

**Massachusetts Commercial Automobile
Commonwealth Automobile Reinsurers
Effective April 1, 2013
Summary**

	<u>Percent</u>	<u>\$ (mills)</u>
TTT	13.5%	\$2.7
PPT Fleet	0.6%	\$0.0
Garages	-6.5%	-\$0.4
Subtotal Major Types	8.6%	\$2.3
Special Types (1)	7.4%	\$0.7
Non-Owned (1)	7.4%	\$0.1
Miscellaneous (2)	4.4%	\$0.4
Garage Phy. Dam. (1)	1.4%	\$0.0
Zone Rated	0.0%	\$0.0
Subtotal Major & Misc. Types	5.9%	\$3.5
Taxis (3)	-9.5%	-\$0.41
Limousines (3)	-6.2%	-\$0.01
Car Service (3)	-6.8%	-\$0.17
Public Buses (4)	2.9%	\$0.29
Van Pools	-15.0%	-\$0.06
Subtotal Public Vehicles	-2.2%	-\$0.4
Grand Total	4.1%	\$3.1

- (1) Special Types, Non-owned, and Garage Physical Damage effects are estimated using a premium weighted average of the TTT & PPT indications for the appropriate coverages.
- (2) Miscellaneous effects are estimated using a premium-weighted average of the Major and Public types.
- (3) For Limousines: includes the combined effect of a liability indication of -5.6% (weighted 0.745) and a physical damage indication of -7.9% (weighted 0.255 and based on the PPT vehicle type indications). For Car Service: includes the combined effect of a liability indication of -6.7% (weighted 0.951) and a physical damage indication of -8.4% (weighted 0.049 and based on the PPT vehicle type indications). For Taxis: includes the combined effect of a liability indication of -9.5% (weighted 0.996) and a physical indication of -9.5% (weighted 0.004 and based on the PPT type indications).
- (4) Includes the combined effect of a liability indication of 0.3% (weighted 0.863) and a physical damage indication of 19.4% (weighted 0.137 and based on the TTT type indications).

Note: PPT Non-Fleet rates are indicated to change by 0.5%, or \$0.1 million and is used for the purpose of determining the indicated rate change for Special and Miscellaneous Types.

**MASSACHUSETTS COMMERCIAL AUTOMOBILE
CAR SERVICING CARRIERS
TOTAL RESIDUAL MARKET, FLEET AND NON-FLEET COMBINED
SUMMARY OF RATE CHANGES**

2013 CAR Filing

Form 110

Page 1

TFT	Exposure	Current Average Rate	Indicated Average Rate	% Change	Selected Average Rate	Selected %
Coverage						
A-1 & B (20/40)	11,978.0	521.16	481.93	- 7.5%	481.93	- 7.5%
A-2 (PIP)	11,978.0	27.44	36.00	31.2%	36.00	31.2%
B, Excess Limits	8,966.5	337.82	385.26	14.0%	385.26	14.0%
PDL, Basic	11,978.0	414.83	511.61	23.3%	511.61	23.3%
PDL, Excess Limits	11,729.9	155.71	222.82	43.1%	222.82	43.1%
Collision, All Deductibles	4,860.0	377.62	533.88	41.4%	533.88	41.4%
D, Med. Payments	7,418.4	3.00	13.00	333.3%	13.00	333.3%
Comprehensive, All Deductibles	5,672.5	228.50	201.90	-11.6%	201.90	-11.6%
U-1 (20/40)	11,978.0	4.00	4.00	0.0%	4.00	0.0%
U-1, Excess	6,666.0	1.81	1.91	5.5%	1.91	5.5%
U-2, TOTAL	9,630.3	21.62	20.49	- 5.2%	20.49	- 5.2%
Average		1654.48	1877.97	13.5%	1877.97	13.5%

Excess Limits Factors & Average Deductible Relativities

B, Excess Limits	0.648	0.799
PDL, Excess Limits	0.375	0.436
U-1, Excess	0.451	0.478
Collision, Average Deductible	0.965	0.972
Comprehensive, Average Deductible	0.981	0.981

PPT FLEET

Coverage	Exposure	Current Average Rate	Indicated Average Rate	% Change	Selected Average Rate	Selected %
A-1 & B (20/40)	817.4	435.29	373.23	-14.3%	373.23	-14.3%
A-2 (PIP)	817.4	48.23	73.98	53.4%	73.98	53.4%
B, Excess Limits	555.8	271.75	288.15	6.0%	288.15	6.0%
PDL, Basic	817.4	347.58	343.09	- 1.3%	343.09	- 1.3%
PDL, Excess Limits	795.2	90.54	103.09	13.9%	103.09	13.9%
Collision, All Deductibles	470.7	678.45	746.34	10.0%	746.34	10.0%
D, Med. Payments	567.3	6.00	13.00	116.7%	13.00	116.7%
Comprehensive, All Deductibles	498.0	203.15	142.24	-30.0%	177.96	-12.4%
U-1 (20/40)	817.4	4.00	4.00	0.0%	4.00	0.0%
U-1, Excess	502.2	1.90	1.95	2.6%	1.95	2.6%
U-2, TOTAL	700.5	26.17	25.28	- 3.4%	25.28	- 3.4%
Average		1650.18	1638.85	- 0.7%	1660.61	0.6%

PPT NON-FLEET

Coverage	Exposure	Current Average Rate	Indicated Average Rate	% Change	Selected Average Rate	Selected %
A-1 & B (20/40)	7,280.2	543.60	540.13	- 0.6%	540.13	- 0.6%
A-2 (PIP)	7,280.2	97.39	103.21	6.0%	103.21	6.0%
B, Excess Limits	4,950.2	339.37	417.00	22.9%	417.00	22.9%
PDL, Basic	7,280.2	442.66	444.67	0.5%	444.67	0.5%
PDL, Excess Limits	7,082.9	115.31	133.61	15.9%	133.61	15.9%
Collision, All Deductibles	4,247.1	1011.01	953.89	- 5.6%	953.89	- 5.6%
D, Med. Payments	5,448.1	6.00	13.00	116.7%	13.00	116.7%
Comprehensive, All Deductibles	4,590.4	279.13	223.75	-19.8%	223.75	-19.8%
U-1 (20/40)	7,280.2	4.00	4.00	0.0%	4.00	0.0%
U-1, Excess	4,472.9	1.90	1.95	2.6%	1.95	2.6%
U-2, TOTAL	6,239.1	26.17	25.28	- 3.4%	25.28	- 3.4%
Average		2224.48	2235.69	0.5%	2235.69	0.5%

Excess Limits Factors & Average Deductible Relativities

B, Excess Limits	0.624	0.772
PDL, Excess Limits	0.261	0.300
U-1, Excess	0.476	0.487
Collision, Average Deductible	1.019	1.015
Comprehensive, Average Deductible	1.000	1.000

**MASSACHUSETTS COMMERCIAL AUTOMOBILE
CAR SERVICING CARRIERS
TOTAL CEDED MARKET, FLEET AND NON-FLEET COMBINED
SUMMARY OF RATE CHANGES**

GARAGES		Current	Indicated	%	Selected	Selected
Coverage	Exposure	Average Rate	Average Rate	Change	Average Rate	% Change
A-1 & B (20/40)	3,420.5	576.44	514.51	-10.7%	514.51	-10.7%
A-2 (PIP)	3,420.5	59.75	60.17	0.7%	60.17	0.7%
B, Excess Limits	2,813.3	385.09	413.29	7.3%	413.29	7.3%
PDL, Basic	3,420.5	567.38	425.04	-25.1%	496.46	-12.5%
PDL, Excess Limits	3,323.6	147.34	127.35	-13.6%	148.74	1.0%
U-1 (20/40)	3,420.5	4.00	4.00	0.0%	4.00	0.0%
U-1, Excess	1,827.6	1.64	1.77	7.9%	1.77	7.9%
U-2	3,040.8	17.89	16.71	-6.6%	16.71	-6.6%
Average		1684.25	1483.19	-11.9%	1575.39	-6.5%

Excess Limits Factors

B, Excess Limits	0.668	0.803
U-1, Excess	0.410	0.444
PDL, Excess Limits	0.260	0.300

TAXIS

TAXIS		Current	Indicated	%	Selected	Selected
Coverage	Exposure	Average Rate	Average Rate	Change	Average Rate	% Change
A-1 & B (20/40)	571.4	4293.07	3422.95	-20.3%	3756.44	-12.5%
A-2 (PIP)	571.4	1112.68	779.58	-29.9%	973.60	-12.5%
B, Excess Limits	105.9	1712.77	1753.59	2.4%	1924.44	12.4%
PDL, Basic	571.4	1429.35	1359.21	-4.9%	1359.21	-4.9%
PDL, Excess Limits	553.0	353.05	390.09	10.5%	390.09	10.5%
U-1 (20/40)	571.4	88.00	38.00	-56.8%	38.00	-56.8%
U-1, Excess	26.3	25.03	11.71	-53.2%	11.71	-53.2%
U-2	557.7	1.12	1.05	-6.3%	1.05	-6.3%
Average		7584.57	6303.95	-16.9%	6863.13	-9.5%

Excess Limits Factors

B, Excess Limits	0.399	0.512
U-1, Excess	0.284	0.308
PDL, Excess Limits	0.247	0.287

LIMOUSINES

LIMOUSINES		Current	Indicated	%	Selected	Selected
Coverage	Exposure	Average Rate	Average Rate	Change	Average Rate	% Change
A-1 & B (20/40)	77.3	941.13	869.38	-7.6%	869.38	-7.6%
A-2 (PIP)	77.3	271.32	236.54	-12.8%	237.41	-12.5%
B, Excess Limits	43.8	587.77	669.34	13.9%	669.34	13.9%
PDL, Basic	77.3	541.53	449.36	-17.0%	473.84	-12.5%
PDL, Excess Limits	72.7	139.85	134.28	-4.0%	141.59	1.2%
U-1 (20/40)	77.3	4.00	4.00	0.0%	4.00	0.0%
U-1, Excess	43.4	2.00	2.15	7.5%	2.15	7.5%
U-2	76.0	22.38	20.95	-6.4%	20.95	-6.4%
Average		2245.53	2086.47	-7.1%	2118.69	-5.6%

Excess Limits Factors

B, Excess Limits	0.625	0.770
U-1, Excess	0.500	0.538
PDL, Excess Limits	0.258	0.299

CAR SERVICE

CAR SERVICE		Current	Indicated	%	Selected	Selected
Coverage	Exposure	Average Rate	Average Rate	Change	Average Rate	% Change
A-1 & B (20/40)	521.7	2078.47	1779.91	-14.4%	1818.66	-12.5%
A-2 (PIP)	521.7	554.19	570.27	2.9%	570.27	2.9%
B, Excess Limits	295.5	1298.07	1370.37	5.6%	1400.20	7.9%
PDL, Basic	521.7	1011.06	815.13	-19.4%	884.68	-12.5%
PDL, Excess Limits	490.6	261.10	243.57	-6.7%	264.36	1.2%
U-1 (20/40)	521.7	4.00	4.00	0.0%	4.00	0.0%
U-1, Excess	292.7	2.00	2.15	7.5%	2.15	7.5%
U-2	512.8	21.83	20.28	-7.1%	20.28	-7.1%
Average		4651.06	4195.68	-9.8%	4340.42	-6.7%

Excess Limits Factors

B, Excess Limits	0.625	0.770
U-1, Excess	0.500	0.538
PDL, Excess Limits	0.258	0.299

**MASSACHUSETTS COMMERCIAL AUTOMOBILE
CAR SERVICING CARRIERS
TOTAL CEDED MARKET, FLEET AND NON-FLEET COMBINED
SUMMARY OF RATE CHANGES**

SCHOOL and CHURCH BUSES		Current	Indicated	%	Selected	Selected
Coverage	Exposure	Average Rate	Average Rate	Change	Average Rate	Average Rate
A-1 & B (20/40)	1,452.4	707.40	611.69	-13.5%	611.69	-13.5%
A-2 (PIP)	1,452.4	112.60	104.90	- 6.8%	104.90	- 6.8%
B, Excess Limits	822.6	589.69	602.50	2.2%	602.50	2.2%
PDL, Basic	1,452.4	489.31	414.76	-15.2%	414.76	-15.2%
PDL, Excess Limits	1,365.8	121.68	123.56	1.5%	123.56	1.5%
U-1 (20/40)	1,452.4	4.00	4.00	0.0%	4.00	0.0%
U-1, Excess	814.8	2.11	2.19	3.8%	2.19	3.8%
U-2	1,281.0	36.43	34.97	- 4.0%	34.97	- 4.0%
Average		1795.05	1624.87	- 9.5%	1624.87	- 9.5%

Excess Limits Factors		Current	Indicated
		Average	Average
B, Excess Limits		0.834	0.985
U-1, Excess		0.528	0.547
PDL, Excess Limits		0.249	0.298

OTHER BUSES		Current	Indicated	%	Selected	Selected
Coverage	Exposure	Average Rate	Average Rate	Change	Average Rate	Average Rate
A-1 & B (20/40)	497.3	1358.06	1128.87	-16.9%	1128.87	-16.9%
A-2 (PIP)	497.3	288.75	333.77	15.6%	333.77	15.6%
B, Excess Limits	281.7	1330.63	1219.79	- 8.3%	1219.79	- 8.3%
PDL, Basic	497.3	824.18	591.16	-28.3%	591.16	-28.3%
PDL, Excess Limits	467.7	209.07	178.51	-14.6%	178.51	-14.6%
U-1 (20/40)	497.3	4.00	4.00	0.0%	4.00	0.0%
U-1, Excess	279.0	2.50	2.41	- 3.6%	2.41	- 3.6%
U-2	410.3	43.89	43.63	- 0.6%	43.63	- 0.6%
Average		3462.88	2953.90	-14.7%	2953.90	-14.7%

Excess Limits Factors		Current	Indicated
		Average	Average
B, Excess Limits		0.980	1.081
U-1, Excess		0.624	0.603
PDL, Excess Limits		0.254	0.302

BUSES - SOCIAL SERVICE AND N.O.C		Current	Indicated	%	Selected	Selected
Coverage	Exposure	Average Rate	Average Rate	Change	Average Rate	Average Rate
A-1 & B (20/40)	1,734.3	991.78	998.73	0.7%	998.73	0.7%
A-2 (PIP)	1,734.3	187.61	348.04	85.5%	348.04	85.5%
B, Excess Limits	982.3	971.74	1079.17	11.1%	1079.17	11.1%
PDL, Basic	1,734.3	523.86	563.61	7.6%	563.61	7.6%
PDL, Excess Limits	1,630.9	132.43	170.03	28.4%	170.03	28.4%
U-1 (20/40)	1,734.3	4.00	4.00	0.0%	4.00	0.0%
U-1, Excess	972.9	2.30	2.27	- 1.3%	2.27	- 1.3%
U-2	1,467.2	35.90	35.40	- 1.4%	35.40	- 1.4%
Average		2413.84	2716.74	12.5%	2716.74	12.5%

Excess Limits Factors		Current	Indicated
		Average	Average
B, Excess Limits		0.980	1.081
U-1, Excess		0.575	0.568
PDL, Excess Limits		0.253	0.302

VAN POOLS		Current	Indicated	%	Selected	Selected
Coverage	Exposure	Average Rate	Average Rate	Change	Average Rate	Average Rate
A-1 & B (20/40)	122.1	1108.50	568.59	-48.7%	1108.50	0.0%
A-2 (PIP)	122.1	74.21	59.94	-19.2%	74.21	0.0%
B, Excess Limits	69.2	818.59	502.04	-38.7%	978.75	19.6%
PDL, Basic	122.1	841.70	455.55	-45.9%	538.69	-36.0%
PDL, Excess Limits	114.8	211.24	136.56	-35.4%	161.49	-23.6%
Collision, \$500 Ded.	83.8	772.72	527.32	-31.8%	527.32	-31.8%
Comprehensive, \$500 Ded.	94.1	369.16	189.46	-48.7%	236.26	-36.0%
U-1 (20/40)	122.1	4.00	4.00	0.0%	4.00	0.0%
U-1, Excess	68.5	2.15	2.21	2.8%	2.21	2.8%
U-2	107.7	36.91	35.62	- 3.5%	35.62	- 3.5%
Average		3539.31	2041.44	-42.3%	3008.27	-15.0%

Excess Limits Factors		Current	Indicated
		Average	Average
B, Excess Limits		0.738	0.883
U-1, Excess		0.538	0.551
PDL, Excess Limits		0.251	0.300