

Commonwealth Automobile Reinsurers
Rates Effective June 1, 1999
Summary of Decision Results

	<u>Percent</u>	<u>\$ (mills)</u>
TTT*	-3.5%	-\$1.0
PPT Fleet	-6.0%	-\$0.2
Garages	-8.9%	-\$1.3
Subtotal Major Types	-5.4%	-\$2.5
Special Types**	-3.4%	-\$0.3
Zone Rated, Garage Phys,...*	-3.4%	-\$0.3
Subtotal Major & Misc. Types	-4.8%	-\$3.1
Taxis	4.0%	\$0.71
Limos***	8.5%	\$0.24
Public Buses	-2.0%	-\$0.18
Van Pools	7.0%	\$0.03
Subtotal Public Vehicles	2.7%	\$0.8
Grand Total	-2.5%	-\$2.3

* 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.

** Special Types and Misc. rate change is premium-weighted average of all TTT & PPT.

*** Includes the combined effect of a liability rate increase of 11.8%, weighted 0.706 and a physical damage rate change of 0.7% (based on PPT change) weighted 0.294.

Note: PPT Non-Fleet rates are indicated to decrease by -2.8%, or -\$0.4 million. This indication is used solely for the purpose of determining the indicated rate change for Special Types and Miscellaneous 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)	16,732.9	557.03	541.96	-2.7%
A-2 (PIP)	16,732.9	32.61	34.96	7.2%
B, Excess Limits	12,433.3	479.07	375.43	-21.6%
PDL, Basic	16,732.9	382.70	417.43	9.1%
PDL, Excess Limits	16,334.7	84.67	99.34	17.3%
Collision, All Deductibles	8,646.7	306.98	293.50	-4.4%
Ltd. Collision, All Deductibles	71.4	48.24	37.90	-21.4%
D, Med. Payments	8,044.1	7.00	7.00	0.0%
Comprehensive, All Deductibles	10,380.0	183.77	177.88	-3.2%
U-1 (20/40)	16,732.9	13.00	9.00	-30.8%
U-1, Excess	6,671.7	5.04	2.58	-48.8%
U-2, TOTAL	16,732.9	19.97	16.55	-17.1%
Average		1722.15	1662.40	-3.5%

Excess Limits Factors & Average Deductible Relativities

B, Excess Limits	0.860	0.693
PDL, Excess Limits	0.221	0.238
U-1, Excess	0.387	0.287
Collision, Average Deductible	0.993	0.993
Ltd. Collision, Average Deductible	1.587	1.587
Comprehensive, Average Deductible	0.976	0.976

PPT FLEET	<u>Exposure</u>	Current Average Rate	Proposed Average Rate	%
				<u>Change</u>
A-1 & B (20/40)	1,336.3	559.25	517.40	-7.5%
A-2 (PIP)	1,336.3	56.31	60.02	6.6%
B, Excess Limits	1,121.9	529.88	411.51	-22.3%
PDL, Basic	1,336.3	244.90	267.59	9.3%
PDL, Excess Limits	1,312.4	39.08	45.59	16.7%
Collision, All Deductibles	987.7	476.90	494.05	3.6%
Ltd. Collision, All Deductibles	3.3	9.59	34.20	256.7%
D, Med. Payments	888.2	14.00	13.00	-7.1%
Comprehensive, All Deductibles	1,079.7	216.82	215.34	-0.7%
U-1 (20/40)	1,336.3	14.00	8.00	-42.9%
U-1, Excess	809.1	6.78	2.91	-57.1%
U-2, TOTAL	1,336.3	43.59	33.94	-22.1%
Average		1942.44	1826.89	-6.0%

PPT NON-FLEET

A-1 & B (20/40)	6,441.2	532.72	528.11	-0.9%
A-2 (PIP)	6,441.2	82.15	92.82	13.0%
B, Excess Limits	5,408.0	504.74	420.02	-16.8%
PDL, Basic	6,441.2	229.98	247.40	7.6%
PDL, Excess Limits	6,326.0	36.70	42.15	14.9%
Collision, All Deductibles	5,191.5	560.17	574.28	2.5%
Ltd. Collision, All Deductibles	22.4	11.63	34.20	194.0%
D, Med. Payments	3,393.0	14.00	13.00	-7.1%
Comprehensive, All Deductibles	5,538.7	254.54	244.52	-3.9%
U-1 (20/40)	6,441.2	14.00	8.00	-42.9%
U-1, Excess	3,900.1	6.78	2.91	-57.1%
U-2, TOTAL	6,441.2	43.59	33.94	-22.1%
Average		2044.14	1986.16	-2.8%

Excess Limits Factors & Average Deductible Relativities

B, Excess Limits	0.947	0.795
PDL, Excess Limits	0.160	0.170
U-1, Excess	0.484	0.364
Collision, Average Deductible	1.037	1.037
Ltd. Collision, Average Deductible	1.048	1.048
Comprehensive, Average Deductible	0.999	0.999

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GARAGES	<u>Exposure</u>	Current Average Rate	Proposed Average Rate	%
				<u>Change</u>
A-1 & B (20/40)	8,460.4	681.28	605.17	-11.2%
A-2 (PIP)	8,460.4	70.62	66.40	-6.0%
B, Excess Limits	7,129.6	660.37	502.51	-23.9%
PDL, Basic	8,460.4	380.99	434.21	14.0%
PDL, Excess Limits	8,289.5	59.71	72.63	21.6%
U-1 (20/40)	8,460.4	14.00	8.00	-42.9%
U-1, Excess	3,576.2	5.08	2.15	-57.7%
U-2	8,460.4	23.33	19.35	-17.1%
Average		<u>1787.37</u>	<u>1628.67</u>	-8.9%
<u>Excess Limits Factors</u>				
B, Excess Limits		0.969	0.830	
U-1, Excess		0.363	0.269	
PDL, Excess Limits		0.157	0.167	

TAXIS	<u>Exposure</u>	Current Average Rate	Proposed Average Rate	%
				<u>Change</u>
A-1 & B (20/40)	2,552.3	4237.51	4201.81	-0.8%
A-2 (PIP)	2,552.3	933.84	1105.55	18.4%
B, Excess Limits	492.3	1393.18	1210.96	-13.1%
PDL, Basic	2,552.3	1168.51	1354.13	15.9%
PDL, Excess Limits	2,262.2	134.85	169.81	25.9%
U-1 (20/40)	2,552.3	188.00	151.00	-19.7%
U-1, Excess	198.1	30.47	16.84	-44.7%
U-2	2,552.3	1.43	1.21	-15.4%
Average		<u>6919.92</u>	<u>7199.11</u>	4.0%
<u>Excess Limits Factors</u>				
B, Excess Limits		0.329	0.288	
U-1, Excess		0.162	0.112	
PDL, Excess Limits		0.115	0.125	

LIMO/CAR SERVICE	<u>Exposure</u>	Current Average Rate	Proposed Average Rate	%
				<u>Change</u>
A-1 & B (20/40)	1,507.8	454.86	528.22	16.1%
A-2 (PIP)	1,507.8	76.12	78.93	3.7%
B, Excess Limits	1,393.2	571.61	600.87	5.1%
PDL, Basic	1,507.8	153.36	211.21	37.7%
PDL, Excess Limits	1,482.2	21.57	29.58	37.1%
U-1 (20/40)	1,507.8	14.00	8.00	-42.9%
U-1, Excess	756.9	6.82	2.93	-57.0%
U-2	1,507.8	38.02	29.46	-22.5%
Average		<u>1289.15</u>	<u>1441.57</u>	11.8%
<u>Excess Limits Factors</u>				
B, Excess Limits		1.257	1.138	
U-1, Excess		0.487	0.366	
PDL, Excess Limits		0.141	0.140	