

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Bodily Injury Liability**

2013 CAR Filing
Increased Limits Factors
Exhibit 1

Trucks, Tractors and Trailers, Private Passenger Types, Van Pools, Buses and Motorcycles

04/01/13

(Limits Expressed in Thousands)

		LIMIT PER PERSON																																							
							1					2					3					4					5					7					1				
		2	2	3	3	4	5	0	1	5	2	2	3	4	5	6	7	8	9	0	1	1	5	1	2	2	3	4	5	7	0	5	0								
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	0									
LIMIT PER PERSON	40	1.00	1.13	1.21	1.28	1.33																																			
	45	1.02	1.13	1.21	1.28	1.34																																			
	50	1.04	1.13	1.22	1.28	1.34	1.44																																		
	60	1.04	1.14	1.22	1.29	1.34	1.44																																		
	70	1.05	1.14	1.22	1.29	1.35	1.44																																		
	80	1.05	1.15	1.23	1.29	1.35	1.45																																		
	100	1.05	1.15	1.23	1.30	1.35	1.45	1.76																																	
	150	1.06	1.16	1.24	1.31	1.36	1.46	1.77	1.95																																
	200	1.07	1.17	1.25	1.31	1.37	1.47	1.77	1.96	2.09																															
	250	1.07	1.17	1.25	1.32	1.37	1.47	1.78	1.97	2.10	2.20																														
	300	1.08	1.18	1.25	1.32	1.38	1.47	1.78	1.97	2.10	2.21	2.30																													
	350	1.08	1.18	1.26	1.32	1.38	1.48	1.78	1.97	2.11	2.21	2.31																													
	400						1.48	1.79	1.98	2.11	2.22	2.31	2.46																												
	500						1.49	1.79	1.98	2.12	2.22	2.32	2.47	2.58																											
	600						1.49	1.80	1.99	2.12	2.23	2.32	2.47	2.59	2.66																										
	700						1.49	1.80	1.99	2.12	2.23	2.32	2.47	2.59	2.66	2.72																									
	800						1.50	1.80	1.99	2.13	2.23	2.33	2.48	2.59	2.66	2.72	2.77																								
	900						1.50	1.81	2.00	2.13	2.24	2.33	2.48	2.60	2.66	2.72	2.77	2.81																							
	1000						1.50	1.81	2.00	2.13	2.24	2.33	2.48	2.60	2.67	2.72	2.77	2.81	2.85																						
	1250						1.51	1.81	2.00	2.14	2.24	2.34	2.49	2.60	2.67	2.73	2.77	2.82	2.85	2.94																					
	1500																																								

Increased Limit Factor for 45/45 limit is 1.39
Increased Limit Factor for 75/75 limit is 1.62
Increased Limit Factor for 750/750 limit is 2.74
Increased Limit Factor for 550/550 limit is 2.62

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Bodily Injury Liability**

2013 CAR Filing
Increased Limits Factors
Exhibit 2

Taxis, Limousines and Car Service

04/01/13

(Limits Expressed in Thousands)

		LIMIT PER PERSON																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																													
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		2	2	3	3	4	5	0	1	1	2	2	3	4	5	6	7	8	9	0	1	1	5	7	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	

Increased Limit Factor for 45/45 limit is 1.35
Increased Limit Factor for 75/75 limit is 1.55
Increased Limit Factor for 750/750 limit is 2.51
Increased Limit Factor for 550/550 limit is 2.41

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Factors for Bodily Injury Liability**

2013 CAR Filing
Increased Limits Factors
Exhibit 3

Garages

04/01/13

(Limits Expressed in Thousands)

		LIMIT PER PERSON																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																								
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Increased Limit Factor for 45/45 limit is 1.38
Increased Limit Factor for 75/75 limit is 1.62
Increased Limit Factor for 750/750 limit is 2.76
Increased Limit Factor for 550/550 limit is 2.60

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Uninsured Motorists (U1)**

2013 CAR Filing
Increased Limits Factors
Exhibit 4

All Vehicle Types Excluding Taxicabs and Motorcycles

04/01/13

(Limits Expressed in Thousands)

		LIMIT PER PERSON																												
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	1	
		0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0	0	5	0	7	0	5	0	0	0	0	0
L I M I T P E R A C C I D E N T	40	4	6	7	7	8																								
	45	5	6	7	7	8																								
	50	5	6	7	7	8	8																							
	60	5	7	7	7	8	8																							
	70	5	7	7	7	8	8																							
	80	5	7	7	7	8	8																							
	100	5	7	7	8	8	8	9																						
	150	5	7	7	8	8	8	9	9																					
	200	5	7	7	8	8	8	9	9	10																				
	250	5	7	7	8	8	8	9	9	10	10																			
	300	5	7	7	8	8	8	9	9	10	10	10																		
	350	5	7	7	8	8	8	9	9	10	10	10	10																	
	400						8	9	9	10	10	10	11																	
	500						8	9	9	10	10	10	10	11	11	11														
	600						8	9	9	10	10	10	10	11	11	11	11													
	700						8	9	9	10	10	10	10	11	11	11	12													
	800						8	9	9	10	10	10	10	10	11	11	12	12												
	900						8	9	9	10	10	10	10	10	11	11	12	12	12											
	1000						8	9	9	10	10	10	10	10	11	11	12	12	12	12	12									
	1250						8	9	10	10	10	10	10	10	11	11	12	12	12	12	13									
	1500						8	9	10	10	10	10	10	10	11	11	12	12	12	12	13	13								
	1750						8	9	10	10	10	10	10	10	10	11	12	12	12	12	13	13	13	13						
	2000						8	9	10	10	10	10	10	10	10	11	12	12	12	12	13	13	13	13	13	13				
	2500						8	9	10	10	10	10	10	10	10	11	12	12	12	12	13	13	13	13	13	14				
	3000							9	10	10	10	10	10	10	10	11	12	12	12	12	13	13	13	13	14	14				
	4000							9	10	10	10	10	10	10	10	11	12	12	12	12	13	13	13	13	14	14	15			
	5000							9	10	10	10	10	10	10	10	11	12	12	12	12	13	13	13	13	14	14	15	15		
	7500							9	10	10	10																			

Increased Limit Rate for 45/45 limit is 8
Increased Limit Rate for 75/75 limit is 9
Increased Limit Rate for 750/750 limit is 12
Increased Limit Rate for 550/550 limit is 11

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Rates for Uninsured Motorists (U1)**

2013 CAR Filing
Increased Limits Factors
Exhibit 5

Taxis

04/01/13

(Limits Expressed in Thousands)

		LIMIT PER PERSON																											
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	1
		0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0
LIMIT PER PERSON	40	38	41	44	46	47																							
	45	39	41	44	46	47																							
	50	39	41	44	46	47	50																						
	60	39	42	44	46	47	50																						
	70	39	42	44	46	47	50																						
	80	39	42	44	46	47	50																						
	100	39	42	44	46	48	50	58																					
	150	39	43	45	46	48	50	59	62																				
	200	40	43	45	46	48	50	59	62	65																			
	250	40	43	45	47	48	51	59	62	65	67																		
	300	40	43	45	47	48	51	59	62	65	67	74																	
	350	40	43	45	47	48	51	59	63	65	67	75																	
	400						51	59	63	65	67	75	88																
	500						51	59	63	65	67	76	89	99															
	600						51	59	63	65	67	76	89	100	103														
	700						51	59	63	65	68	76	90	100	104	106													
	800						51	59	63	65	68	77	90	100	104	106	108												
	900						51	59	63	65	68	77	90	101	104	106	108	110											
	1000						51	60	63	65	69	77	91	101	104	106	108	110	112										
	1250						52	60	63	65	69	78	91	101	104	106	108	110	112	115									
	1500						52	60	63	66	70	78	92	101	104	106	109	110	112	115	118								
	1750						52	60	63	66	70	78	92	101	104	107	109	110	112	116	118	121							
	2000						52	60	63	66	70	79	92	102	104	107	109	111	112	116	118	121	123						
	2500						52	60	63	66	71	79	93	102	105	107	109	111	112	116	119	121	123	126					
	3000							60	63	66	71	80	93	102	105	107	109	111	113	116	119	121	123	127	129				
	4000							60	64	66	72	80	94	102	105	107	109	111	113	116	119	121	123	127	130	134			
	5000							60	64	66	72	81	94	102	105	107	109	111	113	116	119	122	124	127	130	134	138		

Increased Limit Rate for 45/45 limit is 48
Increased Limit Rate for 75/75 limit is 55
Increased Limit Rate for 750/750 limit is 107
Increased Limit Rate for 550/550 limit is 102

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Underinsured Motorists (U2)**

2013 CAR Filing
Increased Limits Factors
Exhibit 6

All Vehicle Types Excluding Taxicabs and Motorcycles

04/01/13

(Limits Expressed in Thousands)

		LIMIT PER PERSON																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
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Increased Limit Rate for 45/45 limit is 12
Increased Limit Rate for 75/75 limit is 26
Increased Limit Rate for 750/750 limit is 304
Increased Limit Rate for 550/550 limit is 290

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Underinsured Motorists (U2)**

2013 CAR Filing
Increased Limits Factors
Exhibit 7

Taxis

04/01/13

(Limits Expressed in Thousands)

		LIMIT PER PERSON																										
		2	2	3	3	4	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	1
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L I M I T P E R A C C I D E N T	40	0	2	5	8	10																						
	45	0	2	6	8	10																						
	50	0	2	6	8	10	13																					
	60	0	3	6	8	10	14																					
	70	0	3	6	8	10	14																					
	80	0	3	6	8	10	14																					
	100	0	3	6	9	11	14	33																				
	150	0	4	6	9	11	15	33	65																			
	200	1	4	7	9	11	15	33	67	91																		
	250	1	4	7	9	11	15	34	68	92	111																	
	300	1	4	7	9	11	15	34	68	93	112	151																
	350	1	4	7	9	12	16	35	69	94	112	153																
	400						16	35	70	94	113	155	223															
	500						16	36	71	95	114	157	226	279														
	600						16	37	71	96	116	160	228	281	294													
	700						17	38	72	96	118	161	230	283	294	301												
	800						17	38	73	97	120	163	231	284	294	301	307											
	900						17	39	73	98	121	164	233	286	295	301	307	312										
	1000						17	39	74	98	122	166	234	287	295	302	308	313	317									
	1250						17	40	75	99	125	168	237	287	295	302	308	313	318	328								
	1500						18	41	75	100	127	170	239	288	296	303	308	314	318	328	336							
	1750						18	41	76	100	129	172	241	288	296	303	309	314	319	328	336	343						
	2000						18	42	76	101	130	174	242	289	296	303	309	314	319	329	337	343	349					
	2500						18	43	77	102	133	176	245	289	297	304	310	315	319	329	337	344	350	359				
	3000							44	78	103	135	179	247	289	297	304	310	315	320	329	337	344	350	360	368			
	4000							45	79	104	139	182	250	290	298	305	311	316	320	330	338	345	351	360	368	381		
	5000							46	80	105	141	185	253	291	298	305	311	316	321	331	339	345	351	361	369	381	391	
	7500							48	82	107	146	190	258															

Increased Limit Rate for 45/45 limit is	12
Increased Limit Rate for 75/75 limit is	26
Increased Limit Rate for 750/750 limit is	304
Increased Limit Rate for 550/550 limit is	290

2013 CAR Filing
Increased Limits Factors
Exhibit 8

04/01/13

LIMIT PER PERSON

LIMIT PER ACCIDENT

Increased Limit Factor for 45/45 limit is	1.39
Increased Limit Factor for 750/750 limit is	2.74
Increased Limit Factor for 550/550 limit is	2.62

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limit Rates for Uninsured Motorists (U1)**

2013 CAR Filing
Increased Limits Factors
Exhibit 9

Commercial Motorcycles

04/01/13

(Limits Expressed in Thousands)

		LIMIT PER PERSON																		
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	
		0	5	0	5	0	0	5	0	5	0	0	0	0	0	0	0	0	0	
L I M I T	40	33	35	38	39	41														
	45	33	35	38	39	41														
	50	33	35	38	39	41	42													
	60	33	36	38	39	41	42													
	70	33	36	38	39	41	42													
P E R	80	33	36	38	39	41	42													
	100	33	36	38	39	41	42	48												
	150	33	36	38	39	41	42	48	54											
	200	33	36	38	39	41	42	48	54	57										
	250	33	36	38	39	41	42	48	54	59	62									
A C C I D E N T	300	33	36	38	39	41	42	48	54	59	62	65								
	350	33	38	39	39	41	42	48	54	59	62	65								
	400						42	48	54	59	62	65	72							
	500						42	48	54	59	62	66	72	77						
	600						42	48	54	59	62	66	72	81	93					
	700						44	48	54	59	62	66	72	84	93	96				
	800						44	48	54	59	62	66	72	87	93	96	98			
	900						44	50	54	59	62	66	72	89	95	96	98	99		
	1000						44	50	54	59	63	66	72	92	95	96	98	99	101	

Increased Limit Rate for 45/45 limit is	41
Increased Limit Rate for 750/750 limit is	96
Increased Limit Rate for 1000/2000 limit is	102
Increased Limit Rate for 2000/2000 limit is	111

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Increased Limits Rates for Underinsured Motorists (U2)**

2013 CAR Filing
Increased Limits Factors
Exhibit 10

Commercial Motorcycles

04/01/13

(Limits Expressed in Thousands)

		LIMIT PER PERSON																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
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		2	2	3	3	4	5	0	1	1	2	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5	6	7	8	9	10	0	1	2	3	4	5	6	7	8	9	10																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																									
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Increased Limit Rate for 45/45 limit is 56
Increased Limit Rate for 750/750 limit is 1391
Increased Limit Rate for 1000/2000 limit is 1458
Increased Limit Rate for 2000/2000 limit is 1598

**Commonwealth Automobile Reinsurers
Massachusetts Commercial Automobile
Property Damage Liability Increased Limit Factors**

04/01/13

<u>Limit</u>	<u>Motorcycle PPT, GAR & Light / Medium TTT *</u>	<u>Heavy Trucks & Truck Tractors</u>	<u>Extra Heavy Trucks & Truck Tractors, Trailers/Semi Trailers</u>	<u>Taxis, Limos & Car Service</u>	<u>Bus & Van Pool</u>
\$5,000	1.000	1.000	1.000	1.000	1.000
\$10,000	1.180	1.200	1.260	1.170	1.170
\$15,000	1.230	1.280	1.370	1.230	1.230
\$20,000	1.253	1.325	1.426	1.253	1.253
\$25,000	1.270	1.360	1.470	1.270	1.270
\$30,000	1.275	1.376	1.503	1.275	1.275
\$35,000	1.280	1.390	1.530	1.280	1.280
\$40,000	1.285	1.411	1.551	1.285	1.285
\$45,000	1.288	1.421	1.561	1.288	1.288
\$50,000	1.290	1.430	1.570	1.290	1.290
\$75,000	1.299	1.482	1.622	1.299	1.299
\$80,000	1.299	1.484	1.624	1.299	1.299
\$100,000	1.300	1.490	1.630	1.300	1.300
\$150,000	1.312	1.595	1.677	1.312	1.312
\$200,000	1.317	1.637	1.696	1.317	1.316
\$250,000	1.320	1.670	1.710	1.320	1.320
\$300,000	1.323	1.683	1.726	1.323	1.320
\$500,000	1.330	1.720	1.770	1.330	1.320
\$550,000	1.332	1.729	1.784	1.332	1.322
\$750,000	1.336	1.745	1.808	1.336	1.326
\$1,000,000	1.340	1.760	1.830	1.340	1.330
\$1,500,000	1.420	1.863	1.937	1.419	1.408
\$2,000,000	1.440	1.892	1.967	1.440	1.430
\$2,500,000	1.461	1.918	1.995	1.461	1.450
\$3,000,000	1.470	1.932	2.008	1.470	1.460
\$4,000,000	1.550	1.965	2.125	1.550	1.550
\$5,000,000	1.652	2.170	2.256	1.652	1.640
\$10,000,000	1.786	2.347	2.440	1.786	1.773

* All other vehicle types should use these increased limit factors.