

Massachusetts Commercial Automobile  
Commercial Automobile  
Commonwealth Automobile Reinsurers  
Effective October 1, 2001  
Stipulation

	<u>Percent</u>	<u>\$ (mills)</u>
TTT*	0.0%	\$0.0
PPT Fleet	0.0%	\$0.0
Garages	0.0%	\$0.0
<b>Subtotal Major Types</b>	<b>0.0%</b>	<b>\$0.0</b>
Special Types	0.0%	\$0.0
Zone Rated, Garage Phys,...	0.0%	\$0.0
<b>Subtotal Major &amp; Misc. Types</b>	<b>0.0%</b>	<b>\$0.0</b>
Taxis	0.0%	\$0.0
Limos / Car Service Vehicles*	24.2%	\$0.8
School/Church**	9.9%	\$0.3
Other Buses**	12.8%	\$0.8
Van Pools	18.0%	\$0.1
<b>Subtotal Public Vehicles</b>	<b>7.4%</b>	<b>\$2.1</b>
<b>Grand Total</b>	<b>2.6%</b>	<b>\$2.1</b>

\* Includes the combined effect of a liability rate increase of 28.1%, weighted 0.788 and a physical damage rate change of 10.0% (based on changing the factor from 1.5 to 1.65 times PPT rates) weighted 0.212.

\*\* Includes the introduction of classifications relativities and revised base rates.

**MASSACHUSETTS COMMERCIAL AUTOMOBILE  
COMMONWEALTH AUTOMOBILE REINSURERS**

10/1/2001 CAR Stipulation  
Form 110

<b>CHURCH/SCHOOLS</b>	<u>Exposure</u>	Current	Indicated	Indicated	Selected	Selected
		Average	Average	%	Average	%
		<u>Rate</u>	<u>Rate</u>	<u>Change</u>	<u>Rate</u>	<u>Change</u>
A-1 & B (20/40)	1,469	541.23	799.84	47.8%	622.37	15.0%
A-2 (PIP)	1,469	83.60	171.89	105.6%	96.13	15.0%
B, Excess Limits	1,396	693.84	1025.37	47.8%	797.86	15.0%
PDL, Basic	1,469	334.84	450.40	34.5%	385.04	15.0%
PDL, Excess Limits	1,454	87.53	117.74	34.5%	100.65	15.0%
Collision, \$500 Deductible	783	627.08	271.08	-56.8%	568.09	-9.4%
Comprehensive, \$500 Deductible	862	306.85	158.77	-48.3%	301.85	-1.6%
U-1, Total Limits	1,469	16.29	16.29	0.0%	16.29	0.0%
Average		2236.06	2766.74	23.7%	2457.37	9.9%

<b>OTHER BUSES</b>	<u>Exposure</u>	Current	Indicated	Indicated	Selected	Selected
		Average	Average	%	Average	%
		<u>Rate</u>	<u>Rate</u>	<u>Change</u>	<u>Rate</u>	<u>Change</u>
A-1 & B (20/40)	1,807	926.86	1539.97	66.1%	1083.56	16.9%
A-2 (PIP)	1,807	228.03	337.01	47.8%	266.58	16.9%
B, Excess Limits	1,717	1154.85	1918.78	66.1%	1350.10	16.9%
PDL, Basic	1,807	445.19	787.00	76.8%	520.46	16.9%
PDL, Excess Limits	1,789	112.36	198.63	76.8%	131.36	16.9%
Collision, \$500 Deductible	893	894.57	497.69	-44.4%	846.93	-5.3%
Comprehensive, \$500 Deductible	950	473.58	263.79	-44.3%	472.99	-0.1%
U-1, Total Limits	1,807	13.24	13.24	0.0%	13.24	0.0%
Average		3512.73	5081.34	44.7%	3963.68	12.8%

<b>VAN POOLS*</b>	<u>Exposure</u>	Current	Indicated	Indicated	Selected	Selected
		Average	Average	%	Average	%
		<u>Rate</u>	<u>Rate</u>	<u>Change</u>	<u>Rate</u>	<u>Change</u>
A-1 & B (20/40)	249	675.44	1554.14	130.1%	784.19	16.1%
A-2 (PIP)	249	29.36	529.07	1702.0%	33.79	15.1%
B, Excess Limits	237	791.60	1821.41	130.1%	919.04	16.1%
PDL, Basic	249	574.51	799.14	39.1%	668.16	16.3%
PDL, Excess Limits	247	149.77	208.32	39.1%	174.18	16.3%
Collision, \$500 Deductible	159	818.77	490.27	-40.1%	1024.28	25.1%
Comprehensive, \$500 Deductible	174	211.66	260.06	22.9%	258.02	21.9%
U-1, Total Limits	249	13.60	13.60	0.0%	13.60	0.0%
Average		2863.95	5327.32	86.0%	3379.63	18.0%

<b>LIMOUSINES and CAR SERVICE</b>	<u>Exposure</u>	Current	Proposed	
		Average	Average	%
		<u>Rate</u>	<u>Rate</u>	<u>Change</u>
A-1 & B (20/40)	1,449	687.39	881.88	28.3%
A-2 (PIP)	1,449	131.20	167.96	28.0%
B, Excess Limits	1,221	624.15	800.75	28.3%
PDL, Basic	1,449	339.90	435.80	28.2%
PDL, Excess Limits	1,427	50.31	64.50	28.2%
U-1, Total Limits	1,443	11.85	11.85	0.0%
Average		1745.82	2235.78	28.1%

Public Autos: Excess Limits Factors			
School/Church Buses			
B, Excess Limits	1.282		1.282
PDL, Excess Limits	0.261		0.261
Other Buses			
B, Excess Limits	1.246		1.246
PDL, Excess Limits	0.252		0.252
Van Pools			
B, Excess Limits	1.172		1.172
PDL, Excess Limits	0.261		0.261
Limo and Car Service			
B, Excess Limits	0.908		0.908
PDL, Excess Limits	0.148		0.148