

Commonwealth Automobile Reinsurers
Rates Effective January 1, 1998
Summary of Stipulated Results

Stipulated Indications on Projected 1998 Exposures

	<u>Percent</u>	<u>\$ (mills)</u>
TTT	0.0%	\$0.0
PPT Fleet	0.0%	\$0.0
Garages	0.0%	\$0.0
Subtotal Major Types	0.0%	\$0.0
Special Types	0.0%	\$0.0
Zone Rated, Garage Phys,...	0.0%	\$0.0
Subtotal Major & Misc. Types	0.0%	\$0.0
Taxis	4.0%	\$0.8
Limos / Care Service *	4.0%	\$0.2
Public Buses	0.0%	\$0.0
Van Pools	0.0%	\$0.0
Subtotal Public Vehicles	3.1%	\$0.9
Grand Total	0.9%	\$0.9

* Includes the combined effect of a liability rate increase of 5.7% weighted 0.705 and a physical damage rate change of 0.0% weighted 0.295.

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

1/1/98 CAR
Form 110

TAXIS	<u>Exposure</u>	Current Average Rate	Proposed Average Rate	%
				<u>Change</u>
A-1 & B (20/40)	2,918.4	4135.44	4143.42	0.2%
A-2 (PIP)	2,918.4	832.98	902.45	8.3%
B, Excess Limits	611.2	1271.44	1273.90	0.2%
PDL, Basic	2,918.4	1034.01	1142.17	10.5%
PDL, Excess Limits	2,575.3	118.59	130.99	10.5%
U-1 (20/40)	2,918.4	126.00	188.05	49.2%
U-1, Excess	270.0	22.62	33.76	49.2%
U-2	2,918.4	0.92	0.92	0.0%
Average		6502.38	6762.53	4.0%

Excess Limits Factors

B, Excess Limits	0.307	0.307
U-1, Excess	0.180	0.180
PDL, Excess Limits	0.115	0.115

LIMO/CAR SERVICE	<u>Exposure</u>	Current Average Rate	Proposed Average Rate	%
				<u>Change</u>
A-1 & B (20/40)	2,411.7	423.39	437.82	3.4%
A-2 (PIP)	2,411.7	85.00	73.72	-13.3%
B, Excess Limits	2,232.5	553.65	572.52	3.4%
PDL, Basic	2,411.7	105.27	147.04	39.7%
PDL, Excess Limits	2,381.8	14.64	20.44	39.6%
U-1 (20/40)	2,411.7	14.00	14.00	0.0%
U-1, Excess	1,234.8	6.59	6.59	0.0%
U-2	2,411.7	35.98	35.98	0.0%
Average		1193.98	1262.10	5.7%

Excess Limits Factors

B, Excess Limits	1.308	1.308
U-1, Excess	0.471	0.471
PDL, Excess Limits	0.139	0.139