

Commonwealth Automobile Reinsurers
Rates Effective January 1, 1997
Summary of Filing Results

Stipulated Indications on Projected 1997 Exposures

	<u>Percent</u>	<u>\$ (mills)</u>
TTT*	-1.0%	-\$0.5
PPT Fleet	7.4%	\$0.3
Garages	8.5%	\$1.1
Taxis	8.0%	\$1.4
Total Major Types	2.8%	\$2.4
Other Publics, Special Types**	1.1%	\$0.3
Zone Rated, Garage Phys,...**	2.4%	\$0.3
Grand Total	2.4%	\$3.0

* Partitioned into fleet and non-fleet rates by territory, producing the same aggregate premiums as separating the fleet and non-fleet data in the main portion of the filing, but producing slight differences in the rates by territory.

** Other Publics includes limos, buses and van pools; Rate change for Special Types and Misc. is premium-weighted average of all TTT and PPT.

Note: PPT Non-Fleet rates are indicated to increase by 10.6%, or \$1.9 million. This indication is used solely for the purpose of determining the indicated rate change for Other Publics and Special Types before redistribution across vehicle types.

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

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TTT	<u>Exposure</u>	Current Average Rate	Proposed Average Rate	%
				<u>Change</u>
A-1 & B (20/40)	26,920.4	593.80	587.44	-1.0%
A-2 (PIP)	26,920.4	30.22	33.68	11.4%
B, Excess Limits	21,226.0	609.63	530.89	-12.9%
PDL, Basic	26,920.4	358.11	407.16	13.7%
PDL, Excess Limits	26,307.0	83.80	90.28	7.7%
Collision, All Deductibles	13,102.0	247.53	273.35	10.4%
Ltd. Collision, All Deductibles	137.3	47.91	45.55	-4.9%
D, Med. Payments	12,560.6	8.39	7.45	-11.2%
Comprehensive, All Deductibles	16,371.7	167.22	169.54	1.4%
U-1 (20/40)	26,920.4	25.80	12.54	-51.4%
U-1, Excess	12,094.7	24.71	5.12	-79.3%
U-2, TOTAL	26,920.4	22.92	23.32	1.7%
Average		1830.85	1813.33	-1.0%

Excess Limits Factors & Average Deductible Relativities

B, Excess Limits	1.027	0.903
PDL, Excess Limits	0.234	0.222
U-1, Excess	0.958	0.408
Collision, Average Deductible	0.985	0.988
Ltd. Collision, Average Deductible	1.537	1.533
Comprehensive, Average Deductible	0.982	0.981

PPT FLEET	<u>Exposure</u>	Current Average Rate	Proposed Average Rate	%
				<u>Change</u>
A-1 & B (20/40)	2,529.2	507.81	547.34	7.8%
A-2 (PIP)	2,529.2	43.92	55.03	25.3%
B, Excess Limits	2,174.7	586.10	535.66	-8.6%
PDL, Basic	2,529.2	217.39	240.97	10.8%
PDL, Excess Limits	2,483.2	34.84	38.38	10.2%
Collision, All Deductibles	1,789.0	389.20	447.39	14.9%
Ltd. Collision, All Deductibles	6.6	22.83	11.81	-48.3%
D, Med. Payments	1,654.4	10.10	14.07	39.3%
Comprehensive, All Deductibles	1,963.9	92.51	190.72	106.2%
U-1 (20/40)	2,529.2	25.80	14.05	-45.5%
U-1, Excess	1,593.3	29.08	6.77	-76.7%
U-2, TOTAL	2,529.2	43.48	44.78	3.0%
Average		1748.67	1878.48	7.4%

PPT NON-FLEET

A-1 & B (20/40)	9,849.0	482.42	525.15	8.9%
A-2 (PIP)	9,849.0	60.34	80.82	33.9%
B, Excess Limits	8,468.5	556.79	513.95	-7.7%
PDL, Basic	9,849.0	198.60	226.37	14.0%
PDL, Excess Limits	9,669.7	31.83	36.06	13.3%
Collision, All Deductibles	7,683.3	439.82	526.13	19.6%
Ltd. Collision, All Deductibles	45.1	26.87	11.81	-56.0%
D, Med. Payments	8,146.3	10.10	14.07	39.3%
Comprehensive, All Deductibles	8,330.1	124.34	225.47	81.3%
U-1 (20/40)	9,849.0	25.80	13.99	-45.8%
U-1, Excess	6,204.3	29.08	6.74	-76.8%
U-2, TOTAL	9,849.0	43.48	44.78	3.0%
Average		1795.72	1985.51	10.6%

Excess Limits Factors & Average Deductible Relativities

B, Excess Limits	1.154	0.979
PDL, Excess Limits	0.160	0.159
U-1, Excess	1.127	0.482
Collision, Average Deductible	1.036	1.036
Ltd. Collision, Average Deductible	1.052	1.053
Comprehensive, Average Deductible	1.003	1.002

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GARAGES	<u>Exposure</u>	Current Average <u>Rate</u>	Proposed Average <u>Rate</u>	%
				<u>Change</u>
A-1 & B (20/40)	7,590.5	609.73	689.85	13.1%
A-2 (PIP)	7,590.5	53.64	71.26	32.8%
B, Excess Limits	6,749.4	735.03	708.42	-3.6%
PDL, Basic	7,590.5	303.06	383.47	26.5%
PDL, Excess Limits	7,446.5	47.63	60.00	26.0%
U-1 (20/40)	7,590.5	25.80	14.05	-45.5%
U-1, Excess	3,413.4	24.32	5.64	-76.8%
U-2	7,590.5	26.54	27.04	1.9%
Average		1730.01	1876.98	8.5%
<u>Excess Limits Factors</u>				
B, Excess Limits		1.206	1.027	
U-1, Excess		0.943	0.401	
PDL, Excess Limits		0.157	0.156	

TAXIS	<u>Exposure</u>	Current Average <u>Rate</u>	Proposed Average <u>Rate</u>	%
				<u>Change</u>
A-1 & B (20/40)	2,970.0	3918.38	4160.28	6.2%
A-2 (PIP)	2,970.0	701.60	830.24	18.3%
B, Excess Limits	655.5	1476.00	1202.39	-18.5%
PDL, Basic	2,970.0	973.53	1037.54	6.6%
PDL, Excess Limits	2,586.2	111.44	118.76	6.6%
U-1 (20/40)	2,970.0	25.80	126.04	388.5%
U-1, Excess	323.0	11.62	25.23	117.1%
U-2	2,970.0	2.46	1.27	-48.4%
Average		6045.82	6526.89	8.0%
<u>Excess Limits Factors</u>				
B, Excess Limits		0.377	0.289	
U-1, Excess		0.450	0.200	
PDL, Excess Limits		0.114	0.114	

TOTAL MARKET (All Vehicle Types Except PPT Non-Fleet)
Overall Weighted Average Change = 2.8%

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