

**Massachusetts Commercial Automobile
Commonwealth Automobile Reinsurers
Effective October 1, 2003
Stipulation**

	<u>Percent</u>	<u>\$ (mills)</u>
TTT (1)	0.9%	\$0.36
PPT Fleet	0.4%	\$0.01
Garages	29.5%	\$2.23
Subtotal Major Types	5.2%	\$2.60
Special Types (2)	1.8%	\$0.12
Non-Owned (2)	1.8%	\$0.03
Miscellaneous (3)	8.2%	\$0.45
Garage Phy. Dam. (2)	22.2%	\$0.09
Zone Rated (4)	4.8%	\$0.44
Subtotal Major & Misc. Types	5.1%	\$3.73
Taxis (5)	3.2%	\$0.44
Limos/Car Service (5)	24.5%	\$1.49
Public Buses (6)	16.4%	\$2.17
Van Pools	23.4%	\$0.27
Subtotal Public Vehicles	12.8%	\$4.37
Grand Total	7.5%	\$8.11

(1) 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.

(2) Special Types, Non-owned, and Garage Physical Damage is premium-weighted average of all TTT & PPT for the appropriate coverages.

(3) Miscellaneous is a premium-weighted average of Major and Public types.

(4) Zone Rated is a premium-weighted average of Buses and TTTs.

(5) Includes the combined effect of a liability rate increase of 25.3% weighted 0.760 and a physical damage rate change of 22.2% (based on PPT change) weighted 0.240 for Limos and Car Serv. For Taxis, it includes a liability rate increase of 3.0% weighted 0.987 and a weight of 0.013 for physical damage.

(6) Includes the combined effect of a liability rate increase of 15.3% weighted 0.856 and a physical damage rate change of 22.9% (based on TTT change) weighted 0.144.

Note: PPT Non-Fleet rates are indicated to change by 4.7%, or \$0.7 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 AND NON-FLEET COMBINED
SUMMARY OF RATE CHANGES (STIPULATION)**

2003CAR Stipulation
Form 110
Page 1

TTT Coverage	Exposure	Current	Proposed	% Change
		Average Rate	Average Rate	
A-1 & B (20/40)	19,692.2	538.15	504.77	- 6.2%
A-2 (PIP)	19,692.2	21.95	22.51	2.6%
B, Excess Limits	16,773.8	406.42	329.25	-19.0%
PDL, Basic	19,692.2	490.77	505.41	3.0%
PDL, Excess Limits	19,469.7	183.32	186.20	1.6%
Collision , All Deductibles	12,002.4	488.70	568.82	16.4%
Ltd. Collision , All Deductibles	31.3	45.05	52.81	17.2%
D, Med. Payments	10,627.9	3.00	2.00	-33.3%
Comprehensive, All Deductibles	12,183.5	212.08	292.28	37.8%
U-1 (20/40)	19,692.2	8.00	7.00	-12.5%
U-1, Excess	7,884.8	2.12	1.69	-20.3%
U-2,TOTAL	15,832.5	16.36	19.34	18.2%
Average		2031.07	2049.16	0.9%

Excess Limits Factors & Average Deductible Relativities

B, Excess Limits	0.755	0.652
PDL, Excess Limits	0.374	0.368
U-1, Excess	0.264	0.242
Collision , Average Deductible	0.979	0.976
Ltd. Collision, Average Deductible	1.458	1.442
Comprehensive , Average Deductible	0.972	0.976

PPT FLEET

Coverage	Exposure	Current	Proposed	% Change
		Average Rate	Average Rate	
A-1 & B (20/40)	1,534.0	429.98	404.94	- 5.8%
A-2 (PIP)	1,534.0	39.69	29.19	-26.5%
B, Excess Limits	1,367.1	348.65	286.06	-18.0%
PDL, Basic	1,534.0	313.98	289.89	- 7.7%
PDL, Excess Limits	1,522.9	90.99	87.10	- 4.3%
Collision , All Deductibles	1,106.0	670.28	782.01	16.7%
Ltd. Collision , All Deductibles	1.3	51.73	64.72	25.1%
D, Med. Payments	979.2	6.00	5.00	-16.7%
Comprehensive, All Deductibles	1,057.2	161.89	225.14	39.1%
U-1 (20/40)	1,534.0	8.00	7.00	-12.5%
U-1, Excess	940.2	2.64	2.06	-22.0%
U-2,TOTAL	1,314.6	30.74	36.48	18.7%
Average		1819.39	1827.19	0.4%

PPT NON-FLEET

A-1 & B (20/40)	6,799.3	416.60	411.54	- 1.2%
A-2 (PIP)	6,799.3	89.88	74.03	-17.6%
B, Excess Limits	6,059.6	337.80	290.72	-13.9%
PDL, Basic	6,799.3	312.22	293.60	- 6.0%
PDL, Excess Limits	6,750.4	90.48	88.21	- 2.5%
Collision , All Deductibles	5,675.3	801.99	912.18	13.7%
Ltd. Collision , All Deductibles	7.5	58.66	64.72	10.3%
D, Med. Payments	4,339.6	6.00	5.00	-16.7%
Comprehensive, All Deductibles	5,279.7	214.71	325.08	51.4%
U-1 (20/40)	6,799.3	8.00	7.00	-12.5%
U-1, Excess	4,167.3	2.64	2.06	-22.0%
U-2,TOTAL	5,827.0	30.74	36.48	18.7%
Average		2085.56	2182.43	4.6%

Excess Limits Factors & Average Deductible Relativities

B, Excess Limits	0.811	0.706
PDL, Excess Limits	0.290	0.300
U-1, Excess	0.331	0.294
Collision , Average Deductible	1.010	1.006
Ltd. Collision, Average Deductible	0.992	0.990
Comprehensive , Average Deductible	0.971	0.973

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

2003CAR Stipulation
Form 110
Page 2

GARAGES

Coverage	Exposure	Current	Proposed	%
		Average Rate	Average Rate	
A-1 & B (20/40)	4,918.0	453.11	599.33	32.3%
A-2 (PIP)	4,918.0	56.36	76.64	36.0%
B, Excess Limits	4,222.6	368.69	430.79	16.8%
PDL, Basic	4,918.0	538.69	714.60	32.7%
PDL, Excess Limits	4,814.7	154.62	212.95	37.7%
U-1 (20/40)	4,918.0	8.00	7.00	-12.5%
U-1, Excess	2,136.4	1.76	1.43	-18.8%
U-2	4,372.1	13.81	16.26	17.7%
Average		1537.13	1991.00	29.5%

Excess Limits Factor

B, Excess Limits	0.814	0.719
U-1, Excess	0.220	0.204
PDL, Excess Limits	0.287	0.298

TAXIS

Coverage	Exposure	Current	Proposed	%
		Average Rate	Average Rate	
A-1 & B (20/40)	1,842.1	4455.93	4320.40	- 3.0%
A-2 (PIP)	1,842.1	1254.88	1277.49	1.8%
B, Excess Limits	314.4	1376.17	1168.74	-15.1%
PDL, Basic	1,842.1	1060.93	1286.15	21.2%
PDL, Excess Limits	1,745.2	229.16	361.41	57.7%
U-1 (20/40)	1,842.1	157.00	175.00	11.5%
U-1, Excess	64.5	25.26	26.31	4.2%
U-2	1,797.9	0.93	1.09	17.2%
Average		7382.55	7602.93	3.0%

Excess Limits Factor

B, Excess Limits	0.309	0.271
U-1, Excess	0.161	0.150
PDL, Excess Limits	0.216	0.281

LIMOUSINES and CAR SERVICE

Coverage	Exposure	Current	Proposed	%	Selected	Selected
		Average Rate	Average Rate		Average Rate	% Change
A-1 & B (20/40)	1,703.9	1077.25	1324.89	23.0%	1324.89	23.0%
A-2 (PIP)	1,703.9	372.79	458.09	22.9%	458.09	22.9%
B, Excess Limits	1,412.5	857.12	1054.16	23.0%	1054.16	23.0%
PDL, Basic	1,703.9	465.77	568.46	22.0%	568.46	22.0%
PDL, Excess Limits	1,680.1	56.30	141.11	150.6%	141.11	150.6%
U-1 (20/40)	1,703.9	8.00	7.00	-12.5%	7.00	-12.5%
U-1, Excess	742.9	2.73	2.10	-23.1%	2.10	-23.1%
U-2	1,674.9	20.68	24.40	18.0%	24.40	18.0%
Average		2711.39	3396.37	25.3%	3396.37	25.3%

Excess Limits Factor

B, Excess Limits	0.796	0.796
U-1, Excess	0.341	0.300
PDL, Excess Limits	0.121	0.248

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

2003CAR Stipulation
Form 110
Page 3

SCHOOL and CHURCH BUSES

Coverage	Exposure	Current Average Rate	Proposed Average Rate	% Change	Selected Average Rate	Selected %
A-1 & B (20/40)	1,844.0	787.81	953.63	21.0%	953.63	21.0%
A-2 (PIP)	1,844.0	131.18	133.93	2.1%	133.93	2.1%
B, Excess Limits	1,528.7	762.75	836.10	9.6%	836.10	9.6%
PDL, Basic	1,844.0	376.18	401.28	6.7%	401.28	6.7%
PDL, Excess Limits	1,818.2	97.80	105.29	7.7%	105.29	7.7%
U-1 (20/40)	1,844.0	8.00	7.00	-12.5%	7.00	-12.5%
U-1, Excess	804.0	2.41	1.89	-21.6%	1.89	-21.6%
U-2	1,626.4	21.58	25.61	18.7%	25.61	18.7%
Average		2052.00	2316.19	12.9%	2316.19	12.9%

Excess Limits Factor

B, Excess Limits	0.968	0.877
U-1, Excess	0.301	0.270
PDL, Excess Limits	0.260	0.262

OTHER BUSES

Coverage	Exposure	Current Average Rate	Proposed Average Rate	% Change	Selected Average Rate	Selected %
A-1 & B (20/40)	666.2	844.97	1067.26	26.3%	1067.27	26.3%
A-2 (PIP)	666.2	316.07	396.21	25.4%	396.23	25.4%
B, Excess Limits	552.3	859.87	1086.07	26.3%	1086.07	26.3%
PDL, Basic	666.2	389.78	490.78	25.9%	490.78	25.9%
PDL, Excess Limits	656.9	98.65	124.81	26.5%	124.81	26.5%
U-1 (20/40)	666.2	8.00	7.00	-12.5%	7.00	-12.5%
U-1, Excess	290.5	2.60	2.02	-22.3%	2.02	-22.3%
U-2	549.6	27.85	33.01	18.5%	33.01	18.5%
Average		2393.03	3012.78	25.9%	3012.81	25.9%

Excess Limits Factor

B, Excess Limits	1.018	1.018
U-1, Excess	0.325	0.289
PDL, Excess Limits	0.253	0.254

BUSES - SOCIAL SERVICE AND N.O.C

Coverage	Exposure	Current Average Rate	Proposed Average Rate	% Change	Selected Average Rate	Selected %
A-1 & B (20/40)	2,332.6	939.18	1071.59	14.1%	1071.59	14.1%
A-2 (PIP)	2,332.6	138.02	157.49	14.1%	157.49	14.1%
B, Excess Limits	1,933.7	850.30	970.18	14.1%	970.18	14.1%
PDL, Basic	2,332.6	592.24	675.69	14.1%	675.69	14.1%
PDL, Excess Limits	2,299.9	144.22	165.50	14.8%	165.50	14.8%
U-1 (20/40)	2,332.6	8.00	7.00	-12.5%	7.00	-12.5%
U-1, Excess	1,017.0	2.87	2.22	-22.6%	2.22	-22.6%
U-2	1,973.4	25.61	30.41	18.7%	30.41	18.7%
Average		2547.46	2905.93	14.1%	2905.92	14.1%

Excess Limits Factor

B, Excess Limits	0.905	0.905
U-1, Excess	0.359	0.317
PDL, Excess Limits	0.244	0.245

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

2003CAR Stipulation
 Form 110
 Page 4

VAN POOLS

Coverage	Exposure	Current Average Rate	Proposed Average Rate	% Change	Selected Average Rate	Selected %
A-1 & B (20/40)	322.4	966.50	1209.95	25.2%	1209.95	25.2%
A-2 (PIP)	322.4	78.99	80.87	2.4%	80.87	2.4%
B, Excess Limits	267.3	840.64	1052.39	25.2%	1052.39	25.2%
PDL, Basic	322.4	724.98	916.19	26.4%	916.19	26.4%
PDL, Excess Limits	317.9	191.27	243.50	27.3%	243.50	27.3%
Collision, \$500 Ded.	218.1	887.28	958.29	8.0%	958.29	8.0%
Comprehensive, \$500 Ded.	245.28	302.53	446.20	47.5%	446.20	47.5%
U-1 (20/40)	322.4	8.00	7.00	-12.5%	7.00	-12.5%
U-1, Excess	140.6	2.60	2.07	-20.4%	2.07	-20.4%
U-2	284.4	31.79	37.65	18.4%	37.65	18.4%
Average		3523.52	4348.38	23.4%	4348.38	23.4%
<u>Excess Limits Factor</u>						
B, Excess Limits		0.870	0.870			
U-1, Excess		0.325	0.296			
PDL, Excess Limits		0.264	0.266			