



NATALIE A. HUBLEY
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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ADDITIONAL INFORMATION

TO MEMBERS OF THE LOSS RESERVING COMMITTEE

FOR THE MEETING OF:

Wednesday, December 5, 2018 at 11:00 a.m.

LR

18.04 Quality of Current Quarter Reporting

Attached are two new historical large loss reports by policy year that were designed to further enhance the information provided to the Loss Reserving Committee. These reports will be updated and distributed on a quarterly basis. (Docket #LR18.04, Exhibits #13 and #14)

SHANNON CHIU
Actuarial/Statistical Analyst

Attachments

Boston, Massachusetts
November 29, 2018

Commonwealth Automobile Reinsurers
Historical Large Loss Summary By Policy Year (Large Losses \$1.0 Million and Greater)
Data Reported Through September, 2018

CAR DOCKET #LR18.04
EXHIBIT #13
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#	Policy Year	Liability Limit	Limit ID	Accident		Description	ITD Paid	Current	ALAE ITD	ITD Total	Prior	Prior Qtr	Change Total		Accdt Town/State
				Date	Claimants		Losses	Reserves		Loss	Reserves	Total Loss	Loss	PIP Loss	
1	18	5.0 M	CSL	6/4/18	49	SIGHTSEEING BUS, ZONE RATED FLEET	25,772	5,016,185	96,804	5,138,761	5,063,000	5,091,950	46,811	92,761	OTHER (NON-MA)
2	18	1.0 M	CSL	3/7/18	1	MEDIUM TRUCKS, FLEET	0	1,000,000	75,000	1,075,000	0	0	1,075,000	0	BOSTON
18 Total							25,772	6,016,185	171,804	6,213,761	5,063,000	5,091,950	1,121,811	92,761	
1	17	1.0 M	CSL	7/20/17	8	EXTRA-HEAVY TRUCK-TRACTORS, FLEET	1,139,102	0	3,762	1,142,864	0	1,142,864	0	4,100	WARE
2	17	1.0 M	CSL	10/21/17	1	NON-OWNED	1,000,000	0	3,456	1,003,456	0	1,003,456	0	0	OTHER (NON-MA)
3	17	1.0 M	CSL	6/14/18	2	HEAVY TRUCKS, NON FLEET	0	1,005,000	15,030	1,020,030	0	0	1,020,030	0	FALL RIVER
4	17	1.0 M	CSL	9/11/17	2	URBAN BUS FLEET	0	1,000,000	26	1,000,026	1,000,000	1,000,026	0	0	TAUNTON
5	17	1.0 M	CSL	3/21/17	1	TRAILER TYPES, FLEET	8,175	999,825	150,000	1,158,000	999,825	1,158,000	0	8,000	SALEM
17 Total							2,147,277	3,004,825	172,274	5,324,376	1,999,825	4,304,346	1,020,030	12,100	
1	16	5.0 M	CSL	9/18/17	27	CHARTER BUS, FLEET	71,921	5,523,000	194,063	5,788,984	5,516,128	5,780,975	8,009	73,915	NEW YORK
2	16	5.0 M	CSL	5/26/17	37	CHARTER BUS, ZONE RATED, FLEET	315,177	1,169,547	105,874	1,590,598	1,191,528	1,597,940	(7,342)	165,108	OTHER (NON-MA)
3	16	1.0 M	CSL	11/10/16	4	NON-OWNED: NON OWNERSHIP LIABILITY	0	1,015,002	96,429	1,111,431	1,000,001	1,081,092	30,339	0	NOT RPT
4	16	5.0 M	CSL	8/24/16	2	INTER CITY BUS,FLEET	0	5,038,500	260,007	5,298,507	5,038,500	5,298,506	1	3,500	RHODE ISLAND
5	16	1.5 M	CSL	5/25/16	4	AIRPORT BUS OR AIRPORT LIMOUSINE,FLEET	35,321	1,514,678	145,250	1,695,249	1,491,564	1,657,698	37,551	50,250	NEW YORK
6	16	1.0 M	CSL	8/5/16	2	NON-OWNED: HIRED AUTOS	1,000,000	0	45	1,000,045	0	1,000,045	0	0	NOT RPT
7	16	1.0 M	CSL	5/27/17	2	NON-OWNED: HIRED AUTOS	0	1,000,000	10,017	1,010,017	1,000,000	1,010,017	0	0	NEW HAMPSHIRE
8	16	1.0 M	CSL	11/1/16	10	MEDIUM TRUCKS, FLEET	205,856	781,750	44,318	1,031,924	796,750	1,039,417	(7,493)	0	MIDDLEBOROUGH
9	16	1.0 M	CSL	3/30/17	3	GARAGES: RISKS SUBJECT TO COMPULSORY LAW	120,507	1,000,000	30,004	1,150,511	1,000,000	1,150,511	0	0	RHODE ISLAND
10	16	1.0 M	CSL	9/29/16	2	GARAGES: RISKS SUBJECT TO COMPULSORY LAW	0	1,000,000	83,501	1,083,501	0	0	1,083,501	3,352	NEWTON
11	16	1.0 M	CSL	10/18/16	3	EXTRA-HEAVY TRUCK-TRACTORS, NON FLEET, ZONE RATED	26,314	976,906	37,252	1,040,472	0	0	1,040,472	0	OTHER (NON-MA)
12	16	1.0 M	CSL	5/3/17	15	GARAGES: RISKS SUBJECT TO COMPULSORY LAW	0	1,012,500	1,500	1,014,000	1,012,500	1,014,000	0	0	BILLERICA
13	16	1.0 M	CSL	7/20/16	1	PRIVATE PASSENGER TYPES, FLEET	50,000	1,000,000	95,918	1,145,918	1,000,000	1,142,154	3,764	50,025	NEW YORK
14	16	1.0 M	CSL	7/12/16	2	EXTRA-HEAVY TRUCK-TRACTORS, NON FLEET	2,773	1,000,000	60,000	1,062,773	0	0	1,062,773	0	NEW YORK
15	16	1.0 M	CSL	5/3/17	16	GARAGES: RISKS SUBJECT TO COMPULSORY LAW	10,100	1,000,000	151,300	1,161,400	1,004,900	1,166,400	(5,000)	0	BILLERICA
16 Total							1,837,969	23,031,883	1,315,478	26,185,330	20,051,871	22,938,755	3,246,575	346,150	
1	15	1.0 M	CSL	11/1/16	2	HEAVY TRUCKS, FLEET	1,016,000	0	12,957	1,028,957	0	1,028,391	566	16,000	WOBURN
2	15	5.0 M	CSL	2/8/16	21	NON-OWNED: NON OWNERSHIP LIABILITY	300,000	4,700,000	149,995	5,149,995	5,000,000	5,149,995	0	0	CONNECTICUT
3	15	1.5 M	CSL	3/27/16	7	BUS NOT OTHERERWISE CLASSIFIED, ZONE RATED FLEET	79,278	1,500,000	63,573	1,642,851	0	0	1,642,851	82,351	NEW YORK
4	15	5.0 M	CSL	2/8/16	74	CHARTER BUS, ZONE RATED, FLEET	4,246,288	939,821	813,101	5,999,210	5,174,116	6,479,411	(480,201)	351,289	CONNECTICUT
5	15	5.0 M	CSL	5/17/16	15	CHARTER BUS, ZONE RATED, NON-FLEET	1,369,996	2,191,000	254,957	3,815,953	2,156,498	2,772,653	1,043,300	55,845	OTHER (NON-MA)
6	15	1.0 M	CSL	9/3/15	4	SOCIAL SERVICES AUTO (ALL OTHERER), FLEET	1,016,106	0	539	1,016,645	0	1,016,645	0	6,380	GREENFIELD
7	15	1.0 M	CSL	10/7/16	2	LIGHT TRUCK, FLEET	14,288	985,711	1,800	1,001,799	985,711	1,001,799	0	0	OTHER (NON-MA)
8	15	5.0 M	CSL	3/2/16	4	SPECIAL RATING AND ADJUSTMENT: COMPOSITE RATED RISKS	1,824,935	0	146,584	1,971,519	0	1,977,764	(6,245)	0	WESTBOROUGH
9	15	5.0 M	CSL	4/13/16	2	CHARTER BUS, ZONE RATED, FLEET	13,969	1,503,556	41,083	1,558,608	1,503,556	1,558,607	1	0	NEW YORK
15 Total							9,880,860	11,820,088	1,484,589	23,185,537	14,819,881	20,985,265	2,200,272	511,865	
1	14	1.5 M	CSL	9/10/15	6	BUS NOT OTHERERWISE CLASSIFIED, ZONE RATED, NON-FLEET	1,672,346	0	47,640	1,719,986	0	1,719,986	0	167,114	NEW YORK
2	14	1.0 M	CSL	10/12/14	4	EXTRA-HEAVY TRUCK-TRACTORS, FLEET	1,027,733	0	56,146	1,083,879	0	1,083,879	0	0	CONNECTICUT
3	14	1.0 M	CSL	9/6/14	4	NON-OWNED: HIRED AUTOS	938,211	0	295,018	1,233,229	0	1,233,229	0	0	OTHER (NON-MA)
4	14	1.0 M	BI	6/7/15	3	PRIVATE PASSENGER TYPES, NON FLEET	1,065,335	0	3,315	1,068,650	0	1,068,650	0	22,362	FRAMINGHAM
5	14	1.0 M	CSL	7/18/15	9	GARAGES: RISKS SUBJECT TO COMPULSORY LAW	0	1,000,000	437,298	1,437,298	1,000,000	1,438,032	(734)	0	NEW YORK
6	14	1.0 M	CSL	2/1/15	2	NON-OWNED: NON OWNERSHIP LIABILITY	1,000,000	0	0	1,000,000	0	1,000,000	0	0	CARVER
14 Total							5,703,625	1,000,000	839,417	7,543,042	1,000,000	7,543,776	(734)	189,476	

Commonwealth Automobile Reinsurers
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1	13	1.0 M	CSL	8/13/14	2	EXTRA-HEAVY TRUCK-TRACTORS, NON FLEET, ZONE RATED	42,344	1,007,656	255,000	1,305,000	1,007,656	1,305,000	0	55,000	NEW YORK
2	13	1.0 M	CSL	6/16/14	1	NON-OWNED: HIRED AUTOS	1,000,000	0	25,432	1,025,432	0	1,025,432	0	0	NOT RPT
SPECIAL RATING AND ADJUSTMENT: COMPOSITE RATED RISKS							2,508,153	0	23,224	2,531,377	0	2,547,004	(15,627)	8,000	WILMINGTON
3	13	5.0 M	CSL	6/11/14	2	INTER CITY BUS, FLEET	1,764,617	0	66,058	1,830,675	0	1,830,675	0	0	NEW YORK
4	13	5.0 M	CSL	12/31/13	2	NON-OWNED: NON OWNERSHIP LIABILITY	1,000,000	0	26,833	1,026,833	0	1,026,833	0	0	NEW YORK
5	13	1.0 M	CSL	11/1/13	2	CHARTER BUS, FLEET	1,217,136	0	52,574	1,269,710	0	1,269,710	0	0	NEW YORK
6	13	5.0 M	CSL	1/10/14	2	CHARTER BUS, FLEET	1,217,136	0	52,574	1,269,710	0	1,269,710	0	0	NEW YORK
7	13	5.0 M	CSL	1/21/14	15	CHARTER BUS, ZONE RATED, NON-FLEET	3,386,839	2,157	292,859	3,681,855	2,157	3,676,659	5,196	208,052	OTHER (NON-MA)
8	13	5.0 M	CSL	2/22/14	3	CHARTER BUS, ZONE RATED, NON-FLEET	1,432,188	0	75,117	1,507,305	0	1,507,305	0	0	OTHER (NON-MA)
BUS NOT OTHERERWISE CLASSIFIED, ZONE RATED, NON-FLEET							1,521,226	0	10,096	1,531,322	0	1,531,322	0	22,359	CONNECTICUT
13 Total							13,872,503	1,009,813	827,193	15,709,509	1,009,813	15,719,940	(10,431)	293,411	
1	12	1.0 M	CSL	7/21/12	2	NON-OWNED: NON OWNERSHIP LIABILITY	1,000,000	0	3,810	1,003,810	0	1,003,810	0	0	NOT RPT
2	12	5.0 M	CSL	5/5/13	4	INTER CITY BUS, FLEET	1,495,842	0	24,568	1,520,410	0	1,520,410	0	0	OTHER (NON-MA)
3	12	5.0 M	CSL	1/7/13	3	INTER CITY BUS, FLEET	99,894	4,750,000	80,577	4,930,471	4,750,000	4,930,471	0	100,455	NEW YORK
4	12	5.0 M	CSL	10/25/12	1	BUS NOT OTHERERWISE CLASSIFIED, FLEET	3,858,000	0	24,490	3,882,490	0	3,882,490	0	8,000	CAMBRIDGE
BUS NOT OTHERERWISE CLASSIFIED, ZONE RATED, NON-FLEET							1,250,000	0	67,167	1,317,167	0	1,317,167	0	0	CONNECTICUT
5	12	5.0 M	CSL	12/5/12	2	EXTRA-HEAVY TRUCK-TRACTORS, FLEET	1,088,400	0	10,895	1,099,295	0	1,099,295	0	0	WOBURN
12 Total							8,792,136	4,750,000	211,507	13,753,643	4,750,000	13,753,643	0	108,455	
1	11	AO	CSL	3/11/12	1	ALL OTHERER SPECIAL RATING AND ADJUSTMENT	962,503	0	53,247	1,015,750	0	1,015,750	0	0	NEW YORK
2	11	1.0 M	CSL	2/16/12	1	GARAGES: RISKS SUBJECT TO COMPULSORY LAW	10,531	1,000,000	100,612	1,111,143	1,000,000	1,097,395	13,748	0	PLYMOUTH
3	11	1.0 M	CSL	8/27/11	7	LIGHT TRUCK, FLEET	1,008,378	0	22,620	1,030,998	0	1,030,998	0	0	WESTBOROUGH
4	11	1.0 M	CSL	10/19/11	2	CAR SERVICE, NON-FLEET	1,008,000	0	117,088	1,125,088	0	1,125,574	(486)	8,069	BOSTON
5	11	5.0 M	CSL	7/23/11	14	TRAILER TYPES, FLEET	5,130,932	0	227,409	5,358,341	0	5,358,341	0	0	SAUGUS
11 Total							8,120,344	1,000,000	520,976	9,641,320	1,000,000	9,628,058	13,262	8,069	
1	10	1.0 M	CSL	7/9/11	2	NON-OWNED: HIRED AUTOS	1,000,000	0	402,416	1,402,416	0	1,402,416	0	0	NOT RPT
2	10	1.0 M	CSL	3/26/10	2	GARAGES: RISKS SUBJECT TO COMPULSORY LAW	1,000,000	0	68,416	1,068,416	0	1,068,416	0	1	WORCESTER
3	10	1.0 M	CSL	8/1/11	1	HEAVY TRUCKS, NON FLEET	1,002,680	0	5,803	1,008,483	0	1,008,483	0	0	NATICK
4	10	1.0 M	CSL	4/26/10	3	HEAVY TRUCKS, NON FLEET	1,012,086	0	2,313	1,014,399	0	1,014,399	0	0	WORCESTER
5	10	1.0 M	CSL	7/30/10	4	GARAGES: RISKS SUBJECT TO COMPULSORY LAW	1,047,336	0	7,576	1,054,912	0	1,054,912	0	0	LYNN
10 Total							5,062,102	0	486,524	5,548,626	0	5,548,626	0	1	
1	09	1.0 M	CSL	7/18/10	2	EXTRA-HEAVY TRUCK-TRACTORS, NON FLEET, ZONE RATED	1,000,000	0	126,062	1,126,062	0	1,126,062	0	0	OTHER (NON-MA)
2	09	1.0 M	CSL	5/5/10	3	NON-OWNED: NON OWNERSHIP LIABILITY	1,000,000	0	2,773	1,002,773	0	1,002,773	0	0	WALTHAM
3	09	5.0 M	CSL	5/31/10	1	FLCHARTER BUS, FLEET	1,300,000	0	40,299	1,340,299	0	1,340,299	0	50,051	NEW YORK
4	09	1.0 M	CSL	10/1/09	1	NON-OWNED: HIRED AUTOS	1,000,000	0	1,036	1,001,036	0	1,001,036	0	0	NOT RPT
5	09	1.0 M	CSL	6/19/09	2	SPECIAL TYPES: PRIVATE PASSENGER AUTOS	1,000,000	0	1,452	1,001,452	0	1,001,452	0	0	WELLESLEY
09 Total							5,300,000	0	171,622	5,471,622	0	5,471,622	0	50,051	
Grand Total							60,742,588	51,632,794	6,201,384	118,576,766	49,694,390	110,985,981	7,590,785	1,612,339	

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

		2009			2010			2011			2012		
≥	≤	Policies	Inc Loss	% TOT ⁽¹⁾	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	11.3%
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	4,282,979	5.9%	3	3,420,272	4.4%
Policies > 1.0 M		5	5,471,622	7.5%	5	5,548,626	8.2%	5	9,641,320	13.3%	6	13,753,643	17.7%
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	3,735,733	5.5%	7	2,749,915	3.8%	12	4,989,016	6.4%
Sum of Large Losses		30	19,690,021	27.0%	22	14,230,561	20.9%	22	19,830,868	27.4%	25	23,219,100	29.9%
Total Incurred Losses		72,943,064			67,999,523			72,502,328			77,667,618		
		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	11,149,205	8.3%	2	11,087,491	7.2%
2.5 M	5.0 M	2	6,213,232	6.3%	-	-	0.0%	1	3,815,953	2.9%	-	-	0.0%
2.0 M	2.5 M	-	-	0.0%	-	-	0.0%	-	-	0.0%	-	-	0.0%
1.5 M	2.0 M	3	4,869,302	4.9%	1	1,719,986	1.7%	3	5,172,978	3.9%	2	3,285,847	2.1%
1.0 M	1.5 M	4	4,626,975	4.7%	5	5,823,056	5.8%	3	3,047,401	2.3%	11	11,811,992	7.6%
Policies > 1.0 M		9	15,709,509	16.0%	6	7,543,042	7.6%	9	23,185,537	17.3%	15	26,185,330	16.9%
500,000	1.0 M	11	7,940,777	8.1%	6	4,245,214	4.3%	12	8,328,611	6.2%	19	13,739,772	8.9%
300,000	500,000	16	5,604,416	5.7%	13	5,277,578	5.3%	11	4,088,906	3.1%	23	8,672,907	5.6%
Sum of Large Losses		36	29,254,702	29.7%	25	17,065,834	17.1%	32	35,603,054	26.6%	57	48,598,009	31.4%
Total Incurred Losses		98,475,950			99,842,645			133,684,470			154,538,354		
		2017			2018			Total All Years					
≥	≤	Policies	Inc Loss	% TOT	Policies	Inc Loss	% TOT	Policies	Inc Loss	% TOT	Policies	Inc Loss	% TOT
5.0 M	+	-	-	0.0%	1	5,138,761	15.6%	6	32,733,798	3.5%			
2.5 M	5.0 M	-	-	0.0%	-	-	0.0%	5	18,842,146	2.0%			
2.0 M	2.5 M	-	-	0.0%	-	-	0.0%	-	-	0.0%			
1.5 M	2.0 M	-	-	0.0%	-	-	0.0%	10	16,568,523	1.8%			
1.0 M	1.5 M	5	5,324,376	4.4%	1	1,075,000	3.3%	46	50,432,299	5.4%			
Policies > 1.0 M		5	5,324,376	4.4%	2	6,213,761	18.8%	67	118,576,766	12.7%			
500,000	1.0 M	14	9,159,791	7.5%	1	874,979	2.7%	99	70,553,630	7.6%			
300,000	500,000	9	3,240,365	2.7%	2	698,007	2.1%	116	43,873,032	4.7%			
Sum of Large Losses		28	17,724,532	14.5%	5	7,786,747	23.6%	282	233,003,428	25.0%			
Total Incurred Losses		122,013,066			32,966,322			932,633,340					

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