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**ADDITIONAL INFORMATION**

**TO MEMBERS OF THE JOINT ACTUARIAL COMMERCIAL LINES COMMITTEE**

**FOR THE MEETING OF:**

**Wednesday, February 26, 2020 at 1:00 p.m.**

**JACL  
20.06 CAR Commercial Rate Need Review**

Attached for the Committee's review is a working draft of the white paper summarizing the rate analysis for zone rated classes. The Committee should be prepared to prioritize the rating elements to be addressed in future filings in order to enable development of the transition plan. (Docket #JACL20.06, Exhibit #1)

KATY PROCTOR  
Actuarial/Statistical Analyst

Attachment

Boston, Massachusetts  
February 21, 2020









### **III. Non-Zone Rated Classifications**

*The JALC should consider whether to address operations outside of MA for non-zone rated classes within Phase I, or to include this in subsequent phases. If addressed in Phase I, the impact of any proposed changes to ILFs for these classes should also be included.*

### **IV. Transition to Rate Adequacy**

*The JALC will need to consider alternative approaches to introduce the above rate modifications in a manner that achieves rate adequacy over a reasonable timeframe. Alternatives are described below. As the JALC makes its selections, and integrates any AIPSO recommendations, the selected approach will be more fully developed and summarized in a chart as illustrated in Appendix 4. Alternative approaches are described below.*

*Option: Introduce a rating differential for operations outside of MA.*

*Option: Gradually increase ILFs*

*Option: Combined rating differential for operations outside of MA and increased ILFs*

*Considerations:*

- *Revenue neutrality*
- *Supporting data*
- *Garaging vs terminus (Rules 52 and 72 of the Commercial Auto Manual)*
- *Current zone-rating Rule deficiency*
- *Rating elements in subsequent filings (i.e. primary rating factors and zone relativities)*

### **V. Implementation Requirements**

*This section will be developed as the JALC makes its selections. It will describe data needs to support initial filing(s), rule amendments, and ongoing statistical reporting requirements resulting from the selected approach(es). This section may also include reference to standard procedures to be developed in order to ensure consistency among Servicing Carriers in validating risk characteristics, such as terminus of origin, affecting the rate calculations.*

### **VI. Expected Subsequent Phase(s)**

*Additional areas of rate need will be evaluated in subsequent phase(s) of the analysis. These may include a review of ILFs for all other classes, alternative pricing approaches for the non-owned classifications, continued review of CAR's experience rating plan, an evaluation of non-MA PIP exposure, and any other miscellaneous classifications and/or coverages as may be identified by the JALC.*

Appendix 1

Massachusetts Commercial Automobile  
Commonwealth Automobile Reinsurers  
Residual Market Zone-Rate Indications

	A-1/B	A-2	A-1/B & A-2	PDL	TOTAL LIABILITY	\$500 ded. Collision	\$500 ded. OTC	TOTAL PHYSDAM	Coverage Weighted
(A) 2018 Earned Exposures	4,826.5	4,826.5		4,826.5	<b>4,826.5</b>	2,550.5	2,606.4		
(B) Projected Ultimate Pure Premium	1,050.00	265.00		518.00		1,182.80	347.37		
(C) Claim Adjustment Expense Factor (Section 100E)	1.090	1.090		1.090		1.144	1.144		
(D) Symbol Drift Factor (Section 100I)	N/A	N/A		N/A		1.079	1.053		
(E) Average Rating Factor	0.7545	0.7545		0.7545		1.0247	1.0256		
(F) Base Pure Premium = (B)x(C)x(D)/(E)	1,516.85	382.82		748.31		1,424.79	407.85		
(G) Company Base Expense Pure Premium (Section 100F)	80.57	5.44		95.15		170.68	39.03		
(H) Company Expense Trend (Section 100G)	0.981	0.9809		0.9809		0.9809	0.9809		
(I) Trended Base Expense Pure Premium = (G)x(H)	79.03	5.34		93.33		167.42	38.28		
(J) Premium Tax Allowance	0.023	2.30%		2.30%		2.30%	2.30%		
(K) Profit Load (Section 100H)	3.97%	3.97%		2.23%		4.52%	4.52%		
(L) Commission (Section 100F)	8.34%	8.34%		8.34%		8.34%	8.34%		
(M) Indicated Average Rate = [(F)+(I)]/[(1.0 - (J)-(K)-(L)) (Adjusted for Average Rating Factors)]	1,868.93	454.57	2,323.50	965.97	<b>3,289.47</b>	1,876.73	525.86	<b>2,362.34</b>	4,565.15
(N) Formula Average Rate = (M)x(E) (Including Average Rating Factors & Deductibles)	1,410.15	342.98	1,753.14	728.85	<b>2,481.98</b>	1,923.12	539.32	<b>2,421.20</b>	3,789.45
(O) Current Average Rate (Exhibit 2)			1,204.76	546.18	<b>1,750.94</b>	1,926.72	480.94	<b>2,366.34</b>	3,028.78
(P) Formula Rate Change = (N)/(O) - 1.0			45.5%	33.4%	<b>41.8%</b>	-0.2%	12.1%	<b>2.3%</b>	25.1%
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(Q) Credibility = sqrt[2018 Ultimate Claims/1082]			0.58	0.81		0.28	0.42		
(R) Indicated Rate Change = (P)x(Q) + (no change)x(1.0-(Q))			26.5%	27.1%	<b>26.7%</b>	-0.1%	5.1%	<b>1.0%</b>	15.8%
(S) Indicated Average Rate = (O) x (1.0 + (R))			1,524.03	694.19	<b>2,218.22</b>	1,924.80	505.46	<b>2,388.98</b>	3,508.29

(B) Developed from residual market zone-rated data in Projected Pure Premium exhibit.

(C), (D), (G), (H), (J), (K), (L) from related sections of the main filing.

(E) Average rating factors reflect primary class factors averaged over 2018 residual market zone-rated earned exposures

(O) Current manual rates averaged across zones using 2018 earned exposures and adjusted for current average rating factors

**Commonwealth Automobile Reinsurers  
Comprehensive Analysis of Commercial Residual Market  
Phase 1 - Zone Rated Classification  
Appendix 2  
Zone Rated Relativities**

**Liability - Current Average Rates  
BUSES+TTTs**

		CAR			Change in Rates													
		Current Zone Base Rates			CAR Rates on Current ISO Relativities				Zone 03				Zone 49					
		Zone 03	Zone 49		Zone 03	Zone 49			Zone 03	Zone 49			Zone 03	Zone 49				
Zone	Description	Uses Zone Region Factor:	Liability	Collision	OTC	BI	PDL	BI	PDL	bal adj	BI	PDL	BI	PDL	BI	PDL	BI	PDL
01	Atlanta	47	1.181	0.953	1.236	2026	920	2026	920		1,754	795	1,801	816	-13.4%	-13.5%	-11.1%	-11.3%
02	Baltimore/Washington	48	1.046	0.850	1.080	2026	920	2026	920		1,554	704	1,595	723	-23.3%	-23.4%	-21.3%	-21.4%
03	Boston	49	1.000	1.000	1.000	1656	753	1656	753		1,486	673	1,525	691	-10.3%	-10.6%	-7.9%	-8.2%
04	Buffalo	48	1.046	0.850	1.080	1656	753	1476	666		1,554	704	1,595	723	-6.2%	-6.4%	8.0%	8.6%
05	Charlotte	47	1.181	0.953	1.236	2026	920	2026	920		1,754	795	1,801	816	-13.4%	-13.5%	-11.1%	-11.3%
06	Chicago	44	1.073	0.762	1.055	1656	753	1476	666		1,594	723	1,636	742	-3.7%	-4.0%	10.8%	11.4%
07	Cincinnati	44	1.073	0.762	1.055	1656	753	1476	666		1,594	723	1,636	742	-3.7%	-4.0%	10.8%	11.4%
08	Cleveland	44	1.073	0.762	1.055	1656	753	1476	666		1,594	723	1,636	742	-3.7%	-4.0%	10.8%	11.4%
09	Dallas/Fort Worth	43	0.847	0.769	1.146	1656	753	1476	666		1,258	570	1,291	585	-24.0%	-24.2%	-12.5%	-12.1%
10	Denver	41	0.975	0.807	1.531	1656	753	1656	753		1,448	657	1,486	674	-12.5%	-12.8%	-10.2%	-10.5%
11	Detroit	44	1.073	0.762	1.055	1656	753	1656	753		1,594	723	1,636	742	-3.7%	-4.0%	-1.2%	-1.5%
12	Hartford	49	1.000	1.000	1.000	2026	920	2026	920		1,486	673	1,525	691	-26.7%	-26.8%	-24.7%	-24.9%
13	Houston	43	0.847	0.769	1.146	1656	753	2026	920		1,258	570	1,291	585	-24.0%	-24.2%	-36.3%	-36.4%
14	Indianapolis	44	1.073	0.762	1.055	1656	753	1476	666		1,594	723	1,636	742	-3.7%	-4.0%	10.8%	11.4%
15	Jacksonville	47	1.181	0.953	1.236	2026	920	2026	920		1,754	795	1,801	816	-13.4%	-13.5%	-11.1%	-11.3%
16	Kansas City	42	1.229	1.054	1.286	1534	697	1534	697		1,826	828	1,874	849	19.0%	18.7%	22.1%	21.9%
17	Little Rock	43	0.847	0.769	1.146	1534	697	1534	697		1,258	570	1,291	585	-18.0%	-18.2%	-15.8%	-16.0%
18	Los Angeles	40	1.000	0.697	1.399	1534	697	1534	697		1,486	673	1,525	691	-3.2%	-3.4%	-0.6%	-0.8%
19	Louisville	45	0.959	0.798	1.280	1656	753	1656	753		1,425	646	1,462	663	-14.0%	-14.2%	-11.7%	-12.0%
20	Memphis	45	0.959	0.798	1.280	1534	697	1534	697		1,425	646	1,462	663	-7.1%	-7.3%	-4.7%	-4.9%
21	Miami	47	1.181	0.953	1.236	2026	920	2026	920		1,754	795	1,801	816	-13.4%	-13.5%	-11.1%	-11.3%
22	Milwaukee	42	1.229	1.054	1.286	1656	753	1476	666		1,826	828	1,874	849	10.2%	9.9%	26.9%	27.5%
23	Minneapolis/St Paul	42	1.229	1.054	1.286	1656	753	1476	666		1,826	828	1,874	849	10.2%	9.9%	26.9%	27.5%
24	Nashville	45	0.959	0.798	1.280	1656	753	1476	666		1,425	646	1,462	663	-14.0%	-14.2%	-0.9%	-0.5%
25	New Orleans	46	1.153	0.872	1.175	1656	753	1476	666		1,713	776	1,758	797	3.4%	3.1%	19.1%	19.7%
26	New York City	48	1.046	0.850	1.080	1963	889	1963	889		1,554	704	1,595	723	-20.8%	-20.8%	-18.8%	-18.7%
27	Oklahoma City	43	0.847	0.769	1.146	1656	753	1476	666		1,258	570	1,291	585	-24.0%	-24.2%	-12.5%	-12.1%
28	Omaha	42	1.229	1.054	1.286	1656	753	1656	753		1,826	828	1,874	849	10.2%	9.9%	13.1%	12.8%
29	Phoenix	41	0.975	0.807	1.531	1656	753	1476	666		1,448	657	1,486	674	-12.5%	-12.8%	0.7%	1.2%
30	Philadelphia	48	1.046	0.850	1.080	2026	920	2026	920		1,554	704	1,595	723	-23.3%	-23.4%	-21.3%	-21.4%
31	Pittsburgh	48	1.046	0.850	1.080	1656	753	1476	666		1,554	704	1,595	723	-6.2%	-6.4%	8.0%	8.6%
32	Portland	40	1.000	0.697	1.399	1656	753	1476	666		1,486	673	1,525	691	-10.3%	-10.6%	3.3%	3.8%
33	Richmond	47	1.181	0.953	1.236	2026	920	2026	920		1,754	795	1,801	816	-13.4%	-13.5%	-11.1%	-11.3%
34	St. Louis	42	1.229	1.054	1.286	1656	753	1476	666		1,826	828	1,874	849	10.2%	9.9%	26.9%	27.5%
35	Salt Lake City	41	0.975	0.807	1.531	1656	753	1656	753		1,448	657	1,486	674	-12.5%	-12.8%	-10.2%	-10.5%
36	San Francisco	40	1.000	0.697	1.399	2026	920	2026	920		1,486	673	1,525	691	-26.7%	-26.8%	-24.7%	-24.9%
37	Tulsa	43	0.847	0.769	1.146	1656	753	1476	666		1,258	570	1,291	585	-24.0%	-24.2%	-12.5%	-12.1%
40	Pacific		1.000	0.697	1.399	1656	753	1476	666		1,525	691	1,564	709	-7.9%	-8.2%	5.9%	6.4%
41	Mountain		0.975	0.807	1.531	1656	753	1291	583		1,486	674	1,525	691	-10.2%	-10.5%	18.1%	18.6%
42	Midwest		1.229	1.054	1.286	1656	753	1291	583		1,874	849	1,922	871	13.1%	12.8%	48.9%	49.4%
43	Southwest		0.847	0.769	1.146	1656	753	1291	583		1,291	585	1,324	600	-22.0%	-22.3%	2.6%	3.0%
44	North Central		1.073	0.762	1.055	1656	753	1534	697		1,636	742	1,678	761	-1.2%	-1.5%	9.4%	9.1%
45	Mideast		0.959	0.798	1.280	1656	753	1476	666		1,462	663	1,500	680	-11.7%	-12.0%	1.6%	2.1%
46	Gulf		1.153	0.872	1.175	1656	753	1656	753		1,758	797	1,803	817	6.2%	5.8%	8.9%	8.5%
47	Southeast		1.181	0.953	1.236	2026	920	1476	666		1,801	816	1,847	837	-11.1%	-11.3%	25.1%	25.7%
48	Eastern		1.046	0.850	1.080	1656	753	1656	753		1,595	723	1,636	742	-3.7%	-4.0%	-1.2%	-1.5%
49	New England		1.000	1.000	1.000	1656	753	1476	666		1,525	691	1,564	709	-7.9%	-8.2%	5.9%	6.4%

1,731.66    786.83    1,505.09    681.11

Zone 3 + Zone 49 Combined

**Current Average Manual Zone Rates - Liability**

		Zone 3 and Zone 49 Weighted Avg. Rates	
CAR Rate	BI	PDL	
Current	1,596.72	723.87	
Using ISO	1,596.72	723.87	<<<Goalseek cells M9 & N9 to balance to current rates



**Commonwealth Automobile Reinsurers  
Comprehensive Analysis of Commercial Residual Market  
Phase 1 - Zone Rated Classification  
Appendix 2  
Zone Rated Relativities**

Commercial Residual Mkt.		
2018 Earned Exposures		
Zone 3	Zone 49	Total (Zone 3 + Zone 49)

Description	Zone	BI	PDL	BI	PDL	BI	PDL
Atlanta	01	47.5	47.5	111.4	111.4	158.9	158.9
Baltimore/Washington	02	1,087.6	1,087.6	1,429.6	1,429.6	2,517.2	2,517.2
Boston	03	32.5	32.5	138.0	138.0	170.5	170.5
Buffalo	04	633.5	633.5	963.8	963.8	1,597.3	1,597.3
Charlotte	05	157.6	157.6	346.0	346.0	503.6	503.6
Chicago	06	28.5	28.5	15.4	15.4	43.9	43.9
Cincinnati	07	0.0	0.0	156.4	156.4	156.4	156.4
Cleveland	08	13.9	13.9	911.3	911.3	925.2	925.2
Dallas/Fort Worth	09	45.2	45.2	360.2	360.2	405.4	405.4
Denver	10	4.0	4.0	541.5	541.5	545.5	545.5
Detroit	11	0.0	0.0	0.0	0.0	0.0	0.0
Hartford	12	8.0	8.0	12.0	12.0	20.0	20.0
Houston	13	21.5	21.5	916.6	916.6	938.1	938.1
Indianapolis	14	0.0	0.0	15.0	15.0	15.0	15.0
Jacksonville	15	34.0	34.0	0.0	0.0	34.0	34.0
Kansas City	16	95.0	95.0	73.7	73.7	168.7	168.7
Little Rock	17	59.0	59.0	41.5	41.5	100.5	100.5
Los Angeles	18	1,966.7	1,966.7	1,055.9	1,055.9	3,022.6	3,022.6
Louisville	19	12.2	12.2	10.0	10.0	22.2	22.2
Memphis	20	1,112.9	1,112.9	327.7	327.7	1,440.6	1,440.6
Miami	21	212.8	212.8	374.2	374.2	587.0	587.0
Milwaukee	22	0.0	0.0	24.0	24.0	24.0	24.0
Minneapolis/St Paul	23	0.0	0.0	25.7	25.7	25.7	25.7
Nashville	24	248.9	248.9	16.4	16.4	265.3	265.3
New Orleans	25	0.0	0.0	3.5	3.5	3.5	3.5
New York City	26	1,589.9	1,589.9	705.2	705.2	2,295.1	2,295.1
Oklahoma City	27	0.0	0.0	58.5	58.5	58.5	58.5
Omaha	28	0.0	0.0	0.0	0.0	0.0	0.0
Phoenix	29	0.0	0.0	0.0	0.0	0.0	0.0
Philadelphia	30	1,025.8	1,025.8	356.9	356.9	1,382.7	1,382.7
Pittsburgh	31	448.0	448.0	107.2	107.2	555.2	555.2
Portland	32	51.0	51.0	44.7	44.7	95.7	95.7
Richmond	33	445.5	445.5	21.7	21.7	467.2	467.2
St. Louis	34	0.0	0.0	37.5	37.5	37.5	37.5
Salt Lake City	35	0.0	0.0	4.5	4.5	4.5	4.5
San Francisco	36	150.0	150.0	191.8	191.8	341.8	341.8
Tulsa	37	0.0	0.0	0.0	0.0	0.0	0.0
Pacific	40	1,799.8	1,799.8	1,510.4	1,510.4	3,310.2	3,310.2
Mountain	41	54.4	54.4	2,064.9	2,064.9	2,119.3	2,119.3
Midwest	42	648.0	648.0	6,257.9	6,257.9	6,905.9	6,905.9
Southwest	43	1,241.8	1,241.8	4,513.9	4,513.9	5,755.7	5,755.7
North Central	44	1,084.5	1,084.5	234.4	234.4	1,318.9	1,318.9
Midwest	45	0.0	0.0	94.2	94.2	94.2	94.2
Gulf	46	0.0	0.0	487.2	487.2	487.2	487.2
Southeast	47	1,093.4	1,093.4	1,812.2	1,812.2	2,905.6	2,905.6
Eastern	48	4,098.0	4,098.0	3,311.3	3,311.3	7,409.3	7,409.3
New England	49	2,527.7	2,527.7	2,832.5	2,832.5	5,360.2	5,360.2
		22,079.1	22,079.1	32,516.7	32,516.7	54,595.8	54,595.8
Annual Earned Expos (Totals)		1,840	2,710	4,550			

**ISO Zone Combination Factors**

		Liability	Collision	OTC	
40	Pacific	1.399	1.192	1.101	From ISO CA-2012-RZR1 (Sections A and B)
41	Mountain	1.364	1.38	1.205	AIB relativities are one round behind these.
42	Midwest	1.719	1.804	1.012	
43	Southwest	1.185	1.315	0.902	
44	North Central	1.501	1.303	0.83	Metro Factors
45	Midwest	1.342	1.366	1.007	Liab Coll OTC
46	Gulf	1.613	1.492	0.925	Metro-Metro 0.950 0.900 0.950
47	Southeast	1.652	1.63	0.973	Metro-NonMetro 0.975 0.900 1.000
48	Eastern	1.463	1.455	0.85	NonMetro-NonMetro 1.000 1.000 1.000
49	New England	1.399	1.711	0.787	

**ISO Zone Combo Factors  
Converted to Relativities  
(Base = New England)**

40	Pacific	1.000	0.697	1.399
41	Mountain	0.975	0.807	1.531
42	Midwest	1.229	1.054	1.286
43	Southwest	0.847	0.769	1.146
44	North Central	1.073	0.762	1.055
45	Midwest	0.959	0.798	1.280
46	Gulf	1.153	0.872	1.175
47	Southeast	1.181	0.953	1.236
48	Eastern	1.046	0.850	1.080
49	New England	1.000	1.000	1.000

Liability Metro Distribution	Mo. EE	Ann. EE	Metro Factor
Metro-Metro	9,531.5	794	0.950
Metro-NonMetro	21,945.4	1,829	0.975
NonMetro-NonMetro	23,118.9	1,927	1.000
		4,550	0.981

**Commonwealth Automobile Reinsurers  
Comprehensive Analysis of Commercial Residual Market  
Phase 1 - Zone Rated Classifications  
Appendix 3**

**Zone Rating Example**

<b>Example 1 Zone Rated Charter Bus (\$5M Limit) Zone 49 (NE) to Zone 26 (NY) Non Fleet</b>														
CAR Rates	CAR Current Rates (NE to NYC)				CAR 2020 Filed Rates				CAR Indicated Rates					
	BI	PDL	Total		BI	PDL	Total	change	BI	PDL	Total	change		
	Base Rate	1,963	889			2,483	1,130			2,483	1,130			
Primary Factor	1.30	1.30			1.30	1.30			1.85	1.85				
ILF	3.860	1.792			4.440	1.825			8.950	2.430				
Basic Limits Premium	2,552	1,156	<b>3,708</b>		3,228	1,469	<b>4,697</b>	26.7%	4,594	2,091	<b>6,685</b>	80.3%		
Total Limits Premium	9,850	2,071	<b>11,921</b>		14,332	2,681	<b>17,013</b>	42.7%	41,116	5,080	<b>46,196</b>	287.5%		
Other State Rates	AIPSO NY (NYC to NE)				North Carolina (NE to Eastern)				AIPSO CT (NE-NYC)		AIPSO NJ (NYC-NE)		AIPSO RI (NE-NYC)	
	BI	PDL	Total		BI	PDL	Total		Liab	Total	Liab	Total	Liab	Total
	Base Rate	7,994	1,296			1,834	1,931			3,769		7,671		4,875
Primary Factor	1.85	1.85			1.85	1.85			1.85		1.85		1.85	
ILF	4.500	4.500			11.870	1.490			3.080		3.760		3.040	
Basic Limits Premium	14,789	2,398	<b>17,187</b>		3,393	3,572	<b>6,965</b>		6,973	<b>6,973</b>	14,191	<b>14,191</b>	9,019	<b>9,019</b>
Total Limits Premium	66,551	10,791	<b>77,342</b>		40,275	5,322	<b>45,597</b>		21,476	<b>21,476</b>	53,359	<b>53,359</b>	27,417	<b>27,417</b>
	20/50/10	v2020			30/60/25	Garaged out of state	v2019		\$75K CSL	v2018	\$35K CSL	v2018	\$75K CSL	v2020

<b>Example 2 TTT - Extra Heavy Truck (\$1M Limit) Zone 49 (NE) to Zone 26 (NY) Non Fleet</b>														
CAR Rates	CAR Current Rates (NE to NYC)				CAR 2020 Filed Rates				CAR Indicated Rates					
	BI	PDL	Total		BI	PDL	Total	change	BI	PDL	Total	change		
	Base Rate	1,963	889			2,483	1,130			2,483	1,130			
Primary Factor	0.96	0.96			0.96	0.96			0.96	0.96				
ILF	3.130	2.090			3.600	2.201			5.650	2.200				
Basic Limits Premium	1,884	853	<b>2,737</b>		2,384	1,085	<b>3,469</b>	26.7%	2,384	1,085	<b>3,469</b>	26.7%		
Total Limits Premium	5,897	1,783	<b>7,680</b>		8,582	2,388	<b>10,970</b>	42.8%	13,470	2,387	<b>15,857</b>	106.5%		
Other State Rates	AIPSO NY (NYC to NE)				North Carolina (NE to Eastern)				AIPSO CT (NE-NYC)		AIPSO NJ (NYC-NE)		AIPSO RI (NE-NYC)	
	BI	PDL	Total		BI	PDL	Total		Liab	Total	Liab	Total	Liab	Total
	Base Rate	7,994	1,296			1,834	1,931			3,769		8,007		4,875
Primary Factor	1.10	1.10			1.10	1.10			1.15		1.45		1.45	
ILF	2.860	2.860			5.610	1.330			2.050		2.460		2.020	
Basic Limits Premium	8,793	1,426	<b>10,219</b>		2,017	2,124	<b>4,141</b>		4,334	<b>4,334</b>	11,610	<b>11,610</b>	7,069	<b>7,069</b>
Total Limits Premium	25,148	4,078	<b>29,226</b>		11,318	2,825	<b>14,143</b>		8,885	<b>8,885</b>	28,561	<b>28,561</b>	14,279	<b>14,279</b>
	20/50/10	v2020			30/60/25	Garaged out of state	v2019		\$75K CSL	v2018	\$35K CSL	v2018	\$75K CSL	v2020

**Commonwealth Automobile Reinsurers  
Commercial Residual Market Rate Need  
Phase I - Zone Rated Classifications**

**Appendix 4**

**Anticipated Filing Schedule**

Filing	Effective Date	List of Changes	Rate Impact	
			%	\$
Filing 1				
Filing 2				
Filing 3				
Filing 4				