	1.00			
44	2.82%	4.92%	4.91%	1	2	2	2	1.00	-	1.00		240.0%	226.0%
45	0.79%	1.82%	1.78%	0	0	0	0	-	-	-			
99	0.71%	0.00%	0.00%	0	0	0	0	-	-	-			
Tot	0.82%	0.87%	0.90%										

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

Commonwealth Automobile Reinsurers - 4/1/2018 Credit Offer Indicated Private Passenger Auto Residual Market Share Group - Operator Class MM Indexed Market Share Group Ranges By Year

											Residual	Keep	
	Residual Market Share			Indicated Mkt Share Range			Selected	2018	2017		Mark Shr	Out	
Terr	Aug-15	Aug-16	<u>Jul-17</u>	2016	<u>2017</u>	2018	Range*	Credits	Credits	<u>Change</u>	<u>Group</u>	<u>Credits</u>	
1	1.05%	0.97%	1.05%	0	0	0	0	-	-	-	0	0.00	
2	1.21%	1.27%	1.03%	0	0	0	0	-	-	-	1	1.00	
3	1.34%	1.32%	1.28%	0	0	0	0	-	-	-	2	1.00	
4	1.17%	1.09%	1.04%	0	0	0	0	-	-	-	3	1.00	
5	1.59%	1.74%	1.58%	0	0	0	0	-	-	-	4	1.25	
6	1.69%	1.74%	1.51%	0	0	0	0	-	-	-	5	1.50	
7	2.04%	2.26%	2.02%	0	0	0	0	-	-	-	6	1.75	
8	1.88%	1.89%	1.72%	0	0	0	0	-	-	-	7	2.00	
9	2.22%	2.38%	1.98%	0	0	0	0	-	-	-	8	2.25	
10	2.35%	2.00%	2.01%	0	0	0	0	-	-	-	9	2.50	
11	1.33%	1.75%	2.10%	0	0	0	0	-	-	-			
12	3.18%	2.98%	2.82%	1	1	1	1	1.00	-	1.00			
13	3.78%	3.61%	3.08%	1	1	1	1	1.00	1.00	-			
14	3.44%	3.47%	3.25%	1	1	1	1	1.00	1.00	-			
15	5.26%	5.88%	5.27%	2	3	2	2	1.00	1.00	-			
16	7.86%	5.29%	4.08%	3	2	1	2	1.00	1.00	-			
17	3.87%	3.92%	2.78%	1	1	1	1	1.00	-	1.00			
18	4.13%	5.25%	3.24%	2	2	1	2	1.00	1.00	-			
19	4.19%	3.92%	1.79%	2	1	0	1	1.00	-	1.00			
20	5.71%	4.38%	4.81%	3	2	2	2	1.00	-	1.00	<u>Availabl</u>	e Credit Prem:	Credit Eligible Exp:
21	8.10%	7.83%	6.63%	3	3	3	3	1.00	1.00	-			
22	4.95%	4.92%	5.11%	2	2	2	2	1.00	1.00	-	2018	7,155,912	26,086
23	3.91%	2.83%	2.17%	1	1	0	1	1.00	1.00	-			
24	1.69%	1.63%	1.82%	0	0	0	0	-	1.00	(1.00)	2017	5,780,515	20,060
25	3.01%	3.57%	3.80%	1	1	1	1	1.00	-	1.00			
26	4.59%	6.82%	4.98%	2	3	2	2	1.00	1.00	-		Difference:	<u>Difference:</u>
27	0.92%	1.05%	0.95%	0	0	0	0	-	-	-			
40	6.43%	3.91%	3.05%	3	1	1	1	1.00	1.00	-		1,375,397	6,027
41	3.72%	4.05%	3.87%	1	1	1	1	1.00	1.00	-			
42	5.29%	4.69%	3.68%	2	2	1	2	1.00	1.00	-	Pe	rcent Change:	Percent Change:
43	3.70%	2.81%	2.63%	1	1	0	1	1.00	1.00	-		<u></u> _	
44	6.66%	8.90%	6.94%	3	4	3	3	1.00	1.00	-		23.8%	30.0%
45	4.69%	5.03%	4.89%	2	2	2	2	1.00	1.00	-			
99	0.40%	1.18%	1.21%	0	0	0	0	-	=	-			
Tot	1.89%	1.92%	1.73%										

- a. If the indicated residual market share group equal in all three years, select that residual market share group.
- b. If two of the three years indicate the same residual market share group, select that residual market share group.
- c. If all three years indicate a different residual market share group, select the median residual market share group.

2018 Proposed Credit Factors

	Rate Class Group												
Terr	10	15	17	18	20	21	25	26	30	MC/Misc.			
1	-	-	-	-	1.00	-	-	-	-	-			
2	-	-	-	-	1.00	-	-	-	-	-			
3	-	-	-	-	1.00	-	-	-	-	-			
4	-	-	-	-	1.00	-	-	-	-	-			
5	-	-	-	-	1.00	-	-	-	-	-			
6	-	-	-	-	1.00	-	-	-	-	-			
7	-	-	1.00	-	1.00	1.00	-	-	-	-			
8	-	-	1.00	-	1.00	-	-	-	-	-			
9	-	-	1.00	-	1.00	1.00	-	-	-	-			
10	-	-	1.00	-	1.00	-	-	-	-	-			
11	-	-	-	-	1.00	-	-	-	-	-			
12	-	-	1.00	-	1.00	1.00	-	-	-	1.00			
13	-	-	1.00	-	1.00	1.00	1.00	-	-	1.00			
14	1.00	-	1.00	-	1.25	1.00	1.00	-	-	1.00			
15	-	-	1.00	1.00	1.50	1.00	1.00	-	1.00	1.00			
16	1.00	-	1.00	-	1.75	1.00	1.00	-	1.00	1.00			
17	-	-	1.00	-	1.25	-	-	-	-	1.00			
18	1.00	-	1.00	-	1.25	1.00	1.00	-	-	1.00			
19	-	-	1.00	-	1.75	1.00	-	-	-	1.00			
20	1.00	1.00	1.00	1.00	1.75	1.00	1.00	1.00	-	1.00			
21	1.00	1.00	1.25	1.00	2.25	1.00	1.00	-	1.00	1.00			
22	1.00	1.00	1.25	1.00	2.25	1.00	1.00	-	-	1.00			
23	-	-	1.00	-	1.00	1.00	-	-	-	1.00			
24	-	-	1.00	-	1.00	-		-	-	-			
25	-	-	1.00	-	1.50	-	1.00	-	-	1.00			
26	-	-	1.00	-	1.50	-	-	-	1.00	1.00			
27	-		-	-	1.00	-	-	-	-	-			
40	-	-	1.00	-	1.25	1.00	-	-	-	1.00			
41	-	-	1.00	-	1.25	1.00	1.00	-	-	1.00			
42	-	-	1.00	-	1.00	1.00	-	-	-	1.00			
43	-	-	1.00	-	1.50	1.00	1.00	-	1.00	1.00			
44	1.00	-	1.00	-	1.50	1.00	1.00	-	1.00	1.00			
45	1.00	-	1.00	1.00	2.00	1.00	1.00	1.00	-	1.00			
99	-	-	-	-	-	-	-	-	-	-			

Highlighted 4/1/2017 Credit Eligible Cells