



NATALIE A. HUBLEY  
PRESIDENT

COMMONWEALTH AUTOMOBILE REINSURERS

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

## **REQUEST FOR PROPOSAL – SUPPLEMENTAL DATA**

### **COMMERCIAL SERVICING CARRIER PROGRAM**

The attached exhibits provide statistics which identify the current size of the residual market, including premium, exposure, cession rates, incurred losses, loss ratios, claim count, frequency, severity, and limit. Data is provided for policy years 2018-2020, valued as of December, 2020.

#### **Data Reports**

The following data reports are provide to assist you with in the RFP bid process:

1. Exposure and Cession Rate
2. Premium and Cession Rate
3. Incurred Loss Ratios
4. Frequency Data by Coverage
5. Severity Data by Coverage
6. Exposure by Limit

These reports include ceded residual market data (CAR ID Code 4, 5) broken out by year and vehicle type groupings.

#### **Data Specifications**

##### **Written Premium**

Written Premiums are based on statistically reported data for all coverages combined, unless otherwise noted.

##### **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. Exposure reports exclude Garage Premise, Not Subject to Compulsory Law, Non-Owned, Special Rating and Gross Receipts class type groupings that do not report exposures on a car year basis.

##### **Cession Rate**

Cession Rate = (Ceded Data / Total Market Data). Cession Rate is provided using both PDL exposures and written premium by class type group/policy year.

## **Loss Ratios**

Policy Year Loss Ratios = (Reported Incurred Losses / Earned Premium). Reported Incurred Losses include paid plus outstanding losses, with no projections or IBNR.

## **Claim Counts**

Derived claim counts use a methodology that incorporates a “loss type group”. Using this methodology, records are accumulated and sorted down to a level that defines an individual claim prior to the assignment of claim count. Reported type of loss is used in determining the “loss type group”. That is, Bodily Injury includes reported loss types 01, 02, 11, and 14 in the definition of a unique claim. Similarly, PIP includes reported loss types 23, 24, 34, 44, and 45 to define a PIP claim. All other loss types (Med Pay, Uninsured, Underinsured, and PDL) are accumulated separately.

Claim counts are assigned based on the indemnity loss amount of the summarized claim records. Claims with loss dollars greater than 0 are assigned a claim count of 1 and claims with loss dollars less than 0 are assigned a claim count of -1.

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

## **Class Type Groups**

The reports provided group the statistically reported data by vehicle type based on the following:

| <u>Class Type Group</u>                      | <u>Class Type(s)</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                |
| PPT Buses and PPT Buses Fleet                | 35,39                |
| Garage Subject to Compulsory Law             | 41                   |
| Garage Premises                              | 42,43                |
| Van Pools                                    | 33                   |
| Private Passenger Types Non-Fleet            | 81                   |
| Private Passenger Types Fleet                | 82                   |
| Taxi   | 31,36                |
| Limo   | 28,29                |
| Car Service                                  | 28,29                |
| Special Types and Motorcycles                | 51,52                |
| Non-Owned, Special Rating and Gross Receipts | 61,62,71,72          |

## **Additional Information**

Respondents may request additional statistics at the pre-response conference on May 12, 2021.

TIMOTHY GALLIGAN  
Actuarial & Statistical Services Director

Attachments

Serving Carrier RFP - Supplemental Data  
 Exposure and Cession Rate by Commercial Class Type  
 Policy Year 2018 at December 2020

| <u>Class Type Group</u>                     | Ceded                  | Total                        | Cession<br>Rate |
|---|------------------------|------------------------------|-----------------|
|   | PDL Exp<br>CAR ID 4, 5 | PDL Exp<br>CAR ID 0, 1, 4, 5 |                 |
| Regular TTT & Regular TTT Fleet             | 22,503                 | 269,064                      | 8.4%            |
| Zone Rated TTT & Zone Rated TTT Fleet       | 3,956                  | 4,293                        | 92.2%           |
| Commercial Buses & Commercial Buses - Fleet | 3,884                  | 11,307                       | 34.4%           |
| Zone Rated Buses & Zone Rated Buses -Fleet  | 1,194                  | 1,252                        | 95.4%           |
| PPT Buses & PPT Buses-Fleet                 | 4,508                  | 10,961                       | 41.1%           |
| Garages Subject to Compulsory Law           | 3,518                  | 7,409                        | 47.5%           |
| Garages Premises                            | 0                      | 0                            |                 |
| Van Pools                                   | 188                    | 231                          | 81.4%           |
| Private Passenger Types - Non-Fleet         | 10,345                 | 44,067                       | 23.5%           |
| Private Passenger Types - Fleet             | 1,301                  | 24,961                       | 5.2%            |
| Taxi  | 556                    | 2,340                        | 23.8%           |
| Limo  | 197                    | 1,132                        | 17.4%           |
| Car Service                                 | 968                    | 1,848                        | 52.4%           |
| Special Types & Motorcycles                 | 2,021                  | 38,512                       | 5.2%            |
| Non-Owned, Special Rating & Gross Receipts  | 0                      | 0                            |                 |
| <b>Total</b>                                | <b>55,139</b>          | <b>417,377</b>               | <b>13.2%</b>    |

Note : Excludes classes with exposures not reported on a car year basis (42,43,61,62,71,72)

Serving Carrier RFP - Supplemental Data  
 Exposure and Cession Rate by Commercial Class Type  
 Policy Year 2019 at December 2020

| <u>Class Type Group</u>                     | <u>Ceded<br/>PDL Exp<br/>CAR ID 4, 5</u> | <u>Total<br/>PDL Exp<br/>CAR ID 0, 1, 4, 5</u> | <u>Cession<br/>Rate</u> |
|---|--|--|-------------------------|
| Regular TTT & Regular TTT Fleet             | 21,013                                   | 268,521  | 7.8%                    |
| Zone Rated TTT & Zone Rated TTT Fleet       | 4,018                                    | 4,437  | 90.6%                   |
| Commercial Buses & Commercial Buses - Fleet | 3,567                                    | 11,336   | 31.5%                   |
| Zone Rated Buses & Zone Rated Buses -Fleet  | 747                                      | 802  | 93.1%                   |
| PPT Buses & PPT Buses-Fleet                 | 4,503                                    | 11,118   | 40.5%                   |
| Garages Subject to Compulsory Law           | 3,358                                    | 12,363   | 27.2%                   |
| Garages Premises                            | 0  | 0  |                         |
| Van Pools                                   | 153                                      | 199  | 76.9%                   |
| Private Passenger Types - Non-Fleet         | 6,579                                    | 39,877   | 16.5%                   |
| Private Passenger Types - Fleet             | 1,219                                    | 24,906   | 4.9%                    |
| Taxi  | 417                                      | 1,953  | 21.4%                   |
| Limo  | 156                                      | 899  | 17.4%                   |
| Car Service                                 | 765                                      | 1,565  | 48.9%                   |
| Special Types & Motorcycles                 | 1,790                                    | 38,181   | 4.7%                    |
| Non-Owned, Special Rating & Gross Receipts  | 0  | 0  |                         |
| <b>Total</b>                                | <b>48,285</b>                            | <b>416,157</b>                                 | <b>11.6%</b>            |

Note : Excludes classes with exposures not reported on a car year basis (42,43,61,62,71,72)

Serving Carrier RFP - Supplemental Data  
 Exposure and Cession Rate by Commercial Class Type  
 Policy Year 2020 at December 2020

| <u>Class Type Group</u>                     | <u>Ceded<br/>PDL Exp<br/>CAR ID 4, 5</u> | <u>Total<br/>PDL Exp<br/>CAR ID 0, 1, 4, 5</u> | <u>Cession<br/>Rate</u> |
|---|--|--|-------------------------|
| Regular TTT & Regular TTT Fleet             | 19,379                                   | 272,401  | 7.1%                    |
| Zone Rated TTT & Zone Rated TTT Fleet       | 3,711                                    | 4,148  | 89.5%                   |
| Commercial Buses & Commercial Buses - Fleet | 3,657                                    | 11,469   | 31.9%                   |
| Zone Rated Buses & Zone Rated Buses -Fleet  | 261                                      | 298  | 87.6%                   |
| PPT Buses & PPT Buses-Fleet                 | 4,944                                    | 11,880   | 41.6%                   |
| Garages Subject to Compulsory Law           | 3,285                                    | 11,803   | 27.8%                   |
| Garages Premises                            | 0  | 0  |                         |
| Van Pools                                   | 138                                      | 174  | 79.3%                   |
| Private Passenger Types - Non-Fleet         | 4,039                                    | 37,616   | 10.7%                   |
| Private Passenger Types - Fleet             | 981                                      | 23,678   | 4.1%                    |
| Taxi  | 260                                      | 1,372  | 19.0%                   |
| Limo  | 113                                      | 611  | 18.5%                   |
| Car Service                                 | 554                                      | 1,267  | 43.7%                   |
| Special Types & Motorcycles                 | 1,780                                    | 25,416   | 7.0%                    |
| Non-Owned, Special Rating & Gross Receipts  | 0  | 0  |                         |
| <b>Total</b>                                | <b>43,102</b>                            | <b>402,133</b>                                 | <b>10.7%</b>            |

Note : Excludes classes with exposures not reported on a car year basis (42,43,61,62,71,72)

Serving Carrier RFP - Supplemental Data  
 Written Premium and Cession Rate by Commercial Class Type  
 Policy Year 2018 at December 2020

| <u>Class Type Group</u>                     | <u>Ceded<br/>Premium<br/>CAR ID 4, 5</u> | <u>Total<br/>Premium<br/>CAR ID 0, 1, 4, 5</u> | <u>Cession<br/>Rate</u> |
|---|--|--|-------------------------|
| Regular TTT & Regular TTT Fleet             | \$75,572,016                             | \$426,902,203                                  | 17.7%                   |
| Zone Rated TTT & Zone Rated TTT Fleet       | 19,456,717                               | 21,287,760                                     | 91.4%                   |
| Commercial Buses & Commercial Buses - Fleet | 18,272,962                               | 37,420,277                                     | 48.8%                   |
| Zone Rated Buses & Zone Rated Buses -Fleet  | 10,675,564                               | 11,169,075                                     | 95.6%                   |
| PPT Buses & PPT Buses-Fleet                 | 17,693,149                               | 33,952,009                                     | 52.1%                   |
| Garages Subject to Compulsory Law           | 11,007,973                               | 39,869,093                                     | 27.6%                   |
| Garages Premises                            | 77,033                                   | 2,349,547                                      | 3.3%                    |
| Van Pools                                   | 807,562                                  | 979,892  | 82.4%                   |
| Private Passenger Types - Non-Fleet         | 17,692,311                               | 72,153,724                                     | 24.5%                   |
| Private Passenger Types - Fleet             | 4,421,736                                | 42,875,396                                     | 10.3%                   |
| Taxi  | 3,736,972                                | 12,566,241                                     | 29.7%                   |
| Limo  | 937,620                                  | 4,397,989                                      | 21.3%                   |
| Car Service                                 | 4,796,196                                | 8,566,670                                      | 56.0%                   |
| Special Types & Motorcycles                 | 7,077,035                                | 37,196,394                                     | 19.0%                   |
| Non-Owned, Special Rating & Gross Receipts  | 3,686,562                                | 143,462,750                                    | 2.6%                    |
| <b>Total</b>                                | <b>\$195,911,408</b>                     | <b>\$895,149,020</b>                           | <b>21.9%</b>            |

Serving Carrier RFP - Supplemental Data  
 Written Premium and Cession Rate by Commercial Class Type  
 Policy Year 2019 at December 2020

| <u>Class Type Group</u>                     | <u>Ceded<br/>Premium<br/>CAR ID 4, 5</u> | <u>Total<br/>Premium<br/>CAR ID 0, 1, 4, 5</u> | <u>Cession<br/>Rate</u> |
|---|--|--|-------------------------|
| Regular TTT & Regular TTT Fleet             | \$81,073,583                             | \$457,888,063                                  | 17.7%                   |
| Zone Rated TTT & Zone Rated TTT Fleet       | 20,524,791                               | 22,428,445                                     | 91.5%                   |
| Commercial Buses & Commercial Buses - Fleet | 16,251,643                               | 36,596,230                                     | 44.4%                   |
| Zone Rated Buses & Zone Rated Buses -Fleet  | 8,288,604                                | 8,837,391                                      | 93.8%                   |
| PPT Buses & PPT Buses-Fleet                 | 17,876,857                               | 35,523,780                                     | 50.3%                   |
| Garages Subject to Compulsory Law           | 11,120,019                               | 40,777,160                                     | 27.3%                   |
| Garages Premises                            | 66,559                                   | 2,228,986                                      | 3.0%                    |
| Van Pools                                   | 753,590                                  | 949,492  | 79.4%                   |
| Private Passenger Types - Non-Fleet         | 12,713,719                               | 70,840,596                                     | 17.9%                   |
| Private Passenger Types - Fleet             | 4,366,642                                | 44,483,583                                     | 9.8%                    |
| Taxi  | 2,731,244                                | 10,364,365                                     | 26.4%                   |
| Limo  | 720,440                                  | 3,508,640                                      | 20.5%                   |
| Car Service                                 | 3,876,859                                | 7,848,042                                      | 49.4%                   |
| Special Types & Motorcycles                 | 7,047,586                                | 40,293,896                                     | 17.5%                   |
| Non-Owned, Special Rating & Gross Receipts  | 3,000,936                                | 152,774,819                                    | 2.0%                    |
| <b>Total</b>                                | <b>\$190,413,072</b>                     | <b>\$935,343,488</b>                           | <b>20.4%</b>            |

Serving Carrier RFP - Supplemental Data  
 Written Premium and Cession Rate by Commercial Class Type  
 Policy Year 2020 at December 2020

| <u>Class Type Group</u>                     | <u>Ceded<br/>Premium<br/>CAR ID 4, 5</u> | <u>Total<br/>Premium<br/>CAR ID 0, 1, 4, 5</u> | <u>Cession<br/>Rate</u> |
|---|--|--|-------------------------|
| Regular TTT & Regular TTT Fleet             | \$81,508,833                             | \$485,913,796                                  | 16.8%                   |
| Zone Rated TTT & Zone Rated TTT Fleet       | 22,085,628                               | 23,915,551                                     | 92.3%                   |
| Commercial Buses & Commercial Buses - Fleet | 14,632,632                               | 34,626,689                                     | 42.3%                   |
| Zone Rated Buses & Zone Rated Buses -Fleet  | 2,727,816                                | 2,908,107                                      | 93.8%                   |
| PPT Buses & PPT Buses-Fleet                 | 16,724,754                               | 35,963,334                                     | 46.5%                   |
| Garages Subject to Compulsory Law           | 11,185,549                               | 41,998,144                                     | 26.6%                   |
| Garages Premises                            | 60,957                                   | 2,236,956                                      | 2.7%                    |
| Van Pools                                   | 716,472                                  | 883,687  | 81.1%                   |
| Private Passenger Types - Non-Fleet         | 8,826,711                                | 70,441,217                                     | 12.5%                   |
| Private Passenger Types - Fleet             | 3,738,565                                | 43,370,242                                     | 8.6%                    |
| Taxi  | 1,649,847                                | 6,807,829                                      | 24.2%                   |
| Limo  | 474,223                                  | 2,278,394                                      | 20.8%                   |
| Car Service                                 | 2,633,370                                | 5,987,488                                      | 44.0%                   |
| Special Types & Motorcycles                 | 7,152,116                                | 40,326,568                                     | 17.7%                   |
| Non-Owned, Special Rating & Gross Receipts  | 3,147,231                                | 154,618,561                                    | 2.0%                    |
| <b>Total</b>                                | <b>\$177,264,704</b>                     | <b>\$952,276,563</b>                           | <b>18.6%</b>            |



Serving Carrier RFP - Supplemental Data  
 Incurred Loss Ratio by Commercial Class Type  
 Policy Year 2018 at 36 months

| <u>Class Type Group</u>                     | Incurred<br>Loss<br><u>CAR ID 4, 5</u> | Earned<br>Premium<br><u>CAR ID 4, 5</u> | Loss<br><u>Ratio</u> |
|---|--|---|----------------------|
| Regular TTT & Regular TTT Fleet             | \$51,529,413                           | \$75,572,016                            | 68.2%                |
| Zone Rated TTT & Zone Rated TTT Fleet       | 16,192,711                             | 19,456,717                              | 83.2%                |
| Commercial Buses & Commercial Buses - Fleet | 8,420,785                              | 18,272,962                              | 46.1%                |
| Zone Rated Buses & Zone Rated Buses -Fleet  | 35,318,288                             | 10,675,564                              | 330.8%               |
| PPT Buses & PPT Buses-Fleet                 | 13,758,882                             | 17,693,149                              | 77.8%                |
| Garages Subject to Compulsory Law           | 10,468,828                             | 11,007,973                              | 95.1%                |
| Garages Premises                            | 219,615                                | 77,033                                  | 285.1%               |
| Van Pools                                   | 566,517                                | 807,562                                 | 70.2%                |
| Private Passenger Types - Non-Fleet         | 21,687,531                             | 17,692,311                              | 122.6%               |
| Private Passenger Types - Fleet             | 2,231,961                              | 4,421,736                               | 50.5%                |
| Taxi  | 2,615,662                              | 3,736,972                               | 70.0%                |
| Limo  | 2,337,787                              | 3,771,254                               | 62.0%                |
| Car Service                                 | 1,558,949                              | 1,962,562                               | 79.4%                |
| Special Types & Motorcycles                 | 3,132,992                              | 7,077,035                               | 44.3%                |
| Non-Owned, Special Rating & Gross Receipts  | 6,108,916                              | 3,686,562                               | 165.7%               |
| <b>Total</b>                                | <b>\$176,148,837</b>                   | <b>\$195,911,408</b>                    | <b>89.9%</b>         |

Serving Carrier RFP - Supplemental Data  
 Incurred Loss Ratio by Commercial Class Type  
 Policy Year 2019 at 24 months

| <u>Class Type Group</u>                     | Incurred<br>Loss<br><u>CAR ID 4, 5</u> | Earned<br>Premium<br><u>CAR ID 4, 5</u> | Loss<br><u>Ratio</u> |
|---|--|---|----------------------|
| Regular TTT & Regular TTT Fleet             | \$51,308,920                           | \$81,073,583                            | 63.3%                |
| Zone Rated TTT & Zone Rated TTT Fleet       | 14,855,177                             | 20,524,791                              | 72.4%                |
| Commercial Buses & Commercial Buses - Fleet | 4,788,172                              | 16,251,643                              | 29.5%                |
| Zone Rated Buses & Zone Rated Buses -Fleet  | 12,082,852                             | 8,288,604                               | 145.8%               |
| PPT Buses & PPT Buses-Fleet                 | 11,032,876                             | 17,876,857                              | 61.7%                |
| Garages Subject to Compulsory Law           | 7,064,566                              | 11,120,019                              | 63.5%                |
| Garages Premises                            | 5,839                                  | 66,559                                  | 8.8%                 |
| Van Pools                                   | 222,927                                | 753,590                                 | 29.6%                |
| Private Passenger Types - Non-Fleet         | 12,420,090                             | 12,713,719                              | 97.7%                |
| Private Passenger Types - Fleet             | 1,279,034                              | 4,366,642                               | 29.3%                |
| Taxi  | 1,731,195                              | 2,731,244                               | 63.4%                |
| Limo  | 1,076,917                              | 2,659,506                               | 40.5%                |
| Car Service                                 | 897,553                                | 1,937,793                               | 46.3%                |
| Special Types & Motorcycles                 | 2,771,551                              | 7,047,586                               | 39.3%                |
| Non-Owned, Special Rating & Gross Receipts  | 2,193,182                              | 3,000,936                               | 73.1%                |
| <b>Total</b>                                | <b>\$123,730,851</b>                   | <b>\$190,413,072</b>                    | <b>65.0%</b>         |

Serving Carrier RFP - Supplemental Data  
 Incurred Loss Ratio by Commercial Class Type  
 Policy Year 2020 at 12 months

| <u>Class Type Group</u>                     | <u>Incurred<br/>Loss<br/>CAR ID 4, 5</u> | <u>Earned<br/>Premium<br/>CAR ID 4, 5</u> | <u>Loss<br/>Ratio</u> |
|---|--|---|-----------------------|
| Regular TTT & Regular TTT Fleet             | \$15,139,806                             | \$39,949,304                              | 37.9%                 |
| Zone Rated TTT & Zone Rated TTT Fleet       | 6,058,152                                | 10,395,249                                | 58.3%                 |
| Commercial Buses & Commercial Buses - Fleet | 769,164                                  | 6,373,826                                 | 12.1%                 |
| Zone Rated Buses & Zone Rated Buses -Fleet  | 96,105                                   | 1,652,721                                 | 5.8%                  |
| PPT Buses & PPT Buses-Fleet                 | 2,377,403                                | 7,048,075                                 | 33.7%                 |
| Garages Subject to Compulsory Law           | 1,767,729                                | 5,585,540                                 | 31.6%                 |
| Garages Premises                            | 0  | 31,762                                    | 0.0%                  |
| Van Pools                                   | 58,717                                   | 317,918                                   | 18.5%                 |
| Private Passenger Types - Non-Fleet         | 2,892,203                                | 4,716,410                                 | 61.3%                 |
| Private Passenger Types - Fleet             | 317,515                                  | 1,711,977                                 | 18.5%                 |
| Taxi  | 261,113                                  | 676,507                                   | 38.6%                 |
| Limo  | 305,270                                  | 266,094                                   | 114.7%                |
| Car Service                                 | 564,236                                  | 1,263,879                                 | 44.6%                 |
| Special Types & Motorcycles                 | 1,108,587                                | 3,727,670                                 | 29.7%                 |
| Non-Owned, Special Rating & Gross Receipts  | 247,830                                  | 1,543,938                                 | 16.1%                 |
| <b>Total</b>                                | <b>\$31,963,830</b>                      | <b>\$85,260,870</b>                       | <b>37.5%</b>          |

Serving Carrier RFP - Supplemental Data  
Frequency (per 100) - Data by Class Type (Car Id's 4, 5)  
Policy Year 2018 at 36 mos.

| Class Type Group                            | BI            | NF            | PDL           | Coll          | OTC           | BI           | NF          | PDL          | Coll         | OTC          | BI          | NF          | PDL          | Coll         | OTC          |
|---|---------------|---------------|---------------|---------------|---------------|--------------|-------------|--------------|--------------|--------------|-------------|-------------|--------------|--------------|--------------|
|   | Earn          | Earn          | Earn          | Earn          | Earn          | Inc.         | Inc.        | Inc.         | Paid         | Paid         |             |             |              |              |              |
|   | <u>Exp</u>    | <u>Exp</u>    | <u>Exp</u>    | <u>Exp</u>    | <u>Exp</u>    | <u>Cnts</u>  | <u>Cnts</u> | <u>Cnts</u>  | <u>Cnts</u>  | <u>Cnts</u>  |             |             |              |              |              |
| Regular TTT & Regular TTT Fleet             | 22,529        | 22,518        | 22,503        | 17,577        | 18,684        | 618          | 82          | 2,850        | 1,080        | 2,278        | 2.74        | 0.36        | 12.67        | 6.14         | 12.19        |
| Zone Rated TTT & Zone Rated TTT Fleet       | 3,951         | 3,954         | 3,956         | 2,908         | 2,960         | 137          | 19          | 501          | 219          | 286          | 3.47        | 0.48        | 12.66        | 7.53         | 9.66         |
| Commercial Buses & Commercial Buses - Fleet | 3,885         | 3,864         | 3,884         | 3,220         | 3,400         | 122          | 102         | 485          | 161          | 185          | 3.14        | 2.64        | 12.49        | 5.00         | 5.44         |
| Zone Rated Buses & Zone Rated Buses -Fleet  | 1,194         | 1,195         | 1,194         | 937           | 1,052         | 242          | 148         | 210          | 31           | 47           | 20.26       | 12.39       | 17.58        | 3.31         | 4.47         |
| PPT Buses & PPT Buses-Fleet                 | 4,508         | 4,462         | 4,508         | 3,361         | 3,524         | 364          | 199         | 836          | 453          | 542          | 8.07        | 4.46        | 18.54        | 13.48        | 15.38        |
| Garages Subject to Compulsory Law           | 3,519         | 3,499         | 3,518         | 0             | 0             | 109          | 27          | 443          | 813          | 582          | 3.10        | 0.77        | 12.59        |              |              |
| Garages Premises                            | 0             | 0             | 0             | 0             | 0             | 3            | 0           | 9            | 0            | 0            |             |             |              |              |              |
| Van Pools                                   | 188           | 189           | 188           | 171           | 180           | 4            | 2           | 26           | 15           | 44           | 2.12        | 1.06        | 13.80        | 8.79         | 24.44        |
| Private Passenger Types - Non-Fleet         | 10,345        | 10,345        | 10,344        | 8,511         | 8,699         | 381          | 211         | 1,253        | 1,607        | 1,907        | 3.68        | 2.04        | 12.11        | 18.88        | 21.92        |
| Private Passenger Types - Fleet             | 1,301         | 1,310         | 1,301         | 1,087         | 1,147         | 37           | 16          | 101          | 100          | 112          | 2.84        | 1.22        | 7.77         | 9.20         | 9.77         |
| Taxi  | 555           | 561           | 555           | 1             | 3             | 113          | 82          | 245          | 0            | 0            | 20.35       | 14.63       | 44.13        | 0.00         | 0.00         |
| Limo  | 194           | 197           | 197           | 121           | 127           | 8            | 8           | 45           | 35           | 25           | 4.12        | 4.06        | 22.84        | 28.93        | 19.69        |
| Car Service                                 | 967           | 969           | 968           | 317           | 359           | 122          | 68          | 276          | 61           | 60           | 12.62       | 7.02        | 28.51        | 19.24        | 16.71        |
| Special Types & Motorcycles                 | 2,499         | 2,505         | 2,020         | 1,215         | 1,320         | 59           | 33          | 186          | 102          | 107          | 2.36        | 1.32        | 9.21         | 8.39         | 8.11         |
| Non-Owned, Special Rating & Gross Receipts  | 0             | 0             | 0             | 0             | 0             | 33           | 1           | 154          | 22           | 6            |             |             |              |              |              |
| <b>Total</b>                                | <b>55,637</b> | <b>55,568</b> | <b>55,138</b> | <b>39,425</b> | <b>41,454</b> | <b>2,352</b> | <b>998</b>  | <b>7,620</b> | <b>4,699</b> | <b>6,181</b> | <b>4.23</b> | <b>1.80</b> | <b>13.82</b> | <b>11.92</b> | <b>14.91</b> |

Serving Carrier RFP - Supplemental Data  
 Frequency (per 100) - Data by Class Type (Car Id's 4, 5)  
 Policy Year 2019 at 24 mos.

| Class Type Group                            | BI            | NF            | PDL           | Coll          | OTC           | BI           | NF          | PDL          | Coll         | OTC          |             |             |              |             |              |
|---|---------------|---------------|---------------|---------------|---------------|--------------|-------------|--------------|--------------|--------------|-------------|-------------|--------------|-------------|--------------|
|   | Earn          | Earn          | Earn          | Earn          | Earn          | Inc.         | Inc.        | Inc.         | Paid         | Paid         | BI          | NF          | PDL          | Coll        | OTC          |
|   | <u>Exp</u>    | <u>Exp</u>    | <u>Exp</u>    | <u>Exp</u>    | <u>Exp</u>    | <u>Cnts</u>  | <u>Cnts</u> | <u>Cnts</u>  | <u>Cnts</u>  | <u>Cnts</u>  | <u>Freq</u> | <u>Freq</u> | <u>Freq</u>  | <u>Freq</u> | <u>Freq</u>  |
| Regular TTT & Regular TTT Fleet             | 21,017        | 21,009        | 21,013        | 16,875        | 17,910        | 501          | 64          | 2,534        | 948          | 1,771        | 2.38        | 0.30        | 12.06        | 5.62        | 9.89         |
| Zone Rated TTT & Zone Rated TTT Fleet       | 4,012         | 3,999         | 4,018         | 3,183         | 3,236         | 122          | 11          | 469          | 215          | 307          | 3.04        | 0.28        | 11.67        | 6.75        | 9.49         |
| Commercial Buses & Commercial Buses - Fleet | 3,567         | 3,563         | 3,567         | 1,982         | 2,192         | 82           | 64          | 308          | 71           | 117          | 2.30        | 1.80        | 8.64         | 3.58        | 5.34         |
| Zone Rated Buses & Zone Rated Buses -Fleet  | 747           | 748           | 747           | 579           | 678           | 64           | 38          | 99           | 30           | 22           | 8.57        | 5.08        | 13.26        | 5.18        | 3.25         |
| PPT Buses & PPT Buses-Fleet                 | 4,502         | 4,500         | 4,502         | 2,586         | 2,808         | 222          | 156         | 558          | 340          | 402          | 4.93        | 3.47        | 12.39        | 13.15       | 14.31        |
| Garages Subject to Compulsory Law           | 3,359         | 3,330         | 3,358         | 0             | 0             | 91           | 14          | 340          | 494          | 354          | 2.71        | 0.42        | 10.12        |             |              |
| Garages Premises                            | 0             | 0             | 0             | 0             | 0             | 0            | 0           | 1            | 0            | 0            |             |             |              |             |              |
| Van Pools                                   | 152           | 153           | 153           | 138           | 148           | 5            | 5           | 16           | 13           | 39           | 3.28        | 3.26        | 10.45        | 9.44        | 26.37        |
| Private Passenger Types - Non-Fleet         | 6,577         | 6,574         | 6,579         | 5,464         | 5,611         | 249          | 128         | 651          | 830          | 937          | 3.79        | 1.95        | 9.90         | 15.19       | 16.70        |
| Private Passenger Types - Fleet             | 1,217         | 1,219         | 1,219         | 990           | 1,057         | 17           | 9           | 83           | 76           | 108          | 1.40        | 0.74        | 6.81         | 7.68        | 10.22        |
| Taxi  | 417           | 410           | 418           | 1             | 2             | 65           | 57          | 170          | 0            | 0            | 15.59       | 13.91       | 40.67        | 0.00        | 0.00         |
| Limo  | 156           | 156           | 156           | 83            | 96            | 6            | 6           | 16           | 13           | 7            | 3.85        | 3.85        | 10.26        | 15.66       | 7.29         |
| Car Service                                 | 760           | 770           | 765           | 225           | 254           | 52           | 41          | 176          | 31           | 32           | 6.84        | 5.32        | 23.01        | 13.78       | 12.60        |
| Special Types & Motorcycles                 | 2,240         | 2,244         | 1,790         | 991           | 1,101         | 56           | 33          | 152          | 76           | 108          | 2.50        | 1.47        | 8.49         | 7.67        | 9.81         |
| Non-Owned, Special Rating & Gross Receipts  | 0             | 0             | 0             | 0             | 0             | 24           | 0           | 73           | 18           | 139          |             |             |              |             |              |
| <b>Total</b>                                | <b>48,722</b> | <b>48,675</b> | <b>48,285</b> | <b>33,096</b> | <b>35,093</b> | <b>1,556</b> | <b>626</b>  | <b>5,646</b> | <b>3,155</b> | <b>4,343</b> | <b>3.19</b> | <b>1.29</b> | <b>11.69</b> | <b>9.53</b> | <b>12.38</b> |

Serving Carrier RFP - Supplemental Data  
 Frequency (per 100) - Data by Class Type (Car Id's 4, 5)  
 Policy Year 2020 at 12 mos.

| Class Type Group                            | BI            | NF            | PDL           | Coll          | OTC           | BI          | NF          | PDL          | Coll        | OTC          | BI          | NF          | PDL         | Coll        | OTC         |
|---|---------------|---------------|---------------|---------------|---------------|-------------|-------------|--------------|-------------|--------------|-------------|-------------|-------------|-------------|-------------|
|   | Earn          | Earn          | Earn          | Earn          | Earn          | Inc.        | Inc.        | Inc.         | Paid        | Paid         |             |             |             |             |             |
|   | <u>Exp</u>    | <u>Exp</u>    | <u>Exp</u>    | <u>Exp</u>    | <u>Exp</u>    | <u>Cnts</u> | <u>Cnts</u> | <u>Cnts</u>  | <u>Cnts</u> | <u>Cnts</u>  |             |             |             |             |             |
| Regular TTT & Regular TTT Fleet             | 9,719         | 9,718         | 9,716         | 7,855         | 8,328         | 192         | 32          | 947          | 366         | 636          | 1.98        | 0.33        | 9.75        | 4.66        | 7.64        |
| Zone Rated TTT & Zone Rated TTT Fleet       | 1,908         | 1,906         | 1,908         | 1,505         | 1,525         | 70          | 13          | 201          | 94          | 106          | 3.67        | 0.68        | 10.54       | 6.25        | 6.95        |
| Commercial Buses & Commercial Buses - Fleet | 1,290         | 1,290         | 1,290         | 824           | 993           | 25          | 19          | 60           | 26          | 28           | 1.94        | 1.47        | 4.65        | 3.15        | 2.82        |
| Zone Rated Buses & Zone Rated Buses -Fleet  | 172           | 172           | 172           | 138           | 161           | 3           | 0           | 8            | 0           | 1            | 1.75        | 0.00        | 4.66        | 0.00        | 0.62        |
| PPT Buses & PPT Buses-Fleet                 | 1,817         | 1,815         | 1,817         | 962           | 1,132         | 53          | 48          | 135          | 71          | 106          | 2.92        | 2.64        | 7.43        | 7.38        | 9.36        |
| Garages Subject to Compulsory Law           | 1,716         | 1,705         | 1,716         | 0             | 0             | 38          | 15          | 133          | 54          | 56           | 2.21        | 0.88        | 7.75        |             |             |
| Garages Premises                            | 0             | 0             | 0             | 0             | 0             | 0           | 0           | 0            | 0           | 0            |             |             |             |             |             |
| Van Pools                                   | 61            | 58            | 61            | 49            | 56            | 3           | 0           | 6            | 3           | 7            | 4.88        | 0.00        | 9.77        | 6.18        | 12.43       |
| Private Passenger Types - Non-Fleet         | 2,188         | 2,186         | 2,188         | 1,836         | 1,895         | 43          | 33          | 135          | 206         | 223          | 1.97        | 1.51        | 6.17        | 11.22       | 11.77       |
| Private Passenger Types - Fleet             | 460           | 460           | 460           | 377           | 406           | 6           | 4           | 21           | 23          | 28           | 1.30        | 0.87        | 4.56        | 6.10        | 6.90        |
| Taxi  | 106           | 106           | 106           | 0             | 1             | 12          | 9           | 25           | 0           | 0            | 11.34       | 8.50        | 23.60       | 0.00        | 0.00        |
| Limo  | 209           | 210           | 210           | 77            | 85            | 6           | 7           | 3            | 4           | 8            | 2.87        | 3.33        | 1.43        | 5.19        | 9.41        |
| Car Service                                 | 126           | 133           | 133           | 17            | 21            | 23          | 17          | 43           | 11          | 4            | 18.25       | 12.78       | 32.33       | 64.71       | 19.05       |
| Special Types & Motorcycles                 | 995           | 995           | 957           | 498           | 568           | 26          | 9           | 72           | 36          | 36           | 2.61        | 0.90        | 7.52        | 7.23        | 6.34        |
| Non-Owned, Special Rating & Gross Receipts  | 0             | 0             | 0             | 0             | 0             | 2           | 0           | 13           | 10          | 57           |             |             |             |             |             |
| <b>Total</b>                                | <b>20,766</b> | <b>20,753</b> | <b>20,733</b> | <b>14,137</b> | <b>15,172</b> | <b>502</b>  | <b>206</b>  | <b>1,802</b> | <b>904</b>  | <b>1,296</b> | <b>2.42</b> | <b>0.99</b> | <b>8.69</b> | <b>6.39</b> | <b>8.54</b> |

Serving Carrier RFP - Supplemental Data  
 Severity Data by Class Type (Car Id's 4, 5)  
 Policy Year 2018 at 36 mos.

| <u>Class Type Group</u>                     | BI                  | NF                 | PDL                 | Coll                | OTC                 | BI           | NF          | PDL          | Coll         | OTC          | BI              | NF              | PDL             | Coll            | OTC             |
|---|---------------------|--------------------|---------------------|---------------------|---------------------|--------------|-------------|--------------|--------------|--------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|   | Inc                 | Inc                | Inc                 | Paid                | Paid                | Inc.         | Inc.        | Inc.         | Paid         | Paid         |                 |                 |                 |                 |                 |
|   | <u>Loss</u>         | <u>Loss</u>        | <u>Loss</u>         | <u>Loss</u>         | <u>Loss</u>         | <u>Cnts</u>  | <u>Cnts</u> | <u>Cnts</u>  | <u>Cnts</u>  | <u>Cnts</u>  | <u>Severity</u> | <u>Severity</u> | <u>Severity</u> | <u>Severity</u> | <u>Severity</u> |
| Regular TTT & Regular TTT Fleet             | \$21,903,225        | \$435,218          | \$14,941,436        | \$10,585,597        | \$3,663,937         | 618          | 82          | 2,850        | 1,080        | 2,278        | \$35,442        | \$5,308         | \$5,243         | \$9,801         | \$1,608         |
| Zone Rated TTT & Zone Rated TTT Fleet       | 7,586,872           | 128,382            | 3,675,243           | 3,747,179           | 1,055,035           | 137          | 19          | 501          | 219          | 286          | 55,379          | 6,757           | 7,336           | 17,110          | 3,689           |
| Commercial Buses & Commercial Buses - Fleet | 5,654,930           | 321,985            | 1,451,755           | 830,306             | 161,809             | 122          | 102         | 485          | 161          | 185          | 46,352          | 3,157           | 2,993           | 5,157           | 875             |
| Zone Rated Buses & Zone Rated Buses -Fleet  | 30,740,743          | 1,907,391          | 1,030,158           | 764,889             | 875,107             | 242          | 148         | 210          | 31           | 47           | 127,028         | 12,888          | 4,906           | 24,674          | 18,619          |
| PPT Buses & PPT Buses-Fleet                 | 7,782,905           | 979,024            | 2,943,622           | 1,682,900           | 370,431             | 364          | 199         | 836          | 453          | 542          | 21,382          | 4,920           | 3,521           | 3,715           | 683             |
| Garages Subject to Compulsory Law           | 5,420,090           | 129,531            | 2,020,123           | 1,833,558           | 1,065,526           | 109          | 27          | 443          | 813          | 582          | 49,726          | 4,797           | 4,560           | 2,255           | 1,831           |
| Garages Premises                            | 200,500             | 0                  | 19,115              | 0                   | 0                   | 3            | 0           | 9            | 0            | 0            | 66,833          |                 | 2,124           |                 |                 |
| Van Pools                                   | 375,504             | 8,020              | 81,857              | 74,901              | 26,235              | 4            | 2           | 26           | 15           | 44           | 93,876          | 4,010           | 3,148           | 4,993           | 596             |
| Private Passenger Types - Non-Fleet         | 6,032,397           | 947,993            | 4,976,800           | 7,271,917           | 2,458,424           | 381          | 211         | 1,253        | 1,607        | 1,907        | 15,833          | 4,493           | 3,972           | 4,525           | 1,289           |
| Private Passenger Types - Fleet             | 1,006,160           | 75,680             | 423,028             | 601,427             | 125,666             | 37           | 16          | 101          | 100          | 112          | 27,194          | 4,730           | 4,188           | 6,014           | 1,122           |
| Taxi  | 1,322,992           | 445,342            | 847,328             | 0                   | 0                   | 113          | 82          | 245          | 0            | 0            | 11,708          | 5,431           | 3,458           |                 |                 |
| Limo  | 232,814             | 37,206             | 144,582             | 144,763             | 84,105              | 8            | 8           | 45           | 35           | 25           | 29,102          | 4,651           | 3,213           | 4,136           | 3,364           |
| Car Service                                 | 1,482,216           | 345,850            | 1,097,342           | 309,853             | 18,005              | 122          | 68          | 276          | 61           | 60           | 12,149          | 5,086           | 3,976           | 5,080           | 300             |
| Special Types & Motorcycles                 | 1,462,328           | 172,817            | 926,115             | 482,048             | 89,684              | 59           | 33          | 186          | 102          | 107          | 24,785          | 5,237           | 4,979           | 4,726           | 838             |
| Non-Owned, Special Rating & Gross Receipts  | 5,119,330           | 8,168              | 682,838             | 276,337             | 22,243              | 33           | 1           | 154          | 22           | 6            | 155,131         | 8,168           | 4,434           | 12,561          | 3,707           |
| <b>Total</b>                                | <b>\$96,323,006</b> | <b>\$5,942,607</b> | <b>\$35,261,342</b> | <b>\$28,605,675</b> | <b>\$10,016,207</b> | <b>2,352</b> | <b>998</b>  | <b>7,620</b> | <b>4,699</b> | <b>6,181</b> | <b>\$40,954</b> | <b>\$5,955</b>  | <b>\$4,627</b>  | <b>\$6,088</b>  | <b>\$1,620</b>  |

Serving Carrier RFP - Supplemental Data  
 Severity Data by Class Type (Car Id's 4, 5)  
 Policy Year 2019 at 24 mos.

| <u>Class Type Group</u>                     | BI                  | NF                 | PDL                 | Coll                | OTC                | BI           | NF          | PDL          | Coll         | OTC          | BI              | NF              | PDL             | Coll            | OTC             |
|---|---------------------|--------------------|---------------------|---------------------|--------------------|--------------|-------------|--------------|--------------|--------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|   | Inc                 | Inc                | Inc                 | Paid                | Paid               | Inc.         | Inc.        | Inc.         | Paid         | Paid         |                 |                 |                 |                 |                 |
|   | <u>Loss</u>         | <u>Loss</u>        | <u>Loss</u>         | <u>Loss</u>         | <u>Loss</u>        | <u>Cnts</u>  | <u>Cnts</u> | <u>Cnts</u>  | <u>Cnts</u>  | <u>Cnts</u>  | <u>Severity</u> | <u>Severity</u> | <u>Severity</u> | <u>Severity</u> | <u>Severity</u> |
| Regular TTT & Regular TTT Fleet             | \$21,250,761        | \$295,864          | \$16,162,834        | \$10,775,256        | \$2,824,205        | 501          | 64          | 2,534        | 948          | 1,771        | \$42,417        | \$4,623         | \$6,378         | \$11,366        | \$1,595         |
| Zone Rated TTT & Zone Rated TTT Fleet       | 7,420,931           | 51,310             | 3,389,712           | 3,299,716           | 693,508            | 122          | 11          | 469          | 215          | 307          | 60,827          | 4,665           | 7,228           | 15,348          | 2,259           |
| Commercial Buses & Commercial Buses - Fleet | 2,998,079           | 352,377            | 992,413             | 326,128             | 119,175            | 82           | 64          | 308          | 71           | 117          | 36,562          | 5,506           | 3,222           | 4,593           | 1,019           |
| Zone Rated Buses & Zone Rated Buses -Fleet  | 10,657,631          | 475,498            | 597,962             | 250,547             | 101,214            | 64           | 38          | 99           | 30           | 22           | 166,525         | 12,513          | 6,040           | 8,352           | 4,601           |
| PPT Buses & PPT Buses-Fleet                 | 6,562,083           | 732,456            | 2,228,374           | 1,230,963           | 279,000            | 222          | 156         | 558          | 340          | 402          | 29,559          | 4,695           | 3,994           | 3,620           | 694             |
| Garages Subject to Compulsory Law           | 3,105,191           | 54,744             | 1,626,968           | 1,532,647           | 745,016            | 91           | 14          | 340          | 494          | 354          | 34,123          | 3,910           | 4,785           | 3,103           | 2,105           |
| Garages Premises                            | 0                   | 0                  | 5,839               | 0                   | 0                  | 0            | 0           | 1            | 0            | 0            |                 |                 | 5,839           |                 |                 |
| Van Pools                                   | 50,604              | 24,325             | 52,270              | 70,206              | 25,522             | 5            | 5           | 16           | 13           | 39           | 10,121          | 4,865           | 3,267           | 5,400           | 654             |
| Private Passenger Types - Non-Fleet         | 3,590,653           | 557,738            | 2,857,357           | 4,350,681           | 1,063,661          | 249          | 128         | 651          | 830          | 937          | 14,420          | 4,357           | 4,389           | 5,242           | 1,135           |
| Private Passenger Types - Fleet             | 464,556             | 27,009             | 324,044             | 352,444             | 110,981            | 17           | 9           | 83           | 76           | 108          | 27,327          | 3,001           | 3,904           | 4,637           | 1,028           |
| Taxi  | 746,542             | 299,588            | 685,065             | 0                   | 0                  | 65           | 57          | 170          | 0            | 0            | 11,485          | 5,256           | 4,030           |                 |                 |
| Limo  | 85,702              | 26,352             | 39,909              | 38,840              | 3,915              | 6            | 6           | 16           | 13           | 7            | 14,284          | 4,392           | 2,494           | 2,988           | 559             |
| Car Service                                 | 652,694             | 213,452            | 705,377             | 185,108             | 23,121             | 52           | 41          | 176          | 31           | 32           | 12,552          | 5,206           | 4,008           | 5,971           | 723             |
| Special Types & Motorcycles                 | 1,546,201           | 141,965            | 582,686             | 406,144             | 94,555             | 56           | 33          | 152          | 76           | 108          | 27,611          | 4,302           | 3,833           | 5,344           | 876             |
| Non-Owned, Special Rating & Gross Receipts  | 1,209,855           | 0                  | 488,985             | 155,335             | 339,007            | 24           | 0           | 73           | 18           | 139          | 50,411          |                 | 6,698           | 8,630           | 2,439           |
| <b>Total</b>                                | <b>\$60,341,483</b> | <b>\$3,252,678</b> | <b>\$30,739,795</b> | <b>\$22,974,015</b> | <b>\$6,422,880</b> | <b>1,556</b> | <b>626</b>  | <b>5,646</b> | <b>3,155</b> | <b>4,343</b> | <b>\$38,780</b> | <b>\$5,196</b>  | <b>\$5,445</b>  | <b>\$7,282</b>  | <b>\$1,479</b>  |



Serving Carrier RFP - Supplemental Data  
Severity Data by Class Type (Car Id's 4, 5)  
Policy Year 2020 at 12 mos.

| <u>Class Type Group</u>                     | BI                  | NF               | PDL                | Coll               | OTC                | BI          | NF          | PDL          | Coll        | OTC          | BI              | NF              | PDL             | Coll            | OTC             |
|---|---------------------|------------------|--------------------|--------------------|--------------------|-------------|-------------|--------------|-------------|--------------|-----------------|-----------------|-----------------|-----------------|-----------------|
|   | Inc                 | Inc              | Inc                | Paid               | Paid               | Inc.        | Inc.        | Inc.         | Paid        | Paid         |                 |                 |                 |                 |                 |
|   | <u>Loss</u>         | <u>Loss</u>      | <u>Loss</u>        | <u>Loss</u>        | <u>Loss</u>        | <u>Cnts</u> | <u>Cnts</u> | <u>Cnts</u>  | <u>Cnts</u> | <u>Cnts</u>  | <u>Severity</u> | <u>Severity</u> | <u>Severity</u> | <u>Severity</u> | <u>Severity</u> |
| Regular TTT & Regular TTT Fleet             | \$5,300,181         | \$159,587        | \$4,943,501        | \$3,775,369        | \$961,168          | 192         | 32          | 947          | 366         | 636          | \$27,605        | \$4,987         | \$5,220         | \$10,315        | \$1,511         |
| Zone Rated TTT & Zone Rated TTT Fleet       | 3,114,919           | 119,274          | 1,142,089          | 1,336,121          | 345,749            | 70          | 13          | 201          | 94          | 106          | 44,499          | 9,175           | 5,682           | 14,214          | 3,262           |
| Commercial Buses & Commercial Buses - Fleet | 304,111             | 65,620           | 172,298            | 104,481            | 122,654            | 25          | 19          | 60           | 26          | 28           | 12,164          | 3,454           | 2,872           | 4,019           | 4,381           |
| Zone Rated Buses & Zone Rated Buses -Fleet  | 65,300              | 0                | 28,742             | 7                  | 2,056              | 3           | 0           | 8            | 0           | 1            | 21,767          |                 | 3,593           | #DIV/0!         | 2,056           |
| PPT Buses & PPT Buses-Fleet                 | 1,358,454           | 172,991          | 444,622            | 321,762            | 79,574             | 53          | 48          | 135          | 71          | 106          | 25,631          | 3,604           | 3,293           | 4,532           | 751             |
| Garages Subject to Compulsory Law           | 701,167             | 59,712           | 627,894            | 213,266            | 165,690            | 38          | 15          | 133          | 54          | 56           | 18,452          | 3,981           | 4,721           | 3,949           | 2,959           |
| Garages Premises                            | 0                   | 0                | 0                  | 0                  | 0                  | 0           | 0           | 0            | 0           | 0            |                 |                 |                 |                 |                 |
| Van Pools                                   | 34,300              | 0                | 15,060             | 5,433              | 3,924              | 3           | 0           | 6            | 3           | 7            | 11,433          |                 | 2,510           | 1,811           | 561             |
| Private Passenger Types - Non-Fleet         | 625,232             | 117,310          | 577,731            | 1,266,727          | 305,203            | 43          | 33          | 135          | 206         | 223          | 14,540          | 3,555           | 4,279           | 6,149           | 1,369           |
| Private Passenger Types - Fleet             | 117,332             | 14,634           | 68,033             | 91,755             | 25,761             | 6           | 4           | 21           | 23          | 28           | 19,555          | 3,659           | 3,240           | 3,989           | 920             |
| Taxi  | 140,951             | 36,482           | 83,680             | 0                  | 0                  | 12          | 9           | 25           | 0           | 0            | 11,746          | 4,054           | 3,347           |                 |                 |
| Limo  | 142,710             | 39,075           | 19,677             | 99,726             | 4,082              | 6           | 7           | 3            | 4           | 8            | 23,785          | 5,582           | 6,559           | 24,932          | 510             |
| Car Service                                 | 277,049             | 74,156           | 163,776            | 47,605             | 1,650              | 23          | 17          | 43           | 11          | 4            | 12,046          | 4,362           | 3,809           | 4,328           | 413             |
| Special Types & Motorcycles                 | 360,278             | 31,723           | 245,752            | 417,545            | 53,289             | 26          | 9           | 72           | 36          | 36           | 13,857          | 3,525           | 3,413           | 11,598          | 1,480           |
| Non-Owned, Special Rating & Gross Receipts  | 19,600              | 0                | 91,279             | 36,655             | 100,296            | 2           | 0           | 13           | 10          | 57           | 9,800           |                 | 7,021           | 3,666           | 1,760           |
| <b>Total</b>                                | <b>\$12,561,584</b> | <b>\$890,564</b> | <b>\$8,624,134</b> | <b>\$7,716,452</b> | <b>\$2,171,096</b> | <b>502</b>  | <b>206</b>  | <b>1,802</b> | <b>904</b>  | <b>1,296</b> | <b>\$25,023</b> | <b>\$4,323</b>  | <b>\$4,786</b>  | <b>\$8,536</b>  | <b>\$1,675</b>  |

Commonwealth Automobile Reinsurers  
Commercial Ceded Exposures by Class Type and Limit  
Policy Year 2018  
Data Reported Through December, 2020

|            | TTT    | ZR TTT | AO Buses | ZR Buses | PPT Buses | Van Pools | Garages | PPT NF | PP Fleet | Special Types | Taxi | Limo | Car Services |
|------------|--------|--------|----------|----------|-----------|-----------|---------|--------|----------|---------------|------|------|--------------|
| <b>CSL</b> |        |        |          |          |           |           |         |        |          |               |      |      |              |
| 45,000     | 2      | 0      | 2        | 0        | 0         | 0         | 0       | 1      | 0        | 0             | 0    | 0    | 0            |
| 50,000     | 2      | 0      | 0        | 0        | 0         | 0         | 6       | 1      | 0        | 0             | 0    | 0    | 0            |
| 75,000     | 0      | 0      | 0        | 0        | 0         | 0         | 0       | 0      | 0        | 0             | 0    | 0    | 0            |
| 100,000    | 37     | 0      | 8        | 0        | 65        | 0         | 17      | 5      | 0        | 9             | 0    | 0    | 1            |
| 150,000    | 0      | 0      | 0        | 0        | 0         | 0         | 0       | 0      | 0        | 0             | 0    | 0    | 0            |
| 200,000    | 4      | 0      | 0        | 0        | 1         | 0         | 5       | 1      | 0        | 0             | 0    | 0    | 0            |
| 250,000    | 9      | 0      | 0        | 0        | 0         | 0         | 3       | 3      | 0        | 0             | 0    | 0    | 0            |
| 300,000    | 122    | 0      | 2        | 0        | 13        | 5         | 19      | 25     | 2        | 8             | 0    | 0    | 1            |
| 400,000    | 0      | (1)    | 0        | 0        | 1         | 0         | 1       | 0      | 0        | 0             | 0    | 0    | 0            |
| 500,000    | 408    | 5      | 65       | 7        | 402       | 1         | 65      | 122    | 43       | 35            | 0    | 1    | 26           |
| 750,000    | 172    | 15     | 1        | 0        | 3         | 0         | 38      | 7      | 2        | 5             | 0    | 0    | (0)          |
| 1,000,000  | 12,083 | 3,649  | 1,331    | 16       | 1,921     | 113       | 1,898   | 1,622  | 794      | 1,657         | 0    | 103  | 267          |
| 1,500,000  | 6      | 0      | 383      | 39       | 498       | 0         | 0       | 0      | 1        | 0             | 0    | 2    | 7            |
| 3,000,000  | 0      | 0      | 0        | 0        | 0         | 0         | 0       | 0      | 0        | 0             | 0    | 0    | 0            |
| 5,000,000  | 63     | 255    | 1,550    | 1,130    | 14        | 0         | 0       | 0      | 2        | 0             | 0    | 0    | 0            |
| 7,500,000  | 0      | 0      | 0        | 0        | 0         | 0         | 0       | 0      | 0        | 0             | 0    | 0    | 0            |
| Total      | 12,906 | 3,923  | 3,342    | 1,192    | 2,919     | 119       | 2,053   | 1,787  | 845      | 1,715         | 0    | 106  | 302          |

**BI Single Limit**

|                     |       |    |     |   |       |    |       |       |     |     |     |    |     |
|---------------------|-------|----|-----|---|-------|----|-------|-------|-----|-----|-----|----|-----|
| 20/40               | 26    | 0  | 1   | 0 | 2     | 0  | 3     | 12    | 0   | 7   | 0   | 0  | 0   |
| 20/40 w/optional BI | 2,534 | 3  | 71  | 0 | 252   | 7  | 257   | 3,388 | 117 | 181 | 380 | 11 | 300 |
| 20/50               | 445   | 1  | 0   | 0 | 0     | 0  | 4     | 950   | 11  | 9   | 7   | 1  | 18  |
| 25/60               | 5     | 0  | 0   | 0 | 0     | 0  | 1     | 11    | 0   | 0   | 0   | 0  | 0   |
| 25/50               | 523   | 1  | 8   | 0 | 8     | 5  | 47    | 416   | 13  | 20  | 9   | 2  | 16  |
| 30/70               | 1     | 0  | 0   | 0 | 0     | 0  | 0     | 0     | 0   | 0   | 0   | 0  | 0   |
| 35/80               | 295   | 0  | 10  | 0 | 0     | 1  | 11    | 185   | 19  | 3   | 0   | 0  | 3   |
| 50/100              | 1,640 | 0  | 56  | 0 | 54    | 6  | 224   | 1,211 | 66  | 65  | 46  | 23 | 48  |
| 100/300             | 2,992 | 16 | 252 | 2 | 311   | 23 | 639   | 1,685 | 142 | 279 | 85  | 26 | 136 |
| 250/500             | 898   | 3  | 84  | 1 | 747   | 20 | 204   | 582   | 78  | 101 | 29  | 3  | 102 |
| 500/500             | 52    | 0  | 7   | 0 | 10    | 0  | 33    | 42    | 1   | 17  | 0   | 0  | 0   |
| 500/1000            | 75    | 0  | 30  | 0 | 81    | 0  | 24    | 28    | 6   | 20  | 0   | 7  | 30  |
| 1000/1000           | 77    | 5  | 9   | 0 | 110   | 6  | 8     | 28    | 5   | 74  | 0   | 17 | 10  |
| All Other           | 53    | 0  | 16  | 0 | 15    | 3  | 13    | 20    | 0   | 8   | 0   | 1  | 0   |
| No BI               | 6     | 0  | 0   | 0 | 0     | 0  | 0     | 0     | 0   | 0   | 0   | 0  | 0   |
| Total               | 9,622 | 28 | 543 | 3 | 1,590 | 70 | 1,467 | 8,558 | 456 | 783 | 555 | 90 | 665 |

**PDL Single Limit**

|                            |       |    |     |   |       |    |       |       |     |     |     |    |     |
|----------------------------|-------|----|-----|---|-------|----|-------|-------|-----|-----|-----|----|-----|
| 5,000                      | 168   | 0  | 2   | 0 | 5     | 0  | 39    | 115   | 2   | 105 | 17  | 0  | 29  |
| 10,000                     | 10    | 0  | 3   | 0 | 0     | 0  | 10    | 8     | 0   | 2   | 6   | 0  | 15  |
| 15,000                     | 2     | 0  | 0   | 0 | 0     | 0  | 0     | 5     | 0   | 0   | 0   | 0  | 0   |
| 25,000                     | 61    | 0  | 1   | 0 | 1     | 0  | 23    | 115   | 1   | 4   | 1   | 0  | 0   |
| 35,000                     | 0     | 1  | 0   | 0 | 0     | 0  | 0     | 1     | 0   | 2   | 0   | 0  | 0   |
| 50,000                     | 177   | 1  | 18  | 0 | 30    | 3  | 55    | 605   | 5   | 27  | 524 | 3  | 98  |
| 100,000                    | 7,884 | 25 | 421 | 1 | 1,380 | 47 | 1,085 | 7,115 | 388 | 434 | 7   | 81 | 492 |
| 250,000                    | 1,018 | 0  | 74  | 2 | 142   | 18 | 188   | 501   | 51  | 109 | 0   | 6  | 20  |
| 500,000                    | 127   | 1  | 13  | 0 | 29    | 1  | 51    | 38    | 4   | 32  | 0   | 1  | 11  |
| 750,000                    | 2     | 0  | 0   | 0 | 0     | 0  | 0     | 1     | 0   | 0   | 0   | 0  | 0   |
| 1,000,000                  | 16    | 0  | 0   | 0 | 0     | 0  | 0     | 1     | 0   | 0   | 0   | 0  | 0   |
| All Other                  | 146   | 0  | 12  | 0 | 2     | 0  | 22    | 53    | 4   | 33  | 0   | 0  | 1   |
| Property Damage Deductible | 0     | 0  | 0   | 0 | 0     | 0  | 0     | 0     | 0   | 0   | 0   | 0  | 0   |
| Total                      | 9,612 | 28 | 543 | 3 | 1,590 | 70 | 1,471 | 8,557 | 456 | 747 | 555 | 91 | 666 |

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

Commonwealth Automobile Reinsurers  
Commercial Ceded Exposures by Class Type and Limit  
Policy Year 2018  
Data Reported Through December, 2020

|            | TTT    | ZR TTT | AO Buses | ZR Buses | PPT Buses | Van Pools | Garages | PPT NF | PP Fleet | Special Types | Taxi  | Limo   | Car Services |
|------------|--------|--------|----------|----------|-----------|-----------|---------|--------|----------|---------------|-------|--------|--------------|
| <b>CSL</b> |        |        |          |          |           |           |         |        |          |               |       |        |              |
| 45,000     | 0.02%  | 0.00%  | 0.07%    | 0.00%    | 0.00%     | 0.00%     | 0.00%   | 0.06%  | 0.00%    | 0.00%         | 0.00% | 0.00%  | 0.00%        |
| 50,000     | 0.02%  | 0.00%  | 0.00%    | 0.00%    | 0.01%     | 0.00%     | 0.29%   | 0.07%  | 0.01%    | 0.02%         | 0.00% | 0.00%  | 0.00%        |
| 75,000     | 0.00%  | 0.00%  | 0.00%    | 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%    | 2.24%     | 0.00%     | 0.81%   | 0.28%  | 0.03%    | 0.54%         | 0.00% | 0.00%  | 0.39%        |
| 150,000    | 0.00%  | 0.00%  | mm,      | 0.00%    | 0.00%     | 0.00%     | 0.00%   | 0.00%  | 0.00%    | 0.00%         | 0.00% | 0.00%  | 0.00%        |
| 200,000    | 0.03%  | 0.00%  | 0.00%    | 0.00%    | 0.03%     | 0.00%     | 0.24%   | 0.06%  | 0.00%    | 0.00%         | 0.00% | 0.00%  | 0.00%        |
| 250,000    | 0.07%  | 0.00%  | 0.00%    | 0.00%    | 0.00%     | 0.00%     | 0.14%   | 0.18%  | 0.00%    | 0.00%         | 0.00% | 0.00%  | 0.00%        |
| 300,000    | 0.94%  | 0.00%  | 0.07%    | 0.00%    | 0.44%     | 3.85%     | 0.93%   | 1.40%  | 0.21%    | 0.48%         | 0.00% | 0.00%  | 0.44%        |
| 400,000    | 0.00%  | -0.02% | 0.00%    | 0.00%    | 0.03%     | 0.00%     | 0.05%   | 0.00%  | 0.00%    | 0.00%         | 0.00% | 0.00%  | 0.00%        |
| 500,000    | 3.16%  | 0.12%  | 1.94%    | 0.57%    | 13.78%    | 0.91%     | 3.19%   | 6.83%  | 5.14%    | 2.05%         | 0.00% | 0.55%  | 8.56%        |
| 750,000    | 1.33%  | 0.37%  | 0.03%    | 0.00%    | 0.10%     | 0.00%     | 1.86%   | 0.36%  | 0.29%    | 0.31%         | 0.00% | 0.00%  | -0.03%       |
| 1,000,000  | 93.62% | 93.02% | 39.83%   | 1.34%    | 65.81%    | 95.23%    | 92.48%  | 90.76% | 93.94%   | 96.60%        | 0.00% | 97.40% | 88.41%       |
| 1,500,000  | 0.04%  | 0.00%  | 11.45%   | 3.28%    | 17.06%    | 0.00%     | 0.00%   | 0.00%  | 0.15%    | 0.00%         | 0.00% | 2.05%  | 2.24%        |
| 3,000,000  | 0.00%  | 0.01%  | 0.00%    | 0.00%    | 0.00%     | 0.00%     | 0.00%   | 0.00%  | 0.00%    | 0.00%         | 0.00% | 0.00%  | 0.00%        |
| 5,000,000  | 0.49%  | 6.50%  | 46.38%   | 94.82%   | 0.49%     | 0.00%     | 0.00%   | 0.00%  | 0.24%    | 0.00%         | 0.00% | 0.00%  | 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%         | 0.00% | 0.00%  | 0.00%        |

**BI Single Limit**

|                     |        |        |        |        |        |        |        |        |        |        |        |        |        |
|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 20/40               | 0.27%  | 0.00%  | 0.15%  | 0.00%  | 0.12%  | 0.00%  | 0.20%  | 0.14%  | 0.09%  | 0.93%  | 0.00%  | 0.00%  | 0.05%  |
| 20/40 w/optional BI | 26.34% | 11.48% | 12.98% | 6.06%  | 15.84% | 9.59%  | 17.54% | 39.58% | 25.60% | 23.09% | 68.37% | 12.56% | 45.07% |
| 20/50               | 4.63%  | 1.81%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.29%  | 11.10% | 2.43%  | 1.14%  | 1.26%  | 1.20%  | 2.68%  |
| 25/60               | 0.05%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.07%  | 0.13%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| 25/50               | 5.43%  | 1.81%  | 1.52%  | 0.00%  | 0.49%  | 6.47%  | 3.18%  | 4.86%  | 2.79%  | 2.49%  | 1.64%  | 2.49%  | 2.47%  |
| 30/70               | 0.01%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| 35/80               | 3.06%  | 0.00%  | 1.75%  | 0.00%  | 0.02%  | 1.44%  | 0.76%  | 2.16%  | 4.05%  | 0.39%  | 0.00%  | 0.00%  | 0.49%  |
| 50/100              | 17.04% | 0.00%  | 10.34% | 0.00%  | 3.41%  | 8.39%  | 15.24% | 14.15% | 14.42% | 8.28%  | 8.26%  | 25.02% | 7.23%  |
| 100/300             | 31.10% | 58.61% | 46.43% | 54.55% | 19.54% | 33.21% | 43.57% | 19.69% | 31.02% | 35.67% | 15.30% | 29.18% | 20.46% |
| 250/500             | 9.34%  | 9.06%  | 15.42% | 36.36% | 47.02% | 28.30% | 13.91% | 6.80%  | 17.02% | 12.91% | 5.18%  | 2.95%  | 15.38% |
| 500/500             | 0.54%  | 0.00%  | 1.24%  | 0.00%  | 0.60%  | 0.00%  | 2.25%  | 0.49%  | 0.18%  | 2.17%  | 0.00%  | 0.00%  | 0.00%  |
| 500/1000            | 0.78%  | 0.00%  | 5.57%  | 0.00%  | 5.10%  | 0.36%  | 1.61%  | 0.33%  | 1.37%  | 2.52%  | 0.00%  | 7.20%  | 4.55%  |
| 1000/1000           | 0.80%  | 17.22% | 1.73%  | 3.03%  | 6.94%  | 7.91%  | 0.51%  | 0.33%  | 1.02%  | 9.41%  | 0.00%  | 18.28% | 1.55%  |
| All Other           | 0.55%  | 0.00%  | 2.87%  | 0.00%  | 0.92%  | 4.32%  | 0.88%  | 0.24%  | 0.00%  | 1.00%  | 0.00%  | 1.11%  | 0.06%  |
| No BI               | 0.06%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |

**PDL Single Limit**

|                               |        |        |        |        |        |        |        |        |        |        |        |        |        |
|-------------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 5,000                         | 1.75%  | 0.30%  | 0.43%  | 0.00%  | 0.34%  | 0.60%  | 2.63%  | 1.35%  | 0.51%  | 14.11% | 3.12%  | 0.00%  | 4.42%  |
| 10,000                        | 0.11%  | 0.00%  | 0.46%  | 0.00%  | 0.00%  | 0.00%  | 0.66%  | 0.09%  | 0.00%  | 0.21%  | 1.01%  | 0.00%  | 2.24%  |
| 15,000                        | 0.02%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.06%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| 25,000                        | 0.64%  | 0.00%  | 0.18%  | 0.00%  | 0.06%  | 0.00%  | 1.53%  | 1.34%  | 0.31%  | 0.50%  | 0.18%  | 0.00%  | 0.01%  |
| 35,000                        | 0.00%  | 1.81%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.01%  | 0.00%  | 0.27%  | 0.00%  | 0.00%  | 0.00%  |
| 50,000                        | 1.84%  | 3.32%  | 3.22%  | 0.00%  | 1.90%  | 4.44%  | 3.71%  | 7.07%  | 1.19%  | 3.66%  | 94.36% | 2.75%  | 14.73% |
| 100,000                       | 82.03% | 90.94% | 77.47% | 27.27% | 86.80% | 67.99% | 73.76% | 83.14% | 85.08% | 58.09% | 1.34%  | 89.44% | 73.86% |
| 250000                        | 10.60% | 0.00%  | 13.67% | 72.73% | 8.92%  | 25.54% | 12.75% | 5.86%  | 11.14% | 14.57% | 0.00%  | 6.34%  | 2.95%  |
| 500000                        | 1.32%  | 3.63%  | 2.35%  | 0.00%  | 1.84%  | 1.44%  | 3.46%  | 0.44%  | 0.86%  | 4.22%  | 0.00%  | 1.47%  | 1.63%  |
| 750,000                       | 0.02%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.01%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| 1,000,000                     | 0.17%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.01%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| All Other                     | 1.52%  | 0.00%  | 2.22%  | 0.00%  | 0.14%  | 0.00%  | 1.50%  | 0.62%  | 0.91%  | 4.37%  | 0.00%  | 0.00%  | 0.15%  |
| Property Damage<br>Deductible | 0.00%  | 0.00%  | 0.00%  | 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  
Commercial Ceded Exposures by Class Type and Limit  
Policy Year 2019  
Data Reported Through December, 2020

| CSL       | TTT    | ZR TTT | AO Buses | ZR Buses | PPT Buses | Van Pools | Garages | PPT NF | PP Fleet | Special Types | Taxi | Limo | Car Services |
|-----------|--------|--------|----------|----------|-----------|-----------|---------|--------|----------|---------------|------|------|--------------|
| 45,000    | 27     | 1      | 6        | 0        | 13        | 0         | 0       | 1      | 0        | 1             | 0    | 0    | 0            |
| 50,000    | 5      | 0      | 1        | 0        | 5         | 0         | 5       | 1      | 1        | (0)           | 0    | 0    | 0            |
| 75,000    | 0      | 0      | 0        | 0        | 0         | 0         | 0       | 0      | 0        | 0             | 0    | 0    | 0            |
| 100,000   | 27     | 0      | 11       | 0        | 28        | 0         | 16      | 4      | 1        | 9             | 0    | 0    | 2            |
| 150,000   | 0      | 0      | 0        | 0        | 0         | 0         | 0       | 0      | 0        | 0             | 0    | 0    | 0            |
| 200,000   | 3      | 0      | 0        | 0        | 0         | 0         | 5       | 1      | 0        | 0             | 0    | 0    | 0            |
| 250,000   | 3      | 0      | 0        | 0        | 0         | 0         | 0       | 3      | 0        | 0             | 0    | 0    | 0            |
| 300,000   | 86     | 1      | 2        | 0        | 7         | 5         | 22      | 24     | 3        | 6             | 0    | 0    | 1            |
| 400,000   | 0      | 0      | 0        | 0        | 0         | 0         | 0       | 0      | 0        | 0             | 0    | 0    | 0            |
| 500,000   | 329    | 3      | 45       | 0        | 329       | 3         | 62      | 102    | 41       | 28            | 0    | 1    | 11           |
| 750,000   | 151    | 13     | 0        | 0        | 0         | 0         | 31      | 3      | 4        | 6             | 0    | 0    | 0            |
| 1,000,000 | 12,713 | 3,739  | 1,130    | 4        | 1,618     | 87        | 1,894   | 1,401  | 750      | 1,470         | 0    | 57   | 200          |
| 1,500,000 | 9      | 0      | 284      | 32       | 612       | 0         | 0       | 1      | 2        | 0             | 0    | 7    | 5            |
| 3,000,000 | 0      | 0      | 0        | 0        | 0         | 0         | 0       | 0      | 0        | 0             | 0    | 0    | 0            |
| 5,000,000 | 182    | 225    | 1,214    | 703      | 20        | 1         | 1       | 0      | 2        | 0             | 0    | 0    | 0            |
| 7,500,000 | 0      | 0      | 0        | 0        | 0         | 0         | 0       | 0      | 0        | 0             | 0    | 0    | 0            |
| All Other | 0      | 0      | 4        | 0        | 0         | 0         | 0       | 0      | 0        | 0             | 0    | 0    | 0            |
| Total     | 13,535 | 3,981  | 2,697    | 740      | 2,633     | 95        | 2,036   | 1,540  | 805      | 1,520         | 0    | 65   | 217          |

**BI Single Limit**

|                     |       |    |     |   |       |    |       |       |     |     |     |    |     |
|---------------------|-------|----|-----|---|-------|----|-------|-------|-----|-----|-----|----|-----|
| 20/40               | 16    | 0  | 5   | 0 | 13    | 0  | 6     | 9     | 2   | 19  | 0   | 0  | 2   |
| 20/40 w/optional BI | 1,618 | 10 | 415 | 6 | 351   | 4  | 246   | 1,273 | 110 | 180 | 325 | 30 | 231 |
| 20/50               | 456   | 0  | 0   | 0 | 0     | 0  | 5     | 941   | 16  | 7   | 2   | 4  | 39  |
| 25/60               | 2     | 0  | 0   | 0 | 0     | 0  | 0     | 5     | 0   | 0   | 0   | 0  | 0   |
| 25/50               | 535   | 1  | 8   | 0 | 14    | 4  | 42    | 332   | 17  | 35  | 3   | 4  | 18  |
| 30/70               | 1     | 0  | 0   | 0 | 0     | 0  | 0     | 0     | 0   | 0   | 0   | 0  | 0   |
| 35/80               | 228   | 0  | 2   | 0 | 4     | 1  | 14    | 109   | 13  | 1   | 0   | 0  | 1   |
| 50/100              | 1,124 | 0  | 63  | 0 | 79    | 6  | 202   | 577   | 52  | 60  | 20  | 29 | 41  |
| 100/300             | 2,540 | 17 | 228 | 0 | 264   | 16 | 537   | 1,246 | 135 | 246 | 53  | 4  | 106 |
| 250/500             | 746   | 1  | 87  | 1 | 947   | 20 | 194   | 448   | 54  | 88  | 16  | 3  | 90  |
| 500/500             | 38    | 0  | 7   | 0 | 10    | 0  | 29    | 34    | 0   | 18  | 0   | 0  | 1   |
| 500/1000            | 66    | 0  | 28  | 0 | 77    | 0  | 24    | 16    | 8   | 20  | 0   | 9  | 12  |
| 1000/1000           | 58    | 2  | 13  | 0 | 97    | 3  | 9     | 31    | 7   | 44  | 0   | 8  | 7   |
| All Other           | 54    | 1  | 15  | 0 | 14    | 4  | 15    | 17    | 0   | 2   | 0   | 0  | 0   |
| Total               | 7,481 | 31 | 870 | 7 | 1,869 | 57 | 1,324 | 5,037 | 412 | 720 | 419 | 91 | 548 |

**PDL Single Limit**

|                            |       |    |     |   |       |    |       |       |     |     |     |    |     |
|----------------------------|-------|----|-----|---|-------|----|-------|-------|-----|-----|-----|----|-----|
| 5,000                      | 111   | 0  | 357 | 6 | 297   | 1  | 40    | 64    | 8   | 108 | 10  | 14 | 36  |
| 10,000                     | 5     | 0  | 1   | 0 | 1     | 0  | 7     | 3     | 0   | 9   | 6   | 0  | 12  |
| 15,000                     | 0     | 0  | 0   | 0 | 0     | 0  | 0     | 2     | 0   | 0   | 0   | 0  | 0   |
| 25,000                     | 16    | 0  | 3   | 0 | 6     | 0  | 11    | 13    | 1   | 19  | 1   | 0  | 13  |
| 35,000                     | 0     | 0  | 0   | 0 | 0     | 0  | 0     | 0     | 0   | 3   | 0   | 0  | 0   |
| 50,000                     | 137   | 0  | 17  | 0 | 55    | 1  | 59    | 118   | 6   | 18  | 397 | 0  | 72  |
| 100,000                    | 6,101 | 29 | 374 | 0 | 1,293 | 40 | 980   | 4,412 | 348 | 387 | 4   | 76 | 400 |
| 250,000                    | 903   | 0  | 85  | 1 | 167   | 15 | 159   | 354   | 43  | 101 | 0   | 1  | 10  |
| 500,000                    | 88    | 0  | 28  | 0 | 47    | 1  | 41    | 34    | 4   | 26  | 0   | 0  | 5   |
| 750,000                    | 0     | 0  | 0   | 0 | 0     | 0  | 0     | 1     | 0   | 0   | 0   | 0  | 0   |
| 1,000,000                  | 0     | 0  | 0   | 0 | 0     | 0  | 0     | 2     | 0   | 0   | 0   | 0  | 0   |
| All Other                  | 114   | 2  | 7   | 0 | 4     | 0  | 25    | 36    | 5   | 18  | 0   | 0  | 0   |
| Property Damage Deductible | 0     | 0  | 0   | 0 | 0     | 0  | 0     | 0     | 0   | 0   | 0   | 0  | 0   |
| Total                      | 7,475 | 31 | 870 | 7 | 1,869 | 58 | 1,323 | 5,038 | 414 | 688 | 418 | 91 | 548 |

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

Commonwealth Automobile Reinsurers  
Commercial Ceded Exposures by Class Type and Limit  
Policy Year 2019  
Data Reported Through December, 2020

|            | TTT    | ZR TTT | AO Buses | ZR Buses | PPT Buses | Van Pools | Garages | PPT NF | PP Fleet | Special Types | Taxi  | Limo   | Car Services |
|------------|--------|--------|----------|----------|-----------|-----------|---------|--------|----------|---------------|-------|--------|--------------|
| <b>CSL</b> |        |        |          |          |           |           |         |        |          |               |       |        |              |
| 45,000     | 0.20%  | 0.02%  | 0.23%    | 0.00%    | 0.50%     | 0.00%     | 0.00%   | 0.08%  | 0.01%    | 0.04%         | 0.00% | 0.00%  | 0.00%        |
| 50,000     | 0.03%  | 0.00%  | 0.02%    | 0.00%    | 0.19%     | 0.00%     | 0.25%   | 0.06%  | 0.06%    | -0.02%        | 0.00% | 0.00%  | 0.00%        |
| 75,000     | 0.00%  | 0.00%  | 0.00%    | 0.00%    | 0.00%     | 0.00%     | 0.00%   | 0.00%  | 0.00%    | 0.00%         | 0.00% | 0.00%  | 0.00%        |
| 100,000    | 0.20%  | 0.00%  | 0.41%    | 0.00%    | 1.08%     | 0.00%     | 0.77%   | 0.23%  | 0.12%    | 0.59%         | 0.00% | 0.64%  | 0.69%        |
| 150,000    | 0.00%  | 0.00%  | 0.00%    | 0.00%    | 0.00%     | 0.00%     | 0.00%   | 0.00%  | 0.00%    | 0.00%         | 0.00% | 0.00%  | 0.00%        |
| 200,000    | 0.02%  | 0.00%  | 0.00%    | 0.00%    | 0.00%     | 0.00%     | 0.25%   | 0.06%  | 0.00%    | 0.00%         | 0.00% | 0.00%  | 0.00%        |
| 250,000    | 0.02%  | 0.00%  | 0.00%    | 0.00%    | 0.00%     | 0.00%     | 0.00%   | 0.19%  | 0.00%    | 0.00%         | 0.00% | 0.00%  | 0.00%        |
| 300,000    | 0.63%  | 0.02%  | 0.06%    | 0.00%    | 0.27%     | 5.00%     | 1.09%   | 1.55%  | 0.38%    | 0.37%         | 0.00% | 0.00%  | 0.46%        |
| 400,000    | 0.00%  | 0.00%  | 0.00%    | 0.00%    | 0.00%     | 0.00%     | 0.00%   | 0.00%  | 0.00%    | 0.00%         | 0.00% | 0.00%  | 0.00%        |
| 500,000    | 2.43%  | 0.08%  | 1.67%    | 0.05%    | 12.48%    | 3.33%     | 3.03%   | 6.61%  | 5.15%    | 1.86%         | 0.00% | 1.53%  | 4.83%        |
| 750,000    | 1.12%  | 0.32%  | 0.01%    | 0.00%    | 0.00%     | 0.00%     | 1.53%   | 0.16%  | 0.50%    | 0.41%         | 0.00% | 0.00%  | 0.00%        |
| 1,000,000  | 93.93% | 93.91% | 41.91%   | 0.57%    | 61.46%    | 91.15%    | 93.05%  | 90.97% | 93.28%   | 96.74%        | 0.00% | 87.34% | 91.83%       |
| 1,500,000  | 0.06%  | 0.00%  | 10.52%   | 4.35%    | 23.25%    | 0.00%     | 0.00%   | 0.06%  | 0.25%    | 0.00%         | 0.00% | 10.49% | 2.19%        |
| 3,000,000  | 0.00%  | 0.00%  | 0.00%    | 0.00%    | 0.00%     | 0.00%     | 0.00%   | 0.00%  | 0.00%    | 0.00%         | 0.00% | 0.00%  | 0.00%        |
| 5,000,000  | 1.35%  | 5.66%  | 45.02%   | 95.03%   | 0.76%     | 0.53%     | 0.03%   | 0.00%  | 0.25%    | 0.00%         | 0.00% | 0.00%  | 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%         | 0.00% | 0.00%  | 0.00%        |
| All Other  | 0.00%  | 0.00%  | 0.14%    | 0.00%    | 0.00%     | 0.00%     | 0.00%   | 0.00%  | 0.00%    | 0.00%         | 0.00% | 0.00%  | 0.00%        |

**BI Single Limit**

|                     |        |        |        |        |        |        |        |        |        |        |        |        |        |
|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 20/40               | 0.21%  | 0.00%  | 0.60%  | 0.00%  | 0.67%  | 0.00%  | 0.48%  | 0.18%  | 0.49%  | 2.65%  | 0.00%  | 0.00%  | 0.29%  |
| 20/40 w/optional BI | 21.63% | 30.91% | 47.66% | 79.76% | 18.75% | 7.58%  | 18.56% | 25.27% | 26.57% | 24.98% | 77.54% | 32.78% | 42.09% |
| 20/50               | 6.10%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.38%  | 18.68% | 3.92%  | 0.94%  | 0.58%  | 4.40%  | 7.10%  |
| 25/60               | 0.03%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.03%  | 0.09%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| 25/50               | 7.15%  | 3.23%  | 0.89%  | 0.00%  | 0.72%  | 6.85%  | 3.19%  | 6.59%  | 4.15%  | 4.89%  | 0.82%  | 4.40%  | 3.31%  |
| 30/70               | 0.01%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| 35/80               | 3.04%  | 0.00%  | 0.27%  | 0.00%  | 0.24%  | 1.75%  | 1.03%  | 2.16%  | 3.11%  | 0.20%  | 0.00%  | 0.46%  | 0.26%  |
| 50/100              | 15.03% | 0.00%  | 7.18%  | 0.00%  | 4.21%  | 10.93% | 15.29% | 11.45% | 12.54% | 8.35%  | 4.76%  | 31.78% | 7.40%  |
| 100/300             | 33.96% | 53.76% | 26.15% | 5.95%  | 14.15% | 27.26% | 40.57% | 24.74% | 32.78% | 34.18% | 12.58% | 4.76%  | 19.33% |
| 250/500             | 9.97%  | 1.61%  | 10.03% | 14.29% | 50.68% | 34.99% | 14.62% | 8.88%  | 13.00% | 12.23% | 3.72%  | 2.84%  | 16.41% |
| 500/500             | 0.51%  | 0.00%  | 0.83%  | 0.00%  | 0.56%  | 0.00%  | 2.22%  | 0.67%  | 0.00%  | 2.47%  | 0.00%  | 0.00%  | 0.15%  |
| 500/1000            | 0.88%  | 0.00%  | 3.22%  | 0.00%  | 4.09%  | 0.00%  | 1.81%  | 0.32%  | 1.82%  | 2.76%  | 0.00%  | 9.98%  | 2.26%  |
| 1000/1000           | 0.77%  | 7.26%  | 1.49%  | 0.00%  | 5.18%  | 4.37%  | 0.69%  | 0.62%  | 1.62%  | 6.16%  | 0.00%  | 8.24%  | 1.34%  |
| All Other           | 0.72%  | 3.23%  | 1.68%  | 0.00%  | 0.76%  | 6.27%  | 1.13%  | 0.33%  | 0.00%  | 0.21%  | 0.00%  | 0.37%  | 0.06%  |
| No BI               | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |

**PDL Single Limit**

|                            |        |        |        |        |        |        |        |        |        |        |        |        |        |
|----------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 5,000                      | 1.48%  | 0.00%  | 41.06% | 79.76% | 15.89% | 2.15%  | 3.04%  | 1.27%  | 1.85%  | 15.66% | 2.45%  | 15.02% | 6.49%  |
| 10,000                     | 0.07%  | 0.00%  | 0.07%  | 0.00%  | 0.04%  | 0.00%  | 0.54%  | 0.06%  | 0.00%  | 1.34%  | 1.42%  | 0.00%  | 2.16%  |
| 15,000                     | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.03%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| 25,000                     | 0.22%  | 0.00%  | 0.33%  | 0.00%  | 0.33%  | 0.00%  | 0.84%  | 0.26%  | 0.24%  | 2.70%  | 0.20%  | 0.00%  | 2.39%  |
| 35,000                     | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.45%  | 0.00%  | 0.00%  | 0.00%  |
| 50,000                     | 1.83%  | 0.00%  | 1.91%  | 0.00%  | 2.92%  | 1.87%  | 4.45%  | 2.34%  | 1.43%  | 2.65%  | 95.03% | 0.00%  | 13.08% |
| 100,000                    | 81.61% | 93.01% | 42.94% | 0.00%  | 69.18% | 68.01% | 74.09% | 87.56% | 83.96% | 56.23% | 0.90%  | 83.61% | 73.04% |
| 250,000                    | 12.08% | 0.00%  | 9.73%  | 20.24% | 8.93%  | 26.26% | 12.03% | 7.03%  | 10.28% | 14.61% | 0.00%  | 1.10%  | 1.87%  |
| 500,000                    | 1.18%  | 0.00%  | 3.20%  | 0.00%  | 2.51%  | 1.72%  | 3.13%  | 0.67%  | 1.03%  | 3.72%  | 0.00%  | 0.27%  | 0.90%  |
| 750,000                    | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.02%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| 1,000,000                  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.04%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| All Other                  | 1.53%  | 6.99%  | 0.78%  | 0.00%  | 0.20%  | 0.00%  | 1.88%  | 0.72%  | 1.21%  | 2.64%  | 0.00%  | 0.00%  | 0.08%  |
| Property Damage Deductible | 0.00%  | 0.00%  | 0.00%  | 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  
Commercial Ceded Exposures by Class Type and Limit  
Policy Year 2020  
Data Reported Through December, 2020

|              | TTT           | ZR TTT       | AO Buses     | ZR Buses   | PPT Buses    | Van Pools | Garages      | PPT NF       | PP Fleet   | Special Types | Taxi     | Limo      | Car Services |
|--------------|---------------|--------------|--------------|------------|--------------|-----------|--------------|--------------|------------|---------------|----------|-----------|--------------|
| <b>CSL</b>   |               |              |              |            |              |           |              |              |            |               |          |           |              |
| 45,000       | 35            | 0            | 17           | 0          | 26           | 0         | 3            | 0            | 0          | 0             | 0        | 0         | 0            |
| 50,000       | 5             | 0            | 0            | 0          | 10           | 0         | 3            | 0            | 1          | 0             | 0        | 0         | 0            |
| 75,000       | 0             | 0            | 0            | 0          | 0            | 0         | 0            | 0            | 0          | 0             | 0        | 0         | 0            |
| 100,000      | 39            | 0            | 5            | 0          | 7            | 0         | 19           | 3            | 1          | 7             | 0        | 0         | 2            |
| 150,000      | 0             | 0            | 0            | 0          | 0            | 0         | 0            | 0            | 0          | 0             | 0        | 0         | 0            |
| 200,000      | 21            | 0            | 0            | 0          | 0            | 0         | 5            | 1            | 1          | 0             | 0        | 0         | 0            |
| 250,000      | 4             | 0            | 0            | 0          | 0            | 0         | 3            | 3            | 0          | 0             | 0        | 0         | 0            |
| 300,000      | 78            | 0            | 2            | 0          | 4            | 6         | 24           | 25           | 2          | 4             | 0        | 0         | 1            |
| 400,000      | 0             | 0            | 0            | 0          | 0            | 0         | 0            | 0            | 0          | 0             | 0        | 0         | 0            |
| 500,000      | 296           | 4            | 42           | 0          | 231          | 10        | 72           | 70           | 30         | 40            | 0        | 0         | 6            |
| 750,000      | 144           | 11           | 0            | 0          | 0            | 0         | 32           | 6            | 3          | 4             | 0        | 0         | 0            |
| 1,000,000    | 12,500        | 3,479        | 979          | 1          | 1,330        | 65        | 1,855        | 1,178        | 659        | 1,144         | 0        | 28        | 100          |
| 1,500,000    | 7             | 0            | 600          | 15         | 1,822        | 0         | 0            | 0            | 2          | 0             | 0        | 2         | 3            |
| 3,000,000    | 0             | 0            | 0            | 0          | 0            | 0         | 0            | 0            | 0          | 0             | 0        | 0         | 0            |
| 5,000,000    | 175           | 195          | 1,578        | 221        | 23           | 0         | 1            | 1            | 0          | 1             | 0        | 0         | 0            |
| 7,500,000    | 0             | 0            | 0            | 0          | 0            | 0         | 0            | 0            | 0          | 0             | 0        | 0         | 0            |
| All Other    | 0             | 0            | 0            | 0          | 0            | 0         | 1            | 0            | 0          | 0             | 0        | 0         | 0            |
| <b>Total</b> | <b>13,339</b> | <b>3,689</b> | <b>3,239</b> | <b>237</b> | <b>3,479</b> | <b>82</b> | <b>2,020</b> | <b>1,286</b> | <b>699</b> | <b>1,201</b>  | <b>0</b> | <b>31</b> | <b>111</b>   |

**BI Single Limit**

|                     |              |           |            |           |              |           |              |              |            |            |            |           |            |
|---------------------|--------------|-----------|------------|-----------|--------------|-----------|--------------|--------------|------------|------------|------------|-----------|------------|
| 20/40               | 18           | 0         | 5          | 0         | 8            | 0         | 5            | 5            | 0          | 2          | 0          | 0         | 3          |
| 20/40 w/optional BI | 1,118        | 12        | 134        | 23        | 322          | 3         | 274          | 512          | 62         | 192        | 205        | 39        | 215        |
| 20/50               | 148          | 0         | 1          | 0         | 1            | 1         | 12           | 311          | 3          | 2          | 0          | 6         | 80         |
| 25/60               | 3            | 0         | 0          | 0         | 0            | 0         | 0            | 2            | 0          | 0          | 0          | 0         | 0          |
| 25/50               | 454          | 0         | 6          | 0         | 25           | 4         | 33           | 198          | 12         | 24         | 3          | 5         | 11         |
| 30/70               | 7            | 0         | 0          | 0         | 0            | 0         | 0            | 0            | 0          | 0          | 0          | 0         | 0          |
| 35/80               | 209          | 0         | 0          | 0         | 0            | 0         | 11           | 73           | 16         | 1          | 0          | 0         | 0          |
| 50/100              | 1,015        | 0         | 34         | 0         | 90           | 6         | 192          | 336          | 33         | 49         | 3          | 17        | 17         |
| 100/300             | 2,225        | 10        | 146        | 0         | 163          | 19        | 509          | 905          | 99         | 232        | 35         | 9         | 31         |
| 250/500             | 657          | 0         | 60         | 1         | 742          | 20        | 162          | 326          | 48         | 84         | 9          | 1         | 79         |
| 500/500             | 54           | 0         | 8          | 0         | 19           | 0         | 23           | 20           | 0          | 9          | 0          | 0         | 0          |
| 500/1000            | 44           | 0         | 22         | 0         | 74           | 0         | 25           | 16           | 3          | 16         | 0          | 3         | 1          |
| 1000/1000           | 74           | 0         | 14         | 0         | 43           | 2         | 10           | 32           | 5          | 38         | 0          | 2         | 6          |
| All Other           | 53           | 0         | 6          | 0         | 4            | 2         | 13           | 18           | 0          | 5          | 0          | 0         | 0          |
| No BI               | 0            | 0         | 0          | 0         | 0            | 0         | 0            | 0            | 0          | 0          | 0          | 0         | 0          |
| <b>Total</b>        | <b>6,079</b> | <b>22</b> | <b>434</b> | <b>24</b> | <b>1,491</b> | <b>57</b> | <b>1,267</b> | <b>2,752</b> | <b>282</b> | <b>654</b> | <b>256</b> | <b>82</b> | <b>443</b> |

**PDL Single Limit**

|                            |              |           |            |           |              |           |              |              |            |            |            |           |            |
|----------------------------|--------------|-----------|------------|-----------|--------------|-----------|--------------|--------------|------------|------------|------------|-----------|------------|
| 5,000                      | 113          | 5         | 90         | 23        | 267          | 1         | 50           | 15           | 6          | 76         | 10         | 27        | 91         |
| 10,000                     | 12           | 0         | 1          | 0         | 0            | 0         | 5            | 3            | 0          | 20         | 3          | 0         | 8          |
| 15,000                     | 1            | 0         | 0          | 0         | 0            | 0         | 0            | 3            | 0          | 0          | 0          | 0         | 0          |
| 25,000                     | 10           | 0         | 4          | 0         | 22           | 0         | 10           | 3            | 0          | 17         | 5          | 0         | 18         |
| 35,000                     | 0            | 0         | 0          | 0         | 0            | 0         | 1            | 0            | 0          | 1          | 0          | 0         | 0          |
| 50,000                     | 118          | 0         | 11         | 0         | 64           | 1         | 62           | 83           | 7          | 17         | 241        | 0         | 72         |
| 100,000                    | 4,759        | 17        | 243        | 0         | 965          | 41        | 927          | 2,316        | 231        | 357        | 0          | 50        | 243        |
| 250,000                    | 852          | 0         | 65         | 1         | 149          | 13        | 151          | 271          | 31         | 103        | 0          | 4         | 7          |
| 500,000                    | 97           | 0         | 11         | 0         | 18           | 0         | 40           | 25           | 4          | 21         | 0          | 0         | 3          |
| 750,000                    | 0            | 0         | 0          | 0         | 0            | 0         | 0            | 1            | 0          | 0          | 0          | 0         | 0          |
| 1,000,000                  | 1            | 0         | 0          | 0         | 0            | 0         | 1            | 3            | 0          | 0          | 0          | 0         | 0          |
| All Other                  | 116          | 0         | 10         | 0         | 6            | 0         | 20           | 29           | 3          | 14         | 0          | 1         | 0          |
| Property Damage Deductible | 0            | 0         | 0          | 0         | 0            | 0         | 0            | 0            | 0          | 0          | 0          | 0         | 0          |
| <b>Total</b>               | <b>6,079</b> | <b>22</b> | <b>434</b> | <b>24</b> | <b>1,491</b> | <b>57</b> | <b>1,267</b> | <b>2,752</b> | <b>282</b> | <b>626</b> | <b>259</b> | <b>82</b> | <b>443</b> |

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

Commonwealth Automobile Reinsurers  
Commercial Ceded Exposures by Class Type and Limit  
Policy Year 2020  
Data Reported Through December, 2020

|            | TTT    | ZR TTT | AO Buses | ZR Buses | PPT Buses | Van Pools | Garages | PPT NF | PP Fleet | Special Types | Taxi  | Limo   | Car Services |
|------------|--------|--------|----------|----------|-----------|-----------|---------|--------|----------|---------------|-------|--------|--------------|
| <b>CSL</b> |        |        |          |          |           |           |         |        |          |               |       |        |              |
| 45,000     | 0.26%  | 0.00%  | 0.51%    | 0.00%    | 0.75%     | 0.00%     | 0.13%   | 0.00%  | 0.00%    | 0.00%         | 0.00% | 0.00%  | 0.00%        |
| 50,000     | 0.04%  | 0.00%  | 0.00%    | 0.00%    | 0.30%     | 0.00%     | 0.17%   | 0.01%  | 0.14%    | 0.02%         | 0.00% | 0.00%  | 0.00%        |
| 75,000     | 0.00%  | 0.00%  | 0.00%    | 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%  | 0.15%    | 0.00%    | 0.19%     | 0.00%     | 0.96%   | 0.25%  | 0.14%    | 0.58%         | 0.00% | 0.82%  | 1.57%        |
| 150,000    | 0.00%  | 0.00%  | 0.00%    | 0.00%    | 0.00%     | 0.00%     | 0.00%   | 0.00%  | 0.00%    | 0.00%         | 0.00% | 0.00%  | 0.00%        |
| 200,000    | 0.16%  | 0.00%  | 0.00%    | 0.00%    | 0.00%     | 0.00%     | 0.25%   | 0.08%  | 0.14%    | 0.00%         | 0.00% | 0.00%  | 0.00%        |
| 250,000    | 0.03%  | 0.00%  | 0.00%    | 0.00%    | 0.00%     | 0.00%     | 0.15%   | 0.23%  | 0.00%    | 0.00%         | 0.00% | 0.00%  | 0.00%        |
| 300,000    | 0.59%  | 0.00%  | 0.06%    | 0.00%    | 0.13%     | 7.34%     | 1.17%   | 1.90%  | 0.30%    | 0.29%         | 0.00% | 0.00%  | 1.20%        |
| 400,000    | 0.00%  | 0.00%  | 0.00%    | 0.00%    | 0.00%     | 0.00%     | 0.00%   | 0.00%  | 0.00%    | 0.00%         | 0.00% | 0.00%  | 0.00%        |
| 500,000    | 2.22%  | 0.11%  | 1.28%    | 0.00%    | 6.62%     | 12.33%    | 3.54%   | 5.45%  | 4.27%    | 3.36%         | 0.00% | 0.00%  | 5.09%        |
| 750,000    | 1.08%  | 0.30%  | 0.01%    | 0.00%    | 0.00%     | 0.00%     | 1.58%   | 0.43%  | 0.43%    | 0.34%         | 0.00% | 0.00%  | 0.00%        |
| 1,000,000  | 93.71% | 94.31% | 30.23%   | 0.28%    | 38.22%    | 80.02%    | 91.87%  | 91.59% | 94.26%   | 95.32%        | 0.00% | 92.08% | 89.44%       |
| 1,500,000  | 0.05%  | 0.00%  | 18.52%   | 6.40%    | 52.36%    | 0.00%     | 0.00%   | 0.00%  | 0.29%    | 0.00%         | 0.00% | 7.10%  | 2.70%        |
| 3,000,000  | 0.00%  | 0.00%  | 0.00%    | 0.00%    | 0.00%     | 0.00%     | 0.00%   | 0.00%  | 0.00%    | 0.00%         | 0.00% | 0.00%  | 0.00%        |
| 5,000,000  | 1.31%  | 5.28%  | 48.73%   | 93.32%   | 0.67%     | 0.31%     | 0.05%   | 0.06%  | 0.04%    | 0.08%         | 0.00% | 0.00%  | 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%         | 0.00% | 0.00%  | 0.00%        |

**BI Single Limit**

|                     |        |        |        |        |        |        |        |        |        |        |        |        |        |
|---------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 20/40               | 0.30%  | 0.75%  | 1.15%  | 0.00%  | 0.56%  | 0.00%  | 0.39%  | 0.18%  | 0.09%  | 0.31%  | 0.00%  | 0.00%  | 0.68%  |
| 20/40 w/optional BI | 18.38% | 53.56% | 30.85% | 95.83% | 21.60% | 5.01%  | 21.59% | 18.61% | 22.03% | 29.35% | 80.02% | 47.76% | 48.61% |
| 20/50               | 2.43%  | 0.00%  | 0.31%  | 0.00%  | 0.08%  | 1.77%  | 0.95%  | 11.29% | 1.06%  | 0.36%  | 0.07%  | 7.72%  | 18.04% |
| 25/60               | 0.05%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.07%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| 25/50               | 7.47%  | 0.00%  | 1.40%  | 0.00%  | 1.65%  | 6.19%  | 2.62%  | 7.19%  | 4.26%  | 3.73%  | 1.27%  | 6.00%  | 2.39%  |
| 30/70               | 0.12%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| 35/80               | 3.44%  | 0.00%  | 0.04%  | 0.00%  | 0.00%  | 0.00%  | 0.83%  | 2.64%  | 5.62%  | 0.19%  | 0.00%  | 0.00%  | 0.00%  |
| 50/100              | 16.70% | 0.00%  | 7.83%  | 0.00%  | 6.03%  | 11.21% | 15.18% | 12.22% | 11.77% | 7.44%  | 1.17%  | 20.63% | 3.73%  |
| 100/300             | 36.60% | 45.69% | 33.57% | 0.00%  | 10.94% | 32.74% | 40.13% | 32.87% | 35.13% | 35.40% | 13.83% | 10.47% | 6.95%  |
| 250/500             | 10.81% | 0.00%  | 13.70% | 4.17%  | 49.75% | 35.99% | 12.76% | 11.84% | 17.00% | 12.87% | 3.64%  | 1.22%  | 17.93% |
| 500/500             | 0.89%  | 0.00%  | 1.78%  | 0.00%  | 1.24%  | 0.00%  | 1.85%  | 0.71%  | 0.00%  | 1.43%  | 0.00%  | 0.00%  | 0.00%  |
| 500/1000            | 0.72%  | 0.00%  | 4.95%  | 0.00%  | 4.99%  | 0.00%  | 1.93%  | 0.57%  | 1.21%  | 2.37%  | 0.00%  | 3.56%  | 0.23%  |
| 1000/1000           | 1.22%  | 0.00%  | 3.17%  | 0.00%  | 2.86%  | 3.54%  | 0.79%  | 1.15%  | 1.83%  | 5.76%  | 0.00%  | 2.64%  | 1.45%  |
| All Other           | 0.87%  | 0.00%  | 1.27%  | 0.00%  | 0.29%  | 3.54%  | 0.99%  | 0.66%  | 0.00%  | 0.79%  | 0.00%  | 0.00%  | 0.00%  |
| No BI               | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |

**PDL Single Limit**

|                            |        |        |        |        |        |        |        |        |        |        |        |        |        |
|----------------------------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|--------|
| 5,000                      | 1.85%  | 22.85% | 20.72% | 94.44% | 17.88% | 1.33%  | 3.91%  | 0.55%  | 2.16%  | 12.08% | 3.70%  | 32.32% | 20.58% |
| 10,000                     | 0.20%  | 0.00%  | 0.33%  | 0.00%  | 0.00%  | 0.00%  | 0.39%  | 0.11%  | 0.00%  | 3.20%  | 1.22%  | 0.00%  | 1.88%  |
| 15,000                     | 0.02%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.11%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| 25,000                     | 0.17%  | 0.00%  | 0.94%  | 0.00%  | 1.46%  | 0.00%  | 0.79%  | 0.11%  | 0.00%  | 2.72%  | 1.87%  | 0.00%  | 4.03%  |
| 35,000                     | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.08%  | 0.00%  | 0.00%  | 0.21%  | 0.00%  | 0.00%  | 0.00%  |
| 50,000                     | 1.94%  | 0.00%  | 2.51%  | 0.00%  | 4.29%  | 1.92%  | 4.91%  | 3.01%  | 2.48%  | 2.78%  | 93.18% | 0.00%  | 16.27% |
| 100,000                    | 78.29% | 76.40% | 55.92% | 1.39%  | 64.76% | 73.16% | 73.17% | 84.16% | 81.93% | 56.99% | 0.03%  | 61.48% | 54.97% |
| 250000                     | 14.01% | 0.00%  | 14.85% | 4.17%  | 10.02% | 23.45% | 11.90% | 9.84%  | 10.91% | 16.43% | 0.00%  | 4.78%  | 1.58%  |
| 500000                     | 1.59%  | 0.00%  | 2.49%  | 0.00%  | 1.20%  | 0.15%  | 3.18%  | 0.92%  | 1.57%  | 3.40%  | 0.00%  | 0.00%  | 0.68%  |
| 750,000                    | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.04%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| 1,000,000                  | 0.02%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.08%  | 0.11%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  | 0.00%  |
| All Other                  | 1.90%  | 0.75%  | 2.24%  | 0.00%  | 0.39%  | 0.00%  | 1.60%  | 1.05%  | 0.95%  | 2.20%  | 0.00%  | 1.42%  | 0.00%  |
| Property Damage Deductible | 0.00%  | 0.00%  | 0.00%  | 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