

**Massachusetts Commercial Automobile  
Commonwealth Automobile Reinsurers  
Effective June 1, 2016  
Summary**

	<u>Percent</u>	<u>\$ (mills)</u>
TTT	3.4%	\$1.0
PPT Fleet	3.1%	\$0.1
Garages	-1.8%	-\$0.1
<b>Subtotal Major Types</b>	<b>2.7%</b>	<b>\$1.0</b>
Special Types (1)	1.7%	\$0.1
Non-Owned (1)	1.7%	\$0.0
Miscellaneous (2)	6.4%	\$0.5
Garage Phy. Dam. (1)	-3.9%	-\$0.2
Zone Rated	0.0%	\$0.0
<b>Subtotal Major &amp; Misc. Types</b>	<b>2.1%</b>	<b>\$1.5</b>
Taxis (3)	5.8%	\$0.30
Limousines (3)	17.6%	\$0.08
Car Service (3)	3.6%	\$0.09
Public Buses (4)	15.2%	\$2.56
Van Pools	0.7%	\$0.00
<b>Subtotal Public Vehicles</b>	<b>11.9%</b>	<b>\$3.0</b>
<b>Grand Total</b>	<b>4.7%</b>	<b>\$4.5</b>

- (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 27.3% (weighted 0.707) and a physical damage indication of -5.6% (weighted 0.293 and based on the PPT vehicle type indications). For Car Service: Includes the combined effect of a liability indication of 4.4% (weighted 0.918) and a physical damage indication of -5.5% (weighted 0.082 and based on the PPT vehicle type indications). For Taxis: includes the combined effect of a liability indication of 5.9% (weighted 0.999) and a physical indication of -4.9% (weighted 0.001 and based on the PPT type indications).
- (4) Includes the combined effect of a liability indication of 17.4% (weighted 0.881) and a physical damage indication of -0.9% (weighted 0.119 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**

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Coverage	Exposure	Current Average Rate	Indicated Average Rate	% Change	Selected Average Rate	Selected Average Rate	% Change
A-1 & B (20/40)	15,248.6	503.15	536.84	6.7%	536.84	536.84	6.7%
A-2 (PIP)	15,248.6	37.23	36.12	-3.0%	36.12	36.12	-3.0%
B, Excess Limits	11,020.2	381.16	406.68	6.7%	406.68	406.68	6.7%
PDL, Basic	15,248.6	527.09	538.83	2.2%	538.83	538.83	2.2%
PDL, Excess Limits	15,056.5	282.59	288.88	2.2%	288.88	288.88	2.2%
Collision, All Deductibles	5,943.7	677.25	646.98	-4.5%	646.98	646.98	-4.5%
D, Med. Payments	8,229.8	18.00	19.00	5.6%	19.00	19.00	5.6%
Comprehensive, All Deductibles	6,900.0	196.99	215.78	9.5%	215.78	215.78	9.5%
U-1 (20/40)	15,248.6	4.00	6.00	50.0%	6.00	6.00	50.0%
U-1, Excess	8,957.0	1.92	2.88	50.0%	2.88	2.88	50.0%
U-2, TOTAL	12,259.9	19.00	18.49	-2.7%	18.49	18.49	-2.7%
Average		2005.29	2073.66	3.4%	2073.66	2073.66	3.4%

**Excess Limits Factors & Average Deductible Relativities**

B, Excess Limits	0.758	0.758
PDL, Excess Limits	0.536	0.536
U-1, Excess	0.481	0.481
Collision, Average Deductible	0.972	0.972
Comprehensive, Average Deductible	0.980	0.980

**PPT FLEET**

Coverage	Exposure	Current Average Rate	Indicated Average Rate	% Change	Selected Average Rate	Selected Average Rate	% Change
A-1 & B (20/40)	1,020.2	471.26	497.25	5.5%	497.25	497.25	5.5%
A-2 (PIP)	1,020.2	67.01	77.98	16.4%	77.98	77.98	16.4%
B, Excess Limits	678.5	326.52	344.53	5.5%	344.53	344.53	5.5%
PDL, Basic	1,020.2	338.51	348.99	3.1%	348.99	348.99	3.1%
PDL, Excess Limits	1,012.0	101.89	105.05	3.1%	105.05	105.05	3.1%
Collision, All Deductibles	527.0	891.60	861.86	-3.3%	861.86	861.86	-3.3%
D, Med. Payments	593.6	18.00	19.00	5.6%	19.00	19.00	5.6%
Comprehensive, All Deductibles	562.7	182.08	192.27	5.6%	192.27	192.27	5.6%
U-1 (20/40)	1,020.2	4.00	6.00	50.0%	6.00	6.00	50.0%
U-1, Excess	649.1	1.84	2.77	50.5%	2.77	2.77	50.5%
U-2, TOTAL	874.3	20.96	20.39	-2.7%	20.39	20.39	-2.7%
Average		1789.63	1845.12	3.1%	1845.12	1845.12	3.1%

**PPT NON-FLEET**

Coverage	Exposure	Current Average Rate	Indicated Average Rate	% Change	Selected Average Rate	Selected Average Rate	% Change
A-1 & B (20/40)	9,741.0	559.56	580.86	3.8%	580.86	580.86	3.8%
A-2 (PIP)	9,741.0	125.06	128.67	2.9%	128.67	128.67	2.9%
B, Excess Limits	6,478.7	387.70	402.46	3.8%	402.46	402.46	3.8%
PDL, Basic	9,741.0	429.47	434.06	1.1%	434.06	434.06	1.1%
PDL, Excess Limits	9,663.1	129.27	130.65	1.1%	130.65	130.65	1.1%
Collision, All Deductibles	6,489.9	1168.39	1092.36	-6.5%	1092.36	1092.36	-6.5%
D, Med. Payments	5,879.4	18.00	19.00	5.6%	19.00	19.00	5.6%
Comprehensive, All Deductibles	6,868.7	260.77	253.32	-2.9%	253.32	253.32	-2.9%
U-1 (20/40)	9,741.0	4.00	6.00	50.0%	6.00	6.00	50.0%
U-1, Excess	6,197.2	1.84	2.77	50.5%	2.77	2.77	50.5%
U-2, TOTAL	8,348.0	20.96	20.39	-2.7%	20.39	20.39	-2.7%
Average		2496.50	2483.98	-0.5%	2483.98	2483.98	-0.5%

**Excess Limits Factors & Average Deductible Relativities**

B, Excess Limits	0.693	0.693
PDL, Excess Limits	0.301	0.301
U-1, Excess	0.461	0.461
Collision, Average Deductible	1.017	1.017
Comprehensive, Average Deductible	1.000	1.000

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GARAGES		Current Average	Indicated Average	% Change	Selected Average	Selected %
Coverage	Exposure	Rate	Rate	Change	Rate	Change
A-1 & B (20/40)	3,274.2	512.32	498.40	- 2.7%	498.40	- 2.7%
A-2 (PIP)	3,274.2	64.34	60.05	- 6.7%	60.05	- 6.7%
B, Excess Limits	2,695.6	413.41	402.17	- 2.7%	402.17	- 2.7%
PDL, Basic	3,274.2	445.14	444.25	- 0.2%	444.25	- 0.2%
PDL, Excess Limits	3,196.9	134.43	134.16	- 0.2%	134.16	- 0.2%
U-1 (20/40)	3,274.2	4.00	6.00	50.0%	6.00	50.0%
U-1, Excess	1,827.7	1.84	2.76	50.0%	2.76	50.0%
U-2	2,910.8	16.44	15.99	- 2.7%	15.99	- 2.7%
Average		1513.06	1486.56	- 1.8%	1486.56	- 1.8%
<b>Excess Limits Factors</b>						
B, Excess Limits		0.807	0.807			
U-1, Excess		0.460	0.460			
PDL, Excess Limits		0.302	0.302			
TAXIS		Current Average	Indicated Average	% Change	Selected Average	Selected %
Coverage	Exposure	Rate	Rate	Change	Rate	Change
A-1 & B (20/40)	686.3	3883.16	3911.51	0.7%	3911.51	0.7%
A-2 (PIP)	686.3	1047.60	1155.34	10.3%	1155.34	10.3%
B, Excess Limits	152.9	2232.95	2249.25	0.7%	2249.25	0.7%
PDL, Basic	686.3	1505.04	1736.08	15.4%	1736.08	15.4%
PDL, Excess Limits	677.2	433.45	499.99	15.4%	499.99	15.4%
U-1 (20/40)	686.3	41.00	38.00	- 7.3%	38.00	- 7.3%
U-1, Excess	59.2	14.75	13.67	- 7.3%	13.67	- 7.3%
U-2	669.8	1.48	1.44	- 2.7%	1.44	- 2.7%
Average		7404.70	7837.99	5.9%	7837.99	5.9%
<b>Excess Limits Factors</b>						
B, Excess Limits		0.575	0.575			
U-1, Excess		0.360	0.360			
PDL, Excess Limits		0.288	0.288			
LIMOUSINES		Current Average	Indicated Average	% Change	Selected Average	Selected %
Coverage	Exposure	Rate	Rate	Change	Rate	Change
A-1 & B (20/40)	157.6	745.97	1175.37	57.6%	969.76	30.0%
A-2 (PIP)	157.6	283.35	315.51	11.3%	315.51	11.3%
B, Excess Limits	95.8	698.63	1100.78	57.6%	908.22	30.0%
PDL, Basic	157.6	476.76	729.57	53.0%	619.79	30.0%
PDL, Excess Limits	148.9	141.60	216.68	53.0%	184.08	30.0%
U-1 (20/40)	157.6	4.00	6.00	50.0%	6.00	50.0%
U-1, Excess	64.5	2.19	3.29	50.2%	3.29	50.2%
U-2	154.9	16.34	15.79	- 3.4%	15.79	- 3.4%
Average		2085.31	3116.87	49.5%	2653.68	27.3%
<b>Excess Limits Factors</b>						
B, Excess Limits		0.937	0.937			
U-1, Excess		0.548	0.548			
PDL, Excess Limits		0.297	0.297			
CAR SERVICE		Current Average	Indicated Average	% Change	Selected Average	Selected %
Coverage	Exposure	Rate	Rate	Change	Rate	Change
A-1 & B (20/40)	529.7	1622.07	1622.00	0.0%	1622.00	0.0%
A-2 (PIP)	529.7	531.45	535.89	0.8%	535.89	0.8%
B, Excess Limits	321.8	1519.13	1519.07	0.0%	1519.07	0.0%
PDL, Basic	529.7	808.36	945.69	17.0%	945.69	17.0%
PDL, Excess Limits	500.5	240.08	280.87	17.0%	280.87	17.0%
U-1 (20/40)	529.7	4.00	6.00	50.0%	6.00	50.0%
U-1, Excess	216.9	2.19	3.29	50.2%	3.29	50.2%
U-2	520.7	15.81	15.47	- 2.2%	15.47	- 2.2%
Average		4132.17	4314.49	4.4%	4314.49	4.4%
<b>Excess Limits Factors</b>						
B, Excess Limits		0.937	0.937			
U-1, Excess		0.548	0.548			
PDL, Excess Limits		0.297	0.297			

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<b>SCHOOL and CHURCH BUSES</b>		Current	Indicated	%	Selected	Selected
Coverage	Exposure	Average Rate	Average Rate	Change	Average Rate	% Change
A-1 & B (20/40)	1,926.9	562.73	663.51	17.9%	663.51	17.9%
A-2 (PIP)	1,926.9	124.92	141.31	13.1%	141.31	13.1%
B, Excess Limits	1,812.2	561.38	661.92	17.9%	661.92	17.9%
PDL, Basic	1,926.9	409.16	497.63	21.6%	497.63	21.6%
PDL, Excess Limits	1,913.0	122.75	149.29	21.6%	149.29	21.6%
U-1 (20/40)	1,926.9	4.00	6.00	50.0%	6.00	50.0%
U-1, Excess	1,096.4	1.99	2.99	50.3%	2.99	50.3%
U-2	1,699.5	19.41	18.88	- 2.7%	18.88	- 2.7%
<b>Average</b>		<b>1768.91</b>	<b>2097.55</b>	<b>18.6%</b>	<b>2097.55</b>	<b>18.6%</b>
<b>Excess Limits Factors</b>						
B, Excess Limits		0.998	0.998			
U-1, Excess		0.498	0.498			
PDL, Excess Limits		0.300	0.300			
<b>OTHER BUSES</b>		Current	Indicated	%	Selected	Selected
Coverage	Exposure	Average Rate	Average Rate	Change	Average Rate	% Change
A-1 & B (20/40)	851.6	988.01	1108.30	12.2%	1108.30	12.2%
A-2 (PIP)	851.6	303.73	370.07	21.8%	370.07	21.8%
B, Excess Limits	719.5	1150.36	1290.41	12.2%	1290.41	12.2%
PDL, Basic	851.6	601.21	683.17	13.6%	683.17	13.6%
PDL, Excess Limits	841.2	181.57	206.32	13.6%	206.32	13.6%
U-1 (20/40)	851.6	4.00	6.00	50.0%	6.00	50.0%
U-1, Excess	350.0	2.26	3.39	50.0%	3.39	50.0%
U-2	702.6	19.19	18.67	- 2.7%	18.67	- 2.7%
<b>Average</b>		<b>3065.02</b>	<b>3478.41</b>	<b>13.5%</b>	<b>3478.41</b>	<b>13.5%</b>
<b>Excess Limits Factors</b>						
B, Excess Limits		1.164	1.164			
U-1, Excess		0.565	0.565			
PDL, Excess Limits		0.302	0.302			
<b>BUSES - SOCIAL SERVICE AND N.O.C</b>		Current	Indicated	%	Selected	Selected
Coverage	Exposure	Average Rate	Average Rate	Change	Average Rate	% Change
A-1 & B (20/40)	2,661.4	1091.01	1308.76	20.0%	1308.76	20.0%
A-2 (PIP)	2,661.4	372.98	399.62	7.1%	399.62	7.1%
B, Excess Limits	2,248.6	1270.28	1523.81	20.0%	1523.81	20.0%
PDL, Basic	2,661.4	570.22	675.26	18.4%	675.26	18.4%
PDL, Excess Limits	2,628.9	172.21	203.93	18.4%	203.93	18.4%
U-1 (20/40)	2,661.4	4.00	6.00	50.0%	6.00	50.0%
U-1, Excess	1,093.8	2.26	3.39	50.0%	3.39	50.0%
U-2	2,251.5	19.19	18.67	- 2.7%	18.67	- 2.7%
<b>Average</b>		<b>3298.74</b>	<b>3895.74</b>	<b>18.1%</b>	<b>3895.74</b>	<b>18.1%</b>
<b>Excess Limits Factors</b>						
B, Excess Limits		1.164	1.164			
U-1, Excess		0.565	0.565			
PDL, Excess Limits		0.302	0.302			
<b>VAN POOLS</b>		Current	Indicated	%	Selected	Selected
Coverage	Exposure	Average Rate	Average Rate	Change	Average Rate	% Change
A-1 & B (20/40)	168.4	1264.37	424.72	-66.4%	1264.37	0.0%
A-2 (PIP)	168.4	84.93	164.13	93.3%	110.41	30.0%
B, Excess Limits	166.3	1259.84	423.20	-66.4%	1259.84	0.0%
PDL, Basic	168.4	614.74	463.09	-24.7%	614.74	0.0%
PDL, Excess Limits	166.4	186.88	140.78	-24.7%	186.88	0.0%
Collision, \$500 Ded.	73.1	495.29	429.05	-13.4%	495.29	0.0%
Comprehensive, \$500 Ded.	79.1	222.98	137.59	-38.3%	222.98	0.0%
U-1 (20/40)	168.4	4.00	6.00	50.0%	6.00	50.0%
U-1, Excess	91.8	2.31	3.46	49.8%	3.46	49.8%
U-2	148.5	27.60	26.85	- 2.7%	26.85	- 2.7%
<b>Average</b>		<b>3742.29</b>	<b>1891.47</b>	<b>-49.5%</b>	<b>3769.73</b>	<b>0.7%</b>
<b>Excess Limits Factors</b>						
B, Excess Limits		0.996	0.996			
U-1, Excess		0.577	0.577			
PDL, Excess Limits		0.304	0.304			