



NATALIE A. HUBLEY  
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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**ADDITIONAL INFORMATION**

**TO MEMBERS OF THE COMMERCIAL PROGRAM OVERSIGHT COMMITTEE**

**FOR THE MEETING OF:**

**Thursday, June 6, 2019 at 10:30 a.m.**

**CPOC**

**19.04 2018 Servicing Carrier Annual Report Review**

Attached are reports profiling the commercial residual market for consideration by the Committee in its review of the 2018 Servicing Carrier Annual Reports. (Docket #CPOC19.04, Exhibit #6)

JOHN METCALFE  
Director – Residual Market Services

Attachment

Boston, Massachusetts  
June 4, 2019



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## COMMONWEALTH AUTOMOBILE REINSURERS

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### Commercial Residual Market Data

Attached are reports profiling the commercial residual market Servicing Carrier data and other general exhibits to assist the Committee in its review and discussion of the 2018 Servicing Carrier Annual Reports. The following reports are included:

#### A. Residual Market (Ceded) Data Reports

1. Industry Ceded Written Premium By Year/Vehicle Type - (Exhibit #6, Page 3)
2. Industry Ceded PDL Exposures By Year/Vehicle Type (Exhibit #6, Page 4)
3. Statistically Reported Undeveloped Deficit By Vehicle Type/Year - (Exhibit #6, Page 5)
4. Loss Reserving Committee Historical Deficit By Year (Exhibit #6, Page 6)
5. Industry Ceded Exposures By Class Type Group and Liability Limit (Exhibit #6, Pages 7-8)
6. Summary of Ceded Large Loss By Policy Year (Exhibit #6, Page 9)
7. Change in Ceded Large Loss By Policy Year (Exhibit #6, Page 10)
8. Industry Ceded Frequency By Coverage, PDL Exposure-Based, Per 100 Exposures (Exhibit #6, Pages 11-15)
9. Industry Ceded Claim Counts and Severity By Coverage (Exhibit #6, Pages 16-20)
10. Ineligible Risk Database Record Count By Company and Vehicle Type (Exhibit #6, Page 21)
11. Current Residual Market Distribution of Premium and Exposure By Company and Vehicle Type (Exhibit #6, Pages 22-23)

#### B. Data Specifications

##### Losses

Losses include ALAE and are based on statistically reported data only, with no loss development/IBNR. Incurred losses include paid losses plus reported loss reserves.

##### Exposures

Exposures are shown on a per car basis, as the number of car years. A car year is equivalent to one car insured for twelve months.

### Cession Rate

Cession Rate = Ceded Data / Total Market Data. Cession Rate is provided using PDL exposures and Written Premium by class type group/policy year.

### Claim Counts

The Commercial Statistical Plan requires companies to report separate claim-ids for individual claimants involved in one accident. Therefore, the derived claim count will assign separate claim counts for each of the claimants.

### Class Type Group

The reports categorized reported Class Types into major Class Type Groups, as follows:

<u>Class Type Group</u>	<u>Class Types</u>
Regular TTT and Regular TTT – Fleet	21,23
Zone Rated TTT and Zone Rated TTT – Fleet	22,24
Commercial Buses and Commercial Buses – Fleet	32,37
Zone Rated Buses and Zone Rated Buses – Fleet	34,38
Limo/PPT Buses and Limo/PPT Buses – Fleet	35,39
Garages - Premises and Garages Not Subject to Compulsory Law	42,43
Garages Subject to Compulsory Law	41
Van Pools	33
Private Passenger Types - Non Fleet	81
Private Passenger Types – Fleet	82
Special Types and Motorcycles	51,52
Non-Owned, Special Rating and Gross Receipts and Mileage	61,62,71,72

### **C. Additional/Potential Residual Market Reports**

Additional report detail is available for the Committee upon request. Report details include:

1. PDL Exposures, Exposure Based Cession Rate, Written Premium, Premium Based Cession Rate, Incurred Loss, Incurred Loss Ratio by Company and Industry, for Policy Years 2016 - 2018.
2. Company and Industry Ceded Frequency By Coverage, PDL Exposure-Based, Per 100 Exposures
3. Company and Industry Ceded Claim Counts and Severity By Coverage

If you have any questions concerning the data reports, please contact Tim Galligan, CAR's Actuarial and Statistical Services Director, by e-mail at [tgalligan@commauto.com](mailto:tgalligan@commauto.com), or by phone at 617-880-7286.

## Commonwealth Automobile Reinsurers Industry Written Premium By Policy Year Data Through December, 2018

<u>ClsTyp</u>	<u>Description</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
21	TTT	24,160,198	29,449,209	32,185,708	34,705,918	39,398,378
22	ZONE RATED TTT	4,869,000	6,458,142	6,612,311	7,780,642	8,806,358
23	TTT - FLEET	17,347,917	21,122,927	26,095,826	33,085,077	39,813,359
24	ZONE RATED TTT - FLEET	7,551,392	8,044,215	7,801,888	8,791,130	10,481,654
32	COMMERCIAL BUSES	3,804,191	3,688,009	3,912,134	3,977,648	3,940,287
33	VAN POOLS	599,101	630,343	647,539	734,758	839,203
34	ZONE RATED BUSES	1,249,571	1,394,858	1,762,740	2,075,501	1,990,031
35	PPT BUSES	3,962,922	5,092,197	5,356,149	3,528,266	3,808,617
37	COMMERCIAL BUSES - FLEET	9,353,428	10,664,782	11,790,076	13,883,938	14,699,186
38	ZONE RATED BUSES - FLEET	3,685,097	5,183,372	5,261,948	7,389,107	8,642,502
39	PPT BUSES - FLEET	4,335,113	6,686,717	9,635,364	12,387,753	14,421,347
41	GARAGES SUBJECT TO COMPULSORY LAW	9,635,950	9,693,418	9,872,386	10,092,094	11,123,022
42	GARAGES - PREMISES	81,593	84,703	100,652	79,596	78,768
51	SPECIAL TYPES	6,540,239	7,467,358	7,164,672	6,557,601	7,276,874
52	COMMERCIAL MOTORCYCLES	92,314	99,398	106,195	100,222	97,321
61	NON-OWNED	1,004,490	1,077,082	1,192,032	1,231,099	1,291,728
62	NON-OWNED	1,190,307	1,299,058	1,395,539	1,365,537	1,554,525
71	SPECIAL RATING AND ADJUSTMENT	3,381,516	3,143,652	4,533,849	901,861	882,101
81	PPT	13,717,363	17,476,492	20,207,609	19,352,834	18,353,029
82	PPT - FLEET	2,588,667	2,621,555	3,348,608	3,557,172	4,529,954
Total		119,150,369	141,377,487	158,983,225	171,577,754	192,028,244

**Commonwealth Automobile Reinsurers  
Industry PDL Exposures By Policy Year  
Data Through December, 2018**

<u>ClsTyp</u>	<u>Description</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
21	TTT	10,260	11,598	12,311	12,469	13,262
22	ZONE RATED TTT	1,028	1,260	1,288	1,496	1,600
23	TTT - FLEET	5,930	6,509	7,706	8,945	10,359
24	ZONE RATED TTT - FLEET	1,762	1,736	1,723	1,932	2,261
32	COMMERCIAL BUSES	1,015	949	923	844	794
33	VAN POOLS	169	138	154	166	200
34	ZONE RATED BUSES	133	156	182	222	211
35	PPT BUSES	1,258	1,497	1,480	938	916
37	COMMERCIAL BUSES - FLEET	2,130	2,223	2,439	3,207	3,124
38	ZONE RATED BUSES - FLEET	497	652	710	954	974
39	PPT BUSES - FLEET	1,616	2,248	2,925	3,558	3,627
41	GARAGES SUBJECT TO COMPULSORY LAW	3,242	3,294	3,397	3,476	3,542
42	GARAGES - PREMISES	-	-	-	-	-
51	SPECIAL TYPES	2,070	2,094	2,019	1,949	2,005
52	COMMERCIAL MOTORCYCLES	104	116	117	114	107
61	NON-OWNED	-	-	-	-	-
62	NON-OWNED	-	-	-	-	-
71	SPECIAL RATING AND ADJUSTMENT	-	-	-	-	-
81	PPT - NON FLEET	10,559	13,058	14,435	12,305	10,751
82	PPT - FLEET	1,053	1,028	1,269	1,271	1,367
Total		42,826	48,556	53,078	53,846	55,100

Class Types 42, 43, 61, 62, 71, 72 Excluded as Exposures are not reported on a car year basis.

**Commonwealth Automobile Reinsurers**  
**Unprojected Deficit By Policy Year (Reported Data Only)**  
**Data Through December, 2018**

<u>ClsTyp</u>	<u>Description</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>
21	TTT	2,561,067	4,716,696	1,345,952	4,030,074	12,999,038
22	ZONE RATED TTT	706,105	1,302,685	(422,797)	(837,989)	2,615,963
23	TTT - FLEET	(73,988)	(17,687)	1,861,969	2,841,363	2,362,413
24	ZONE RATED TTT - FLEET	1,433,148	1,258,093	110,257	1,586,396	3,667,925
32	COMMERCIAL BUSES	1,289,555	1,663,035	456,019	1,738,408	2,519,247
33	VAN POOLS	(19,624)	46,591	81,342	(83,281)	507,977
34	ZONE RATED BUSES	(2,406,484)	(5,817,168)	531,485	(1,391,735)	524,045
35	PPT BUSES	(689,849)	(1,463,728)	(1,264,760)	426,261	657,776
37	COMMERCIAL BUSES - FLEET	1,838,410	2,025,542	(15,511,001)	3,795,717	7,202,917
38	ZONE RATED BUSES - FLEET	(336,768)	(7,762,582)	(4,780,739)	967,604	(7,456,935)
39	PPT BUSES - FLEET	(535,832)	(2,221,026)	(524,034)	262,323	2,830,983
41	GARAGES SUBJECT TO COMPULSORY LAW	(601,285)	658,577	(3,467,359)	(563,425)	4,031,998
42	GARAGES - PREMISES	(226,377)	(270,854)	55,288	49,679	(137,861)
51	SPECIAL TYPES	760,480	2,523,188	2,398,172	2,485,796	2,221,501
52	COMMERCIAL MOTORCYCLES	55,048	(17,081)	32,056	1,273	56,115
61	NON-OWNED	(1,468,091)	(5,514,944)	(1,122,432)	(684,216)	681,355
62	NON-OWNED	(1,605,389)	65,454	(1,756,405)	141,712	877,138
71	SPECIAL RATING AND ADJUSTMENT	882,227	(596,305)	1,126,767	8,676	14,733
81	PPT	(8,750,294)	(12,074,094)	(10,967,569)	(10,989,477)	(6,677,605)
82	PPT - FLEET	661,349	(297,285)	(1,239,319)	745,162	928,148
Total		(6,526,592)	(21,792,893)	(33,057,110)	4,530,321	30,426,870

Deficit = Written Premium - Undeveloped Losses - Expenses

Loss Reserve Committee Projections as of Dec, 2018	(6,639,000)	(25,494,000)	(48,728,000)	(33,430,000)	(35,658,000)
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**COMMONWEALTH AUTOMOBILE REINSURERS**  
**Post-Meeting Ultimate Underwriting Results Deficits (\$000s)**  
**Through Quarter Ending December, 2018**

\*\*\*\*\*Other Than Private Passenger\*\*\*\*\*

	PY 2014		PY 2015		PY 2016		PY 2017		PY 2018	
	<u>Deficit</u>	<u>Loss Ratio</u>	<u>Deficit</u>	<u>Loss Ratio</u>	<u>Deficit</u>	<u>Loss Ratio</u>	<u>Deficit</u>	<u>Loss Ratio</u>	<u>Deficit</u>	<u>Loss Ratio</u>
<b>Valued as of:</b>										
September 30, 2014	4,026	76.6%								
December 31, 2014	7,674	79.4%								
March 31, 2015	10,352	81.5%								
June 30, 2015	8,946	80.4%								
September 30, 2015	8,380	80.4%	10,391	81.2%						
December 31, 2015	11,459	82.8%	7,695	79.5%						
March 31, 2016	12,088	83.3%	7,898	79.6%						
June 30, 2016	10,935	82.4%	4,849	77.6%						
September 30, 2016	11,189	82.6%	10,743	81.5%	30,748	92.5%				
December 31, 2016	10,415	82.0%	11,817	82.2%	29,868	91.9%				
March 31, 2017	9,635	81.4%	13,635	83.4%	30,232	92.3%				
June 30, 2017	11,064	82.5%	13,484	83.3%	33,096	94.0%				
September 30, 2017	11,851	83.1%	13,636	83.4%	35,066	95.2%	27,678	90.2%		
December 31, 2017	12,152	83.4%	13,939	83.6%	41,605	99.1%	31,434	92.2%		
March 31, 2018	8,646	80.6%	17,867	86.2%	42,814	99.8%	34,618	93.9%		
June 30, 2018	7,642	79.8%	25,362	91.1%	47,040	102.3%	39,945	96.8%		
September 30, 2018	6,355	78.8%	27,756	92.7%	49,055	103.5%	33,410	93.4%	39,316	96.3%
December 31, 2018	6,639	79.0%	25,494	91.2%	48,728	103.3%	33,430	93.4%	35,658	94.2%

Commonwealth Automobile Reinsurers  
 Commercial Ceded Exposures by Class Type and Limit  
 Policy Year 2018

Data Reported Through December, 2018

	TTT	ZR TTT	AO Buses	ZR Buses	PPT Buses	Van Pools	Garages	PPT NF	PP Fleet	Special Types
<b>CSL</b>										
45,000	2	0	2	0	0	0	0	1	0	0
50,000	2	0	0	0	0	0	2	2	0	0
75,000	0	0	0	0	0	0	0	0	0	0
100,000	39	0	8	0	62	0	17	5	0	17
150,000	4	0	0	0	1	0	5	1	0	0
200,000	9	0	0	0	0	0	3	4	0	0
300,000	120	0	2	0	14	4	17	25	2	9
400,000	0	0	0	0	0	0	1	0	0	0
500,000	422	4	65	1	403	1	67	127	39	40
750,000	195	15	0	0	0	0	39	7	2	6
1,000,000	12,690	3,553	1,341	22	1,948	114	1,882	1,682	840	1,714
1,500,000	7	0	382	42	459	0	0	0	1	0
3,000,000	0	0	0	0	0	0	0	0	0	0
5,000,000	65	258	1,556	1,116	15	0	0	0	2	0
7,500,000	0	0	0	0	0	0	0	0	0	0
Total	13,554	3,830	3,357	1,181	2,902	118	2,033	1,854	886	1,787
<b>BI Single Limit</b>										
20/40	19	0	1	0	2	0	3	11	5	4
20/40 w/optional BI	2,639	4	76	1	264	15	266	3,536	118	195
20/50	473	1	0	0	0	0	5	990	12	11
25/60	5	0	0	0	0	0	1	12	0	0
25/50	542	1	8	0	8	5	48	433	14	24
30/70	1	0	0	0	0	0	0	0	0	0
35/80	316	0	12	0	0	1	12	194	19	4
50/100	1,715	0	58	0	57	5	229	1,237	73	65
100/300	3,156	14	253	2	292	24	653	1,747	143	288
250/500	961	3	84	1	783	19	208	611	81	108
500/500	58	0	6	0	9	0	33	45	1	18
500/1000	75	0	35	0	93	1	24	30	8	20
1000/1000	88	4	11	0	118	6	11	29	5	74
All Other	55	0	16	0	14	3	13	21	0	8
No BI	7	0	0	0	0	0	0	0	0	0
Total	10,110	25	560	4	1,639	79	1,505	8,897	477	819
<b>PDL Single Limit</b>										
5,000	170	1	3	0	5	0	40	123	2	106
10,000	10	0	3	0	0	0	10	8	0	4
15,000	2	0	0	0	0	0	0	5	0	0
25,000	63	0	1	0	1	0	22	117	2	4
35,000	0	1	0	0	0	0	0	1	0	2
50,000	178	1	18	0	31	4	53	617	2	25
100,000	8,286	21	437	2	1,440	57	1,118	7,403	411	462
250,000	1,098	0	72	2	130	19	188	529	57	113
500,000	134	1	12	0	30	1	56	40	3	33
750,000	3	0	0	0	0	0	0	1	0	0
1,000,000	16	0	0	0	0	0	0	1	0	0
All Other	145	0	15	0	3	0	22	52	4	32
Property Damage Deductible	0	0	0	0	0	0	0	0	0	0
Total	10,104	25	562	4	1,641	81	1,509	8,897	481	781

\*Garage Premises, Non-Owned, Special Rating and Gross Receipts and Mileage are excluded



Commonwealth Automobile Reinsurers  
Commercial Ceded Exposures Percent to Total  
By Class Type and Limit  
Policy Year 2018  
Data Reported Through December, 2018

	TTT	ZR TTT	AO Buses	ZR Buses	PPT Buses	Van Pools	Garages	PPT NF	PP Fleet	Special Types
<b>CSL</b>										
45,000	0.02%	0.00%	0.07%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%
50,000	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.10%	0.11%	0.00%	0.02%
75,000	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
100,000	0.29%	0.00%	0.23%	0.00%	2.15%	0.00%	0.82%	0.29%	0.03%	0.95%
150,000	0.03%	0.00%	0.00%	0.00%	0.03%	0.00%	0.25%	0.05%	0.00%	0.00%
200,000	0.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.14%	0.22%	0.00%	0.00%
300,000	0.88%	0.00%	0.07%	0.00%	0.47%	3.03%	0.84%	1.34%	0.20%	0.53%
400,000	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.05%	0.00%	0.00%	0.00%
500,000	3.11%	0.10%	1.94%	0.08%	13.89%	0.85%	3.31%	6.85%	4.41%	2.26%
750,000	1.44%	0.39%	0.00%	0.00%	0.00%	0.00%	1.93%	0.36%	0.24%	0.34%
1,000,000	93.62%	92.76%	39.96%	1.86%	67.13%	96.12%	92.56%	90.73%	94.78%	95.92%
1,500,000	0.05%	0.00%	11.37%	3.57%	15.82%	0.00%	0.00%	0.00%	0.11%	0.00%
3,000,000	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
5,000,000	0.48%	6.74%	46.35%	94.49%	0.51%	0.00%	0.00%	0.00%	0.23%	0.00%
7,500,000	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>BI Single Limit</b>										
20/40	0.19%	0.00%	0.12%	0.00%	0.11%	0.00%	0.20%	0.13%	1.05%	0.52%
20/40 w/optional BI	26.11%	15.10%	13.63%	25.00%	16.09%	19.12%	17.68%	39.74%	24.66%	23.79%
20/50	4.68%	2.01%	0.00%	0.00%	0.00%	0.00%	0.33%	11.13%	2.43%	1.33%
25/60	0.05%	0.00%	0.00%	0.00%	0.00%	0.00%	0.07%	0.13%	0.00%	0.00%
25/50	5.36%	2.01%	1.47%	0.00%	0.47%	6.30%	3.21%	4.87%	2.83%	2.97%
30/70	0.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
35/80	3.12%	0.00%	2.11%	0.00%	0.02%	1.26%	0.78%	2.18%	4.03%	0.51%
50/100	16.96%	0.00%	10.44%	0.00%	3.46%	6.83%	15.21%	13.91%	15.21%	7.95%
100/300	31.22%	54.70%	45.29%	50.00%	17.79%	29.83%	43.38%	19.64%	29.95%	35.17%
250/500	9.51%	10.07%	14.92%	25.00%	47.75%	24.05%	13.79%	6.86%	16.92%	13.20%
500/500	0.57%	0.00%	1.03%	0.00%	0.52%	0.00%	2.19%	0.51%	0.21%	2.21%
500/1000	0.75%	0.00%	6.21%	0.00%	5.69%	1.26%	1.57%	0.33%	1.68%	2.40%
1000/1000	0.87%	16.11%	2.00%	0.00%	7.22%	7.56%	0.73%	0.33%	1.05%	9.04%
All Other	0.54%	0.00%	2.78%	0.00%	0.87%	3.78%	0.86%	0.23%	0.00%	0.92%
No BI	0.07%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
<b>PDL Single Limit</b>										
5,000	1.68%	4.03%	0.56%	0.00%	0.33%	0.00%	2.64%	1.38%	0.35%	13.57%
10,000	0.10%	0.00%	0.52%	0.00%	0.00%	0.00%	0.66%	0.09%	0.00%	0.51%
15,000	0.02%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.06%	0.00%	0.00%
25,000	0.62%	0.00%	0.18%	0.00%	0.06%	0.00%	1.46%	1.31%	0.45%	0.48%
35,000	0.00%	2.01%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.26%
50,000	1.76%	4.03%	3.26%	0.00%	1.86%	4.82%	3.53%	6.93%	0.38%	3.26%
100,000	82.01%	85.91%	77.76%	50.00%	87.77%	70.59%	74.07%	83.22%	85.39%	59.18%
250000	10.87%	0.00%	12.87%	50.00%	7.95%	23.36%	12.49%	5.94%	11.81%	14.46%
500000	1.32%	4.03%	2.18%	0.00%	1.85%	1.23%	3.68%	0.45%	0.71%	4.23%
750,000	0.03%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%
1,000,000	0.16%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.01%	0.00%	0.00%
All Other	1.43%	0.00%	2.67%	0.00%	0.18%	0.00%	1.46%	0.58%	0.92%	4.06%
Property Damage Deductible	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%

\*Garage Premises, Non-Owned, Special Rating and Gross Receipts and Mileage are excluded

**Commonwealth Automobile Reinsurers  
Ceded Large Loss Policy Summary By Policy Year  
Data Reported Through December, 2018  
(Large Losses \$300,000 or Greater)**

		2009			2010			2011			2012		
≥	≤	Policies	Inc Loss	% TOT <sup>(1)</sup>	Policies	Inc Loss	% TOT	Policies	Inc Loss	% TOT	Policies	Inc Loss	% TOT
5.0 M	+	-	-	0.0%	-	-	0.0%	1	5,358,341	7.4%	-	-	0.0%
2.5 M	5.0 M	-	-	0.0%	-	-	0.0%	-	-	0.0%	2	8,812,961	11.4%
2.0 M	2.5 M	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
1.5 M	2.0 M	-	-	0.0%	-	-	0.0%	-	-	0.0%	1	1,520,410	2.0%
1.0 M	1.5 M	5	5,471,622	7.5%	5	5,548,626	8.2%	4	4,326,299	6.0%	3	3,420,272	4.4%
<b>Policies &gt; 1.0 M</b>		<b>5</b>	<b>5,471,622</b>	<b>7.5%</b>	<b>5</b>	<b>5,548,626</b>	<b>8.2%</b>	<b>5</b>	<b>9,684,640</b>	<b>13.4%</b>	<b>6</b>	<b>13,753,643</b>	<b>17.7%</b>
500,000	1.0 M	12	9,402,210	12.9%	7	4,946,202	7.3%	10	7,439,633	10.3%	7	4,476,441	5.8%
300,000	500,000	13	4,816,189	6.6%	10	3,736,802	5.5%	6	2,262,500	3.1%	12	4,990,504	6.4%
<b>Sum of Large Losses</b>		<b>30</b>	<b>19,690,021</b>	<b>27.0%</b>	<b>22</b>	<b>14,231,630</b>	<b>20.9%</b>	<b>21</b>	<b>19,386,773</b>	<b>26.8%</b>	<b>25</b>	<b>23,220,588</b>	<b>29.9%</b>
<b>Total Incurred Losses</b>		<b>72,991,555</b>			<b>68,025,571</b>			<b>72,398,378</b>			<b>77,635,943</b>		
		2013			2014			2015			2016		
≥	≤	Policies	Inc Loss	% TOT	Policies	Inc Loss	% TOT	Policies	Inc Loss	% TOT	Policies	Inc Loss	% TOT
5.0 M	+	-	-	0.0%	-	-	0.0%	2	11,796,437	8.9%	2	11,590,870	7.3%
2.5 M	5.0 M	2	6,216,079	6.3%	-	-	0.0%	1	3,826,288	2.9%	1	3,185,000	2.0%
2.0 M	2.5 M	-	-	0.0%	-	-	0.0%	-	-	0.0%	1	2,096,109	1.3%
1.5 M	2.0 M	3	4,869,302	4.9%	1	1,719,986	1.7%	2	3,619,426	2.7%	2	3,332,354	2.1%
1.0 M	1.5 M	4	4,626,975	4.7%	5	5,822,604	5.8%	4	4,176,061	3.1%	11	11,946,373	7.5%
<b>Policies &gt; 1.0 M</b>		<b>9</b>	<b>15,712,356</b>	<b>16.0%</b>	<b>6</b>	<b>7,542,590</b>	<b>7.5%</b>	<b>9</b>	<b>23,418,212</b>	<b>17.6%</b>	<b>17</b>	<b>32,150,706</b>	<b>20.2%</b>
500,000	1.0 M	12	8,304,204	8.4%	7	4,909,413	4.9%	12	7,846,352	5.9%	18	12,937,612	8.1%
300,000	500,000	15	5,244,100	5.3%	14	5,405,740	5.4%	9	3,453,876	2.6%	22	8,209,150	5.2%
<b>Sum of Large Losses</b>		<b>36</b>	<b>29,260,660</b>	<b>29.7%</b>	<b>27</b>	<b>17,857,743</b>	<b>17.8%</b>	<b>30</b>	<b>34,718,440</b>	<b>26.2%</b>	<b>57</b>	<b>53,297,468</b>	<b>33.5%</b>
<b>Total Incurred Losses</b>		<b>98,477,840</b>			<b>100,198,317</b>			<b>132,724,616</b>			<b>159,186,995</b>		
		2017			2018			Total All Years					
≥	≤	Policies	Inc Loss	% TOT	Policies	Inc Loss	% TOT	Policies	Inc Loss	% TOT			
5.0 M	+	-	-	0.0%	1	5,305,014	8.9%	6	34,050,662	3.5%			
2.5 M	5.0 M	-	-	0.0%	-	-	0.0%	6	22,040,328	2.3%			
2.0 M	2.5 M	-	-	0.0%	-	-	0.0%	1	2,096,109	0.2%			
1.5 M	2.0 M	-	-	0.0%	-	-	0.0%	9	15,061,478	1.5%			
1.0 M	1.5 M	9	9,723,642	7.3%	3	3,243,566	5.5%	53	58,306,040	6.0%			
<b>Policies &gt; 1.0 M</b>		<b>9</b>	<b>9,723,642</b>	<b>7.3%</b>	<b>4</b>	<b>8,548,580</b>	<b>14.4%</b>	<b>75</b>	<b>131,554,617</b>	<b>13.5%</b>			
500,000	1.0 M	13	8,622,187	6.5%	3	1,994,518	3.4%	101	70,878,772	7.3%			
300,000	500,000	14	4,920,786	3.7%	7	2,690,387	4.5%	122	45,730,034	4.7%			
<b>Sum of Large Losses</b>		<b>36</b>	<b>23,266,615</b>	<b>17.6%</b>	<b>14</b>	<b>13,233,485</b>	<b>22.3%</b>	<b>298</b>	<b>248,163,423</b>	<b>25.5%</b>			
<b>Total Incurred Losses</b>		<b>132,324,308</b>			<b>59,464,274</b>			<b>973,427,797</b>					

<sup>(1)</sup> % TOT = Large Loss / Total Incurred Losses

## Change in Ceded Large Losses By Policy Year

### Summary of Losses Over 1.0 Million:

<u>Policy Year</u>	<u># Claims</u>	<u>Current Reserves</u>	<u>Current Incurred Losses</u>	<u>Prior Incurred Losses</u>	<u>Change in losses</u>
2018	4	8,004,181	8,548,580	5,138,761	3,409,819
2017	9	6,994,413	9,723,642	6,160,695	3,562,947
2016	17	23,894,309	32,150,706	26,981,531	5,169,175
2015	9	6,628,334	23,418,212	22,622,015	796,197
2014	6	1,000,000	7,542,590	7,543,042	(452)
2013	9	1,009,813	15,712,356	15,709,509	2,847
2012	6	4,750,000	13,753,643	13,753,643	0
2011	5	1,000,000	9,684,640	9,641,320	43,320
2010	5	0	5,548,626	5,548,626	0
2009	<u>5</u>	<u>0</u>	<u>5,471,622</u>	<u>5,471,622</u>	<u>0</u>
<b>Subtotal</b>	<b>75</b>	<b>53,281,050</b>	<b>131,554,617</b>	<b>118,570,764</b>	<b>12,983,853</b>

### Losses that went under 1.0 Million (Remain on Report):

<u>Policy Year</u>	<u># Claims</u>	<u>Current Reserves</u>	<u>Current Incurred Losses</u>	<u>Prior Incurred Losses</u>	<u>Change in losses</u>
2018	1	500,000	511,271	1,075,000	(563,729)
2016	1	0	25,109	1,083,501	(1,058,392)
2015	<u>1</u>	<u>550,000</u>	<u>608,798</u>	<u>1,558,608</u>	<u>(949,810)</u>
<b>Subtotal</b>	<b>3</b>	<b>1,050,000</b>	<b>1,145,178</b>	<b>3,717,109</b>	<b>(2,571,931)</b>
<b>Total All</b>	<b>78</b>	<b>54,331,050</b>	<b>132,699,795</b>	<b>122,287,873</b>	<b>10,411,922</b>

### New To Report: Incurred Losses Over 1.0 Million:

<u>Policy Year</u>	<u># Claims</u>	<u>Current Reserves</u>	<u>Current Incurred Losses</u>	<u>Prior Incurred Losses</u>	<u>Change in losses</u>
2018	3	2,975,091	3,243,566		3,243,566
2017	4	3,993,000	4,382,185	836,319	3,545,866
2016	3	5,931,279	6,464,528	1,879,702	4,584,826
2015	<u>1</u>	<u>80,000</u>	<u>1,110,459</u>	<u>995,086</u>	<u>115,373</u>
	<b>11</b>	<b>12,979,370</b>	<b>15,200,738</b>	<b>3,711,107</b>	<b>11,489,631</b>

**Commonwealth Automobile Reinsurers**

**Ceded Data**

**Bodily Injury Frequency (Claim Count / Exposure) per 100**

Industry	Earned Exposures			Incurred Claim Counts			Frequency (Claims/Exposure)		
	2016	2017	2018	2016	2017	2018	2016	2017	2018
1 TTT (Fleet and Non-Fleet)	20,022	21,420	11,604	562	624	347	2.81	2.91	2.99
2 TTT Zone Rated	3,011	3,427	1,903	111	112	56	3.69	3.27	2.94
4 PPT Buses	4,407	4,496	1,885	382	302	141	8.67	6.72	7.48
5 Garage Premises	-	-	-	1	-	1	-	-	-
6 Special Types and Motorcycles	2,425	2,507	1,366	72	61	35	2.97	2.43	2.56
7 PPT NF	14,435	12,305	5,869	555	537	190	3.84	4.36	3.24
8 PPT Fleet	1,260	1,271	603	39	42	23	3.10	3.30	3.81
9 Non-Owned, Special Rating	-	-	-	75	47	29	-	-	-
13 Zone Rated Buses	891	1,176	655	126	126	68	14.13	10.72	10.39
14 Garage Subject to Compulsory Law	3,421	3,477	1,899	126	116	50	3.68	3.34	2.63
16 Commercial Buses	3,362	4,052	1,505	174	178	41	5.17	4.39	2.72
17 Van Pools	154	166	98	14	13	1	9.12	7.84	1.02
<b>Total Industry</b>	<b>53,388</b>	<b>54,297</b>	<b>27,386</b>	<b>2,237</b>	<b>2,158</b>	<b>982</b>	<b>4.19</b>	<b>3.97</b>	<b>3.59</b>

**Commonwealth Automobile Reinsurers**

**Ceded Data**

**Property Damage Liability Frequency (Claim Count / Exposure) per 100**

Industry	Earned Exposures			Incurred Claim Counts			Frequency (Claims/Exposure)		
	2016	2017	2018	2016	2017	2018	2016	2017	2018
1 TTT (Fleet and Non-Fleet)	20,017	21,415	11,567	2,622	2,991	1,463	13.10	13.97	12.65
2 TTT Zone Rated	3,011	3,427	1,908	427	461	233	14.18	13.45	12.21
4 PPT Buses	4,406	4,496	1,886	948	797	373	21.52	17.73	19.77
5 Garage Premises	-	-	-	2	2	1	-	-	-
6 Special Types and Motorcycles	2,135	2,063	1,060	238	192	99	11.15	9.31	9.34
7 PPT NF	14,435	12,305	5,871	1,754	1,687	730	12.15	13.71	12.43
8 PPT Fleet	1,269	1,271	605	131	122	46	10.32	9.60	7.60
9 Non-Owned, Special Rating	-	-	-	279	171	99	-	-	-
13 Zone Rated Buses	891	1,176	655	202	254	116	22.66	21.61	17.72
14 Garage Subject to Compulsory Law	3,397	3,476	1,903	337	436	189	9.92	12.54	9.93
16 Commercial Buses	3,362	4,052	1,507	502	565	174	14.93	13.94	11.55
17 Van Pools	154	166	99	29	33	11	18.88	19.89	11.07
<b>Total Industry</b>	<b>53,078</b>	<b>53,846</b>	<b>27,061</b>	<b>7,471</b>	<b>7,711</b>	<b>3,534</b>	<b>14.08</b>	<b>14.32</b>	<b>13.06</b>

**Commonwealth Automobile Reinsurers**  
**Ceded Data**  
**PIP Frequency (Claim Count / Exposure) per 100**

Industry	Earned Exposures			Incurred Claim Counts			Frequency (Claims/Exposure)		
	2016	2017	2018	2016	2017	2018	2016	2017	2018
1 TTT (Fleet and Non-Fleet)	20,028	21,430	11,555	79	110	87	0.39	0.51	0.75
2 TTT Zone Rated	3,010	3,434	1,907	16	12	13	0.53	0.35	0.68
4 PPT Buses	4,406	4,477	1,868	234	235	136	5.31	5.25	7.28
5 Garage Premises	-	-	-				-	-	-
6 Special Types and Motorcycles	2,441	2,497	1,367	30	29	31	1.23	1.16	2.27
7 PPT NF	14,443	12,307	5,869	309	293	235	2.14	2.38	4.00
8 PPT Fleet	1,270	1,274	605	17	17	11	1.34	1.33	1.82
9 Non-Owned, Special Rating	-	-	-	13		1	-	-	-
13 Zone Rated Buses	892	1,176	655	50	98	57	5.60	8.34	8.71
14 Garage Subject to Compulsory Law	3,375	3,487	1,886	29	38	12	0.86	1.09	0.64
16 Commercial Buses	3,362	4,053	1,497	98	125	59	2.91	3.08	3.94
17 Van Pools	154	166	99	3	8	3	1.95	4.82	3.02
<b>Total Industry</b>	<b>53,382</b>	<b>54,301</b>	<b>27,308</b>	<b>878</b>	<b>965</b>	<b>645</b>	<b>1.64</b>	<b>1.78</b>	<b>2.36</b>

**Commonwealth Automobile Reinsurers**  
**Ceded Data**  
**Collision Frequency (Claim Count / Exposure) per 100**

Industry	Earned Exposures			Paid Claim Counts			Frequency (Claims/Exposure)		
	2016	2017	2018	2016	2017	2018	2016	2017	2018
1 TTT (Fleet and Non-Fleet)	14,865	16,174	8,886	1,119	1,198	589	7.53	7.41	6.63
2 TTT Zone Rated	2,112	2,552	1,400	144	188	121	6.82	7.37	8.64
4 PPT Buses	3,104	3,275	1,322	669	517	230	21.56	15.78	17.40
5 Garage Premises	-	-	-	-	-	-	-	-	-
6 Special Types and Motorcycles	1,217	1,214	581	130	119	61	10.68	9.80	10.49
7 PPT NF	11,386	10,018	4,795	2,383	2,173	940	20.93	21.69	19.60
8 PPT Fleet	1,010	1,043	495	102	122	40	10.10	11.70	8.09
9 Non-Owned, Special Rating	-	-	-	83	30	8	-	-	-
13 Zone Rated Buses	683	940	513	36	44	15	5.27	4.68	2.93
14 Garage Subject to Compulsory Law	-	-	-	240	643	269	-	-	-
16 Commercial Buses	2,664	3,408	1,163	183	202	57	6.87	5.93	4.90
17 Van Pools	136	146	89	21	13	5	15.40	8.90	5.62
<b>Total Industry</b>	<b>37,177</b>	<b>38,770</b>	<b>19,244</b>	<b>5,110</b>	<b>5,249</b>	<b>2,335</b>	<b>13.75</b>	<b>13.54</b>	<b>12.13</b>

**Commonwealth Automobile Reinsurers**

**Ceded Data**

**Other Than Collision Frequency (Claim Count / Exposure) per 100**

Industry	Earned Exposures			Paid Claim Counts			Frequency (Claims/Exposure)		
	2016	2017	2018	2016	2017	2018	2016	2017	2018
1 TTT (Fleet and Non-Fleet)	15,915	17,324	9,476	2,175	2,189	919	13.67	12.64	9.70
2 TTT Zone Rated	2,146	2,586	1,431	260	305	105	12.12	11.79	7.34
4 PPT Buses	3,228	3,445	1,394	478	512	197	14.81	14.86	14.13
5 Garage Premises*	-	-	-	-	-	-	-	-	-
6 Special Types and Motorcycles	1,333	1,323	656	127	118	40	9.53	8.92	6.10
7 PPT NF	11,637	10,231	4,902	2,590	2,279	898	22.26	22.28	18.32
8 PPT Fleet	1,039	1,104	530	118	153	38	11.35	13.85	7.17
9 Non-Owned, Special Rating*	-	-	-	18	7	2	-	-	-
13 Zone Rated Buses	771	1,054	568	38	32	27	4.93	3.04	4.76
14 Garage Subject to Compulsory Law	-	-	-	1,040	705	160	-	-	-
16 Commercial Buses	2,827	3,601	1,261	227	248	70	8.03	6.89	5.55
17 Van Pools	147	158	93	39	37	19	26.55	23.39	20.47
<b>Total Industry</b>	<b>39,043</b>	<b>40,826</b>	<b>20,309</b>	<b>7,110</b>	<b>6,585</b>	<b>2,475</b>	<b>18.21</b>	<b>16.13</b>	<b>12.19</b>



**Commonwealth Automobile Reinsurers**  
**Ceded Data**  
**Bodily Injury Severity (Incurred Losses / Claim Count)**

Industry	Incurred Losses @ Dec, 2018			Incurred Claim Counts			Severity (Losses / Claims)		
	2016	2017	2018	2016	2017	2018	2016	2017	2018
1 TTT (Fleet and Non-Fleet)	16,570,315	16,589,768	7,867,804	562	624	347	29,485	26,586	22,674
2 TTT Zone Rated	5,024,771	4,976,353	766,673	111	112	56	45,268	44,432	13,691
4 PPT Buses	6,251,803	5,180,927	1,731,617	382	302	141	16,366	17,155	12,281
5 Garage Premises	15,815	-	103,000	1	-	1	15,815	-	103,000
6 Special Types and Motorcycles	1,302,654	1,344,496	706,283	72	61	35	18,092	22,041	20,180
7 PPT NF	6,208,574	5,494,958	2,338,660	555	537	190	11,187	10,233	12,309
8 PPT Fleet	2,565,289	531,960	629,714	39	42	23	65,777	12,666	27,379
9 Non-Owned, Special Rating	5,294,124	2,148,236	484,934	75	47	29	70,588	45,707	16,722
13 Zone Rated Buses	6,968,460	4,470,318	6,584,384	126	126	68	55,305	35,479	96,829
14 Garage Subject to Compulsory Law	6,150,726	3,186,130	566,997	126	116	50	48,815	27,467	11,340
16 Commercial Buses	22,500,007	4,405,787	793,367	174	178	41	129,310	24,752	19,350
17 Van Pools	173,564	389,025	4,500	14	13	1	12,397	29,925	4,500
<b>Total Industry</b>	<b>79,026,102</b>	<b>48,717,958</b>	<b>22,577,933</b>	<b>2,237</b>	<b>2,158</b>	<b>982</b>	<b>35,327</b>	<b>22,576</b>	<b>22,992</b>

## Commonwealth Automobile Reinsurers

### Ceded Data

#### Property Damage Liability Severity (Incurred Losses / Claim Count)

	Incurred Losses @ Dec, 2018			Incurred Claim Counts			Severity (Losses / Claims)		
Industry	2016	2017	2018	2016	2017	2018	2016	2017	2018
1 TTT (Fleet and Non-Fleet)	11,949,672	13,686,515	6,602,378	2,622	2,991	1,463	4,557	4,576	4,513
2 TTT Zone Rated	3,046,790	3,422,881	1,204,345	427	461	233	7,135	7,425	5,169
4 PPT Buses	3,113,858	2,654,205	1,078,886	948	797	373	3,285	3,330	2,892
5 Garage Premises	3,883	10,098	3,545	2	2	1	1,942	5,049	3,545
6 Special Types and Motorcycles	816,728	572,927	540,263	238	192	99	3,432	2,984	5,457
7 PPT NF	6,192,575	6,228,017	2,523,070	1,754	1,687	730	3,531	3,692	3,456
8 PPT Fleet	512,783	489,179	171,076	131	122	46	3,914	4,010	3,719
9 Non-Owned, Special Rating	891,302	672,454	295,724	279	171	99	3,195	3,932	2,987
13 Zone Rated Buses	1,114,861	972,940	387,616	202	254	116	5,519	3,830	3,342
14 Garage Subject to Compulsory Law	1,604,469	1,914,721	717,791	337	436	189	4,761	4,392	3,798
16 Commercial Buses	1,866,919	1,678,576	486,544	502	565	174	3,719	2,971	2,796
17 Van Pools	130,474	125,760	29,302	29	33	11	4,499	3,811	2,664
<b>Total Industry</b>	<b>31,244,314</b>	<b>32,428,273</b>	<b>14,040,540</b>	<b>7,471</b>	<b>7,711</b>	<b>3,534</b>	<b>4,182</b>	<b>4,205</b>	<b>3,973</b>

**Commonwealth Automobile Reinsurers**  
**Ceded Data**  
**PIP Severity (Incurred Losses / Claim Count)**

Industry	Incurred Losses @ Dec, 2018			Incurred Claim Counts			Severity (Losses / Claims)		
	2016	2017	2018	2016	2017	2018	2016	2017	2018
1 TTT (Fleet and Non-Fleet)	349,612	521,966	340,416	79	110	87	4,425	4,745	3,913
2 TTT Zone Rated	93,759	43,711	45,056	16	12	13	5,860	3,643	3,466
4 PPT Buses	1,008,329	1,128,818	489,513	234	235	136	4,309	4,803	3,599
5 Garage Premises							-	-	-
6 Special Types and Motorcycles	157,176	124,173	128,087	30	29	31	5,239	4,282	4,132
7 PPT NF	1,407,007	1,225,887	900,661	309	293	235	4,553	4,184	3,833
8 PPT Fleet	109,998	65,595	25,933	17	17	11	6,470	3,859	2,358
9 Non-Owned, Special Rating	76,129		8,167	13		1	5,856	-	8,167
13 Zone Rated Buses	471,875	759,157	372,726	50	98	57	9,438	7,747	6,539
14 Garage Subject to Compulsory Law	146,173	197,219	54,725	29	38	12	5,040	5,190	4,560
16 Commercial Buses	701,100	491,836	186,470	98	125	59	7,154	3,935	3,161
17 Van Pools	22,967	36,851	13,149	3	8	3	7,656	4,606	4,383
<b>Total Industry</b>	<b>4,544,125</b>	<b>4,595,213</b>	<b>2,564,903</b>	<b>878</b>	<b>965</b>	<b>645</b>	<b>5,176</b>	<b>4,762</b>	<b>3,977</b>

**Commonwealth Automobile Reinsurers  
Ceded Data  
Collision Severity (Paid Losses / Claim Count)**

	Paid Losses @ Dec, 2018			Paid Claim Counts			Severity (Losses / Claims)		
Industry	2016	2017	2018	2016	2017	2018	2016	2017	2018
1 TTT (Fleet and Non-Fleet)	8,877,952	10,304,504	5,244,349	1,119	1,198	589	7,934	8,601	8,904
2 TTT Zone Rated	2,058,880	2,680,251	1,680,976	144	188	121	14,298	14,257	13,892
4 PPT Buses	2,238,642	1,843,432	846,372	669	517	230	3,346	3,566	3,680
5 Garage Premises							-	-	-
6 Special Types and Motorcycles	562,033	354,895	269,295	130	119	61	4,323	2,982	4,415
7 PPT NF	9,642,013	9,922,805	4,351,068	2,383	2,173	940	4,046	4,566	4,629
8 PPT Fleet	417,267	662,344	200,093	102	122	40	4,091	5,429	5,002
9 Non-Owned, Special Rating	720,474	294,986	119,768	83	30	8	8,680	9,833	14,971
13 Zone Rated Buses	460,876	671,910	140,735	36	44	15	12,802	15,271	9,382
14 Garage Subject to Compulsory Law	946,429	1,419,464	662,278	240	643	269	3,943	2,208	2,462
16 Commercial Buses	1,456,763	1,148,784	287,489	183	202	57	7,960	5,687	5,044
17 Van Pools	53,794	28,482	9,254	21	13	5	2,562	2,191	1,851
<b>Total Industry</b>	<b>27,435,123</b>	<b>29,331,857</b>	<b>13,811,677</b>	<b>5,110</b>	<b>5,249</b>	<b>2,335</b>	<b>5,369</b>	<b>5,588</b>	<b>5,915</b>

**Commonwealth Automobile Reinsurers**

**Ceded Data**

**Other Than Collision Severity (Paid Losses / Claim Count)**

Industry	Paid Losses @ Dec, 2018			Paid Claim Counts			Severity (Losses / Claims)		
	2016	2017	2018	2016	2017	2018	2016	2017	2018
1 TTT (Fleet and Non-Fleet)	2,464,270	2,936,847	1,470,197	2,175	2,189	919	1,133	1,342	1,600
2 TTT Zone Rated	826,919	573,798	341,760	260	305	105	3,180	1,881	3,255
4 PPT Buses	344,839	456,965	156,326	478	512	197	721	893	794
5 Garage Premises							-	-	-
6 Special Types and Motorcycles	147,977	116,465	22,847	127	118	40	1,165	987	571
7 PPT NF	2,572,069	2,651,788	1,014,627	2,590	2,279	898	993	1,164	1,130
8 PPT Fleet	128,695	177,196	40,022	118	153	38	1,091	1,158	1,053
9 Non-Owned, Special Rating	75,500	45,523	1,700	18	7	2	4,194	6,503	850
13 Zone Rated Buses	466,574	657,726	544,208	38	32	27	12,278	20,554	20,156
14 Garage Subject to Compulsory Law	1,974,490	1,425,054	339,269	1,040	705	160	1,899	2,021	2,120
16 Commercial Buses	228,340	154,943	63,469	227	248	70	1,006	625	907
17 Van Pools	20,276	54,966	12,347	39	37	19	520	1,486	650
<b>Total Industry</b>	<b>9,249,949</b>	<b>9,251,271</b>	<b>4,006,772</b>	<b>7,110</b>	<b>6,585</b>	<b>2,475</b>	<b>1,301</b>	<b>1,405</b>	<b>1,619</b>

**Commonwealth Automobile Reinsurers  
Ineligible Risk Database Record Count By Vehicle Type  
Includes Activity through May 9, 2019**

<u>Company Name</u>	<u>Record Count</u>	<u>Bus</u>	<u>TTT</u>	<u>Fleet PPT</u>	<u>NF-PPT</u>	<u>Other</u>
Arbella Protection	17 5.9%	6 17.6%	9 7.0%	0 0.0%	1 1.0%	1 5.9%
Commerce Insurance	166 57.4%	8 23.5%	78 60.5%	6 85.7%	63 61.8%	11 64.7%
Pilgrim Insurance	76 26.3%	9 26.5%	36 27.9%	1 14.3%	25 24.5%	5 29.4%
Safety Insurance	30 10.4%	11 32.4%	6 4.7%	0 0.0%	13 12.7%	0 0.0%
Total Records	289	34	129	7	102	17

<u>Company Name</u>	<u>2018 Written Premium</u>	<u>Bus</u>	<u>TTT</u>	<u>Fleet PPT</u>	<u>NF-PPT</u>	<u>Other</u>
Arbella Protection	39,499,558 20.6%	5,166,575 5.2%	20,851,009 21.2%	870,107 19.2%	3,870,233 21.1%	8,741,634 21.1%
Commerce Insurance	48,078,046 25.0%	5,196,833 5.3%	25,557,609 25.9%	1,474,282 32.5%	2,994,281 16.3%	12,855,041 31.1%
Pilgrim Insurance	42,717,071 22.2%	10,757,569 10.9%	20,114,750 20.4%	855,492 18.9%	1,286,921 7.0%	9,702,339 23.5%
Safety Insurance	61,733,569 32.1%	8,151,029 8.3%	31,976,381 32.5%	1,330,073 29.4%	10,201,594 55.6%	10,074,492 24.4%
Total	192,028,244	29,272,006	98,499,749	4,529,954	18,353,029	41,373,506

## Commercial Servicing Carrier Program

### Premium by Class Type

Ceded Business (Car ID 4, 5)

Written Premium Based on Latest 12 Months Ending March 2019

Loss Ratio for Policy Year 2016-2018 Valued through March 2019

Class Type	Arbella Insurance Company				Commerce Insurance Company			
	Written Premium	Class WP %	1yr Loss Ratio	3yr Loss Ratio	Written Premium	Class WP %	1yr Loss Ratio	3yr Loss Ratio
TTT	\$17,734,185	41.6%	57.5%	61.7%	\$23,944,704	48.5%	58.9%	67.9%
Zone Rated TTT	\$5,432,621	12.7%	38.9%	83.5%	\$2,667,282	5.4%	35.6%	79.9%
PPT Fleet	\$830,966	1.9%	27.1%	45.9%	\$1,542,574	3.1%	34.3%	93.4%
PPT Non-Fleet	\$3,851,675	9.0%	99.7%	123.6%	\$3,387,263	6.9%	130.4%	128.0%
Bus/Van Pools	\$8,984,433	21.1%	40.3%	59.8%	\$11,552,205	23.4%	81.6%	75.6%
A/O (ex Taxi / Limo)	\$5,805,434	13.6%	76.5%	62.3%	\$6,282,420	12.7%	45.2%	67.1%
<b>Total</b>	<b>\$42,639,314</b>		<b>59.2%</b>	<b>75.2%</b>	<b>\$49,376,448</b>		<b>65.4%</b>	<b>77.8%</b>
Market Share	22.4%				26.0%			
PDL Exp	12,293				13,538			
% Total	23.1%				25.5%			
Agency Count	252				483			
Class Type	Pilgrim Insurance Company				Safety Insurance Company			
	Written Premium	Class WP %	1yr Loss Ratio	3yr Loss Ratio	Written Premium	Class WP %	1yr Loss Ratio	3yr Loss Ratio
TTT	\$12,768,540	30.3%	46.1%	49.3%	\$25,124,877	44.8%	63.0%	75.3%
Zone Rated TTT	\$7,373,321	17.5%	38.8%	52.0%	\$4,552,483	8.1%	66.9%	57.8%
PPT Fleet	\$883,899	2.1%	51.8%	72.4%	\$1,297,225	2.3%	102.2%	68.3%
PPT Non-Fleet	\$2,148,670	5.1%	116.1%	120.5%	\$7,204,755	12.8%	121.0%	126.0%
Bus/Van Pools	\$15,303,559	36.3%	63.3%	77.8%	\$11,765,375	21.0%	70.4%	93.4%
A/O (ex Taxi / Limo)	\$3,659,385	8.7%	29.4%	59.3%	\$6,131,326	10.9%	63.6%	51.1%
<b>Total</b>	<b>\$42,137,374</b>		<b>54.7%</b>	<b>65.1%</b>	<b>\$56,076,041</b>		<b>74.1%</b>	<b>80.9%</b>
Market Share	22.2%				29.5%			
PDL Exp	11,099				16,256			
% Total	20.9%				30.6%			
Agency Count	239				348			
Class Type	Total							
	Written Premium	Class WP %	1yr Loss Ratio	3yr Loss Ratio				
TTT	\$79,572,306	41.8%	57.8%	65.4%				
Zone Rated TTT	\$20,025,707	10.5%	44.2%	66.3%				
PPT Fleet	\$4,554,664	2.4%	67.0%	76.9%				
PPT Non-Fleet	\$16,592,363	8.7%	117.4%	124.6%				
Bus/Van Pools	\$47,605,572	25.0%	54.1%	72.8%				
A/O (ex Taxi / Limo)	\$21,878,565	11.5%	57.0%	60.6%				
<b>Total</b>	<b>\$190,229,177</b>		<b>64.3%</b>	<b>75.0%</b>				
Total PDL Exp	53,186							
Total Agency Count	1322							

**Commercial Servicing Carrier Program**  
**Premium by Class Type**  
**Ceded Business (Car ID 4, 5)**  
**Written Premium and Exposure Based on Latest 12 Months Ending March 2019**

<u>Class Type</u>	<u>Arbella Insurance Company</u>		<u>Commerce Insurance Company</u>	
	<u>Written Premium</u>	<u>PDL Exp</u>	<u>Written Premium</u>	<u>PDL Exp</u>
TTT	\$17,734,185	5,470	\$23,944,704	6,562
Zone Rated TTT	\$5,432,621	1,032	\$2,667,282	649
PPT Fleet	\$830,966	244	\$1,542,574	426
PPT Non-Fleet	\$3,851,675	2,500	\$3,387,263	1,815
Garage - Liability Only	\$2,206,488	739	\$3,444,492	1,116
Other Buses/Van Pools	\$7,001,431	1,507	\$11,352,244	2,405
Zone Rated Buses	\$1,983,002	214	\$199,961	20
Special Types/Moto	\$2,854,099	587	\$1,703,058	544
A/O (ex Taxi / Limo)	\$744,847		\$1,134,870	
<b>Total</b>	<b>\$42,639,314</b>	<b>12,293</b>	<b>\$49,376,448</b>	<b>13,538</b>
<b>Market Share</b>	<b>22.4%</b>	<b>23.1%</b>	<b>26.0%</b>	<b>25.5%</b>

  

<u>Class Type</u>	<u>Pilgrim Insurance Company</u>		<u>Safety Insurance Company</u>	
	<u>Written Premium</u>	<u>PDL Exp</u>	<u>Written Premium</u>	<u>PDL Exp</u>
TTT	\$12,768,540	3,519	\$25,124,877	7,543
Zone Rated TTT	\$7,373,321	1,379	\$4,552,483	973
PPT Fleet	\$883,899	287	\$1,297,225	382
PPT Non-Fleet	\$2,148,670	1,144	\$7,204,755	3,977
Garage - Liability Only	\$2,110,379	723	\$3,393,855	914
Other Buses/Van Pools	\$12,690,071	3,283	\$6,701,094	1,432
Zone Rated Buses	\$2,613,488	340	\$5,064,281	499
Special Types/Moto	\$1,011,268	426	\$2,039,535	535
A/O (ex Taxi / Limo)	\$537,738		\$697,936	
<b>Total</b>	<b>\$42,137,374</b>	<b>11,099</b>	<b>\$56,076,041</b>	<b>16,256</b>
<b>Market Share</b>	<b>22.2%</b>	<b>20.9%</b>	<b>29.5%</b>	<b>30.6%</b>

  

<u>Class Type</u>	<u>Total</u>	
	<u>Written Premium</u>	<u>PDL Exp</u>
TTT	\$79,572,306	23,094
Zone Rated TTT	\$20,025,707	4,033
PPT Fleet	\$4,554,664	1,339
PPT Non-Fleet	\$16,592,363	9,436
Garage - Liability Only	\$11,155,214	3,492
Other Buses/Van Pools	\$37,744,840	8,627
Zone Rated Buses	\$9,860,732	1,073
Special Types/Moto	\$7,607,960	2,091
A/O (ex Taxi / Limo)	\$3,115,391	
<b>Total</b>	<b>\$190,229,177</b>	<b>53,186</b>