

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

2016 CAR Filing
 Increased Limits Factors
 Exhibit 1

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

06/01/16

(Limits Expressed in Thousands)

LIMIT PER PERSON

	2	2	3	3	4	5	1	2	2	5	3	4	5	6	7	8	9	1	2	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	5	5	7	0	5	0	0	0	5	0	
L	40	1.00	1.13	1.21	1.28	1.33																							
I	45	1.02	1.13	1.21	1.28	1.34																							
M	50	1.04	1.13	1.22	1.28	1.34	1.44																						
I	60	1.04	1.14	1.22	1.29	1.34	1.44																						
T	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																	
P	400						1.48	1.79	1.98	2.11	2.22	2.31	2.46																
E	500						1.49	1.79	1.98	2.12	2.22	2.32	2.47	2.58															
R	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													
A	800						1.50	1.80	1.99	2.13	2.23	2.33	2.48	2.59	2.66	2.72	2.77												
C	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											
C	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										
I	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									
D	1500						1.51	1.82	2.01	2.14	2.25	2.34	2.49	2.61	2.67	2.73	2.78	2.82	2.86	2.95	3.02								
E	1750						1.51	1.82	2.01	2.15	2.25	2.35	2.50	2.61	2.68	2.73	2.78	2.82	2.86	2.95	3.02	3.08							
N	2000						1.52	1.82	2.01	2.15	2.26	2.35	2.50	2.61	2.68	2.73	2.78	2.82	2.86	2.95	3.02	3.08	3.14						
T	2500						1.52	1.83	2.02	2.15	2.26	2.36	2.51	2.62	2.68	2.74	2.79	2.83	2.87	2.96	3.03	3.09	3.14	3.23					
	3000						1.83	2.02	2.16	2.27	2.27	2.36	2.51	2.62	2.69	2.74	2.79	2.83	2.87	2.96	3.03	3.09	3.14	3.23	3.30				
	4000						1.84	2.03	2.16	2.27	2.27	2.37	2.52	2.63	2.69	2.75	2.80	2.84	2.88	2.97	3.04	3.10	3.15	3.24	3.31	3.42			
	5000						1.85	2.04	2.17	2.28	2.28	2.38	2.53	2.63	2.70	2.75	2.80	2.84	2.88	2.97	3.04	3.10	3.15	3.24	3.31	3.43	3.51		
	7500						1.86	2.05	2.18	2.29	2.29	2.39	2.54	2.64	2.70	2.76	2.81	2.85	2.89	2.98	3.05	3.11	3.16	3.25	3.32	3.43	3.52	3.68	
	10000						1.86	2.05	2.19	2.30	2.30	2.39	2.54	2.64	2.71	2.76	2.81	2.85	2.90	2.98	3.06	3.12	3.17	3.26	3.33	3.44	3.53	3.69	3.80

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**

2016 CAR Filing
 Increased Limits Factors
 Exhibit 2

Taxis, Limousines and Car Service

06/01/16

(Limits Expressed in Thousands)

LIMIT PER PERSON

	2	2	3	3	4	5	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	5	5	0	0	0	0	0	0	0	0
L	40	1.00	1.12	1.19	1.25	1.31																						
I	45	1.02	1.12	1.20	1.26	1.31																						
M	50	1.04	1.12	1.20	1.26	1.31	1.40																					
I	60	1.04	1.13	1.20	1.26	1.31	1.40																					
T	70	1.05	1.13	1.20	1.26	1.32	1.40																					
	80	1.05	1.14	1.21	1.27	1.32	1.41																					
	100	1.05	1.14	1.21	1.27	1.32	1.41	1.67																				
	150	1.06	1.15	1.22	1.28	1.33	1.42	1.68	1.85																			
	200	1.07	1.15	1.22	1.29	1.34	1.42	1.68	1.85	1.98																		
	250	1.07	1.16	1.23	1.29	1.34	1.43	1.69	1.86	1.98	2.08																	
	300	1.07	1.16	1.23	1.29	1.34	1.43	1.69	1.86	1.98	2.08	2.16																
	350	1.08	1.16	1.24	1.30	1.35	1.43	1.69	1.87	1.99	2.08	2.16	2.28															
	400						1.44	1.70	1.87	1.99	2.09	2.16	2.28															
	500						1.44	1.70	1.87	2.00	2.09	2.17	2.28	2.38														
	600						1.44	1.71	1.88	2.00	2.09	2.17	2.29	2.38	2.44													
	700						1.45	1.71	1.88	2.00	2.10	2.17	2.29	2.38	2.44	2.49												
	800						1.45	1.71	1.88	2.01	2.10	2.18	2.29	2.39	2.44	2.49	2.54											
	900						1.45	1.71	1.89	2.01	2.10	2.18	2.30	2.39	2.45	2.50	2.54	2.58										
	1000						1.45	1.72	1.89	2.01	2.10	2.18	2.30	2.39	2.45	2.50	2.54	2.58	2.61									
	1250						1.46	1.72	1.89	2.02	2.11	2.18	2.30	2.39	2.45	2.50	2.54	2.58	2.61	2.69								
	1500						1.46	1.72	1.90	2.02	2.11	2.19	2.31	2.40	2.45	2.50	2.55	2.58	2.62	2.70	2.76							
	1750						1.46	1.73	1.90	2.02	2.12	2.19	2.31	2.40	2.46	2.51	2.55	2.59	2.62	2.70	2.77	2.82						
	2000						1.47	1.73	1.90	2.03	2.12	2.19	2.31	2.40	2.46	2.51	2.55	2.59	2.62	2.70	2.77	2.82	2.87					
	2500						1.47	1.74	1.91	2.03	2.12	2.20	2.32	2.41	2.46	2.51	2.55	2.59	2.63	2.71	2.77	2.83	2.88	2.96				
	3000						1.74	1.91	2.03	2.13	2.20	2.32	2.41	2.47	2.51	2.56	2.59	2.63	2.71	2.78	2.83	2.88	2.96	3.03				
	4000						1.75	1.92	2.04	2.13	2.21	2.33	2.41	2.47	2.52	2.56	2.60	2.64	2.72	2.78	2.84	2.88	2.97	3.03	3.13			
	5000						1.75	1.92	2.04	2.14	2.21	2.33	2.42	2.47	2.52	2.57	2.60	2.64	2.72	2.79	2.84	2.89	2.97	3.03	3.14	3.22		
	7500						1.76	1.93	2.05	2.15	2.22	2.34	2.42	2.48	2.53	2.57	2.61	2.65	2.73	2.79	2.85	2.90	2.98	3.04	3.15	3.23	3.37	
	10000						1.76	1.94	2.06	2.15	2.23	2.35	2.43	2.48	2.53	2.58	2.61	2.65	2.73	2.80	2.85	2.90	2.98	3.05	3.15	3.23	3.38	3.48

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**

2016 CAR Filing
Increased Limits Factors
Exhibit 3

Garages

06/01/16

(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	0	0	0	0	0	0	0	0	0	0	0	5	5	0	0	0	0	0	0	0	0	
L	40	1.00	1.13	1.21	1.27	1.33																							
I	45	1.02	1.13	1.21	1.27	1.33																							
M	50	1.04	1.13	1.21	1.28	1.33	1.43																						
I	60	1.04	1.14	1.22	1.28	1.34	1.43																						
T	70	1.05	1.14	1.22	1.28	1.34	1.43																						
P	80	1.05	1.15	1.22	1.29	1.34	1.44																						
E	100	1.05	1.15	1.23	1.29	1.35	1.44	1.75																					
R	150	1.06	1.16	1.24	1.30	1.36	1.45	1.76	1.95																				
A	200	1.07	1.17	1.24	1.31	1.36	1.46	1.76	1.96	2.10																			
C	250	1.07	1.17	1.25	1.31	1.37	1.46	1.77	1.96	2.10	2.21																		
I	300	1.08	1.17	1.25	1.31	1.37	1.46	1.77	1.97	2.11	2.22	2.30																	
D	350	1.08	1.18	1.25	1.32	1.37	1.47	1.77	1.97	2.11	2.22	2.31																	
E	400						1.47	1.78	1.98	2.12	2.23	2.31	2.44																
N	500						1.48	1.78	1.98	2.12	2.23	2.32	2.45	2.55															
T	600						1.48	1.79	1.99	2.13	2.23	2.32	2.45	2.56	2.65														
	700						1.48	1.79	1.99	2.13	2.24	2.32	2.46	2.56	2.65	2.73													
	800						1.49	1.79	1.99	2.13	2.24	2.33	2.46	2.57	2.65	2.73	2.80												
	900						1.49	1.80	2.00	2.14	2.24	2.33	2.46	2.57	2.66	2.73	2.80	2.86											
	1000						1.49	1.80	2.00	2.14	2.25	2.33	2.47	2.57	2.66	2.74	2.80	2.86	2.91										
	1250						1.50	1.81	2.00	2.14	2.25	2.34	2.47	2.58	2.67	2.74	2.81	2.86	2.91	3.00									
	1500						1.50	1.81	2.01	2.15	2.26	2.34	2.48	2.58	2.67	2.75	2.81	2.87	2.92	3.01	3.08								
	1750						1.50	1.81	2.01	2.15	2.26	2.34	2.48	2.58	2.67	2.75	2.81	2.87	2.92	3.01	3.08	3.15							
	2000						1.51	1.82	2.01	2.16	2.26	2.35	2.48	2.59	2.68	2.75	2.82	2.88	2.92	3.01	3.09	3.15	3.20						
	2500						1.51	1.82	2.02	2.16	2.27	2.35	2.49	2.59	2.68	2.76	2.82	2.88	2.93	3.02	3.09	3.15	3.21	3.30					
	3000							1.83	2.02	2.17	2.27	2.36	2.49	2.60	2.69	2.76	2.83	2.89	2.93	3.02	3.10	3.16	3.21	3.30	3.37				
	4000							1.83	2.03	2.17	2.28	2.36	2.50	2.60	2.69	2.77	2.84	2.89	2.94	3.03	3.10	3.16	3.22	3.31	3.38	3.49			
	5000							1.84	2.04	2.18	2.28	2.37	2.50	2.61	2.70	2.78	2.84	2.90	2.94	3.03	3.11	3.17	3.22	3.31	3.38	3.50	3.59		
	7500							1.85	2.05	2.19	2.29	2.38	2.51	2.62	2.71	2.78	2.85	2.91	2.95	3.04	3.11	3.18	3.23	3.32	3.39	3.51	3.60	3.76	
	10000							1.86	2.05	2.19	2.30	2.39	2.52	2.63	2.72	2.79	2.86	2.91	2.96	3.05	3.12	3.18	3.23	3.32	3.40	3.51	3.60	3.77	3.88

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)**

2016 CAR Filing
Increased Limits Factors
Exhibit 4

All Vehicle Types Excluding Taxicabs and Motorcycles

06/01/16

(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	0	0	0	0	0	0	0	0	0	0	0	2	5	5	0	0	0	0	0	0	0		
	40	6	8	9	9	10																								
	45	7	8	9	9	10																								
	50	7	8	9	9	10	10																							
	60	7	9	9	9	10	10																							
	70	7	9	9	9	10	10																							
	80	7	9	9	9	10	10																							
	100	7	9	9	10	10	10	11																						
	150	7	9	9	10	10	10	11	11																					
	200	7	9	9	10	10	10	11	11	12																				
	250	7	9	9	10	10	10	11	11	12	12																			
	300	7	9	9	10	10	10	11	11	12	12	13																		
	350	7	9	9	10	10	10	11	11	12	12	13																		
	400						10	11	11	12	12	13	15																	
	500						10	11	11	12	12	13	15	16																
	600						10	11	11	12	12	13	15	16	16															
	700						10	11	11	12	12	13	15	16	16	17														
	800						10	11	11	12	12	13	15	16	16	17	17													
	900						10	11	11	12	12	13	15	16	16	17	17	17												
	1000						10	11	11	12	12	13	15	16	16	17	17	17	18											
	1250						10	11	12	12	12	13	15	16	16	17	17	17	18	18										
	1500						10	11	12	12	12	13	15	16	16	17	17	17	18	18	19									
	1750						10	11	12	12	12	13	15	16	17	17	17	17	18	18	19	19								
	2000						10	11	12	12	12	13	15	16	17	17	17	17	18	18	19	19	19							
	2500						10	11	12	12	12	13	15	16	17	17	17	17	18	18	19	19	19	20						
	3000							11	12	12	12	13	15	16	17	17	17	17	18	18	19	19	19	20	20	21				
	4000							11	12	12	13	14	15	16	17	17	17	17	18	18	19	19	19	20	20	21	21			
	5000							11	12	12	13	14	15	16	17	17	17	17	18	18	19	19	19	20	20	21	21	22		
	7500							11	12	12	13	14	15	16	17	17	17	17	18	18	19	19	19	20	20	21	21	22	23	
	10000							11	12	12	13	14	15	16	17	17	17	17	18	18	19	19	19	20	20	21	21	22	23	24

Increased Limit Rate for 45/45 limit is 10
 Increased Limit Rate for 75/75 limit is 11
 Increased Limit Rate for 750/750 limit is 17
 Increased Limit Rate for 550/550 limit is 16

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

2016 CAR Filing
Increased Limits Factors
Exhibit 5

Taxis

06/01/16

(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	0	0	0	0	0	0	0	0	0	0	0	5	5	0	0	0	0	0	0	0	0	
	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		
	7500							60	64	66	73	82	95	103	105	108	110	112	113	117	119	122	124	127	130	135	138	144	
	10000							60	64	66	74	83	96	103	106	108	110	112	113	117	120	122	124	128	130	135	138	144	149

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)**

2016 CAR Filing
Increased Limits Factors
Exhibit 6

All Vehicle Types Excluding Taxicabs and Motorcycles

06/01/16

(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	0	0	0	0	0	0	0	0	0	0	0	5	5	0	0	0	0	0	0	0	0	
L	40	0	2	4	6	8																							
I	45	0	2	4	6	8																							
M	50	0	2	4	6	8	11																						
I	60	0	2	4	6	8	11																						
T	70	0	2	4	6	8	11																						
	80	0	2	4	6	8	11																						
	100	0	2	5	7	8	11	28																					
	150	0	3	5	7	8	11	28	59																				
	200	1	3	5	7	9	12	29	60	83																			
	250	1	3	5	7	9	12	29	61	84	102																		
	300	1	3	5	7	9	12	29	62	85	103	142																	
	350	1	3	5	7	9	13	30	62	86	104	143																	
P	400						13	30	63	86	104	145	212																
E	500						13	31	64	87	105	148	215	267															
R	600						13	32	65	88	107	150	217	269	282														
	700						13	32	65	88	109	152	219	271	282	288													
A	800						14	33	66	89	110	153	220	272	282	289	294												
C	900						14	33	66	89	112	154	222	274	282	289	294	299											
I	1000						14	34	67	90	113	156	223	275	283	289	295	300	304										
D	1250						14	35	67	91	116	158	225	275	283	290	295	300	305	314									
E	1500						14	35	68	91	118	160	228	276	283	290	296	300	305	314	322								
N	1750						14	36	69	92	120	162	229	276	284	290	296	301	305	315	322	329							
T	2000						15	37	69	93	121	164	231	276	284	291	296	301	306	315	323	329	335						
	2500						15	38	70	93	124	166	234	277	285	291	297	302	306	315	323	329	335	344					
	3000							38	71	94	126	169	236	277	285	291	297	302	306	316	323	330	335	345	352				
	4000							39	72	95	129	172	239	278	286	292	298	303	307	316	324	330	336	345	353	365			
	5000							40	73	96	132	174	242	278	286	292	298	303	307	317	324	331	336	346	353	366	375		
	7500							42	75	98	137	179	246	279	287	293	299	304	308	318	325	332	337	347	354	366	376	393	
	10000							43	76	99	140	183	250	280	287	294	300	304	309	318	326	332	338	347	355	367	376	393	405

Increased Limit Rate for 45/45 limit is 9
 Increased Limit Rate for 75/75 limit is 22
 Increased Limit Rate for 750/750 limit is 291
 Increased Limit Rate for 550/550 limit is 278

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

2016 CAR Filing
Increased Limits Factors
Exhibit 7

Taxis

06/01/16

(Limits Expressed in Thousands)

LIMIT PER PERSON

	2	2	3	3	4	5	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	5	5	0	0	0	0	0	0	0	0	
	40	0	2	4	6	8																							
	45	0	2	4	6	8																							
	50	0	2	4	6	8	11																						
	60	0	2	4	6	8	11																						
	70	0	2	4	6	8	11																						
	80	0	2	4	6	8	11																						
	100	0	2	5	7	8	11	28																					
	150	0	3	5	7	8	11	28	59																				
	200	1	3	5	7	9	12	29	60	83																			
	250	1	3	5	7	9	12	29	61	84	102																		
	300	1	3	5	7	9	12	29	62	85	103	142																	
	350	1	3	5	7	9	13	30	62	86	104	143																	
	400						13	30	63	86	104	145	212																
	500						13	31	64	87	105	148	215	267															
	600						13	32	65	88	107	150	217	269	282														
	700						13	32	65	88	109	152	219	271	282	288													
	800						14	33	66	89	110	153	220	272	282	289	294												
	900						14	33	66	89	112	154	222	274	282	289	294	299											
	1000						14	34	67	90	113	156	223	275	283	289	295	300	304										
	1250						14	35	67	91	116	158	225	275	283	290	295	300	305	314									
	1500						14	35	68	91	118	160	228	276	283	290	296	300	305	314	322								
	1750						14	36	69	92	120	162	229	276	284	290	296	301	305	315	322	329							
	2000						15	37	69	93	121	164	231	276	284	291	296	301	306	315	323	329	335						
	2500						15	38	70	93	124	166	234	277	285	291	297	302	306	315	323	329	335	344					
	3000							38	71	94	126	169	236	277	285	291	297	302	306	316	323	330	335	345	352				
	4000							39	72	95	129	172	239	278	286	292	298	303	307	316	324	330	336	345	353	365			
	5000							40	73	96	132	174	242	278	286	292	298	303	307	317	324	331	336	346	353	366	375		
	7500							42	75	98	137	179	246	279	287	293	299	304	308	318	325	332	337	347	354	366	376	393	
	10000							43	76	99	140	183	250	280	287	294	300	304	309	318	326	332	338	347	355	367	376	393	405

Increased Limit Rate for 45/45 limit is 9
 Increased Limit Rate for 75/75 limit is 22
 Increased Limit Rate for 750/750 limit is 291
 Increased Limit Rate for 550/550 limit is 278

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

2016 CAR Filing
 Increased Limits Factors
 Exhibit 8

Commercial Motorcycles

06/01/16

(Limits Expressed in Thousands)

		LIMIT PER PERSON																															
							1					2					3		4		5		6		7		8		9		10		
		2	2	3	3	4	5	0	5	0	5	0	5	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	35	41	42	44	45																											
	45	35	41	42	44	45																											
	50	35	41	42	44	45	50																										
	60	35	41	42	44	45	50																										
	70	35	41	42	44	45	50																										
	80	35	41	42	44	45	50																										
	100	36	41	42	44	47	50	56																									
	150	36	41	42	44	47	50	56	57																								
	200	36	41	42	44	47	50	56	57	59																							
	250	36	41	42	45	47	50	56	57	59	60																						
300	38	41	42	45	47	50	56	57	59	60	63																						
350	38	42	44	45	47	50	56	57	59	60	63																						
400						50	56	57	59	60	63	71																					
500						50	56	57	59	60	65	71	75																				
600						50	56	57	59	60	65	71	80	92																			
700						51	56	57	59	60	65	71	83	92	95																		
800						51	56	57	59	60	65	71	86	92	95	96																	
900						51	56	57	59	60	65	71	87	93	95	96	98																
1000						51	56	57	59	62	65	71	90	93	95	96	98	99															

Increased Limit Rate for 45/45 limit is 47
 Increased Limit Rate for 750/750 limit is 95
 Increased Limit Rate for 1000/2000 limit is 101
 Increased Limit Rate for 2000/2000 limit is 110

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

2016 CAR Filing
Increased Limits Factors
Exhibit 9

Commercial Motorcycles

06/01/16

(Limits Expressed in Thousands)

		LIMIT PER PERSON																	
							1	1	2	2	3	4	5	6	7	8	9	1	
		2	2	3	3	4	5	0	5	0	5	0	0	0	0	0	0	0	
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	
L I M I T	40	0	8	17	23	30													
	45	2	8	17	23	30													
	50	2	8	17	23	30	45												
	60	2	9	17	24	32	45												
	70	2	9	17	24	32	45												
	P E R	80	2	9	18	24	32	47											
		100	3	11	18	24	33	47	119										
		150	3	11	20	26	35	48	122	254									
		200	3	12	20	27	35	50	123	258	359								
		250	3	12	20	27	36	51	123	263	362	440							
A C C I D E N T	300	5	12	20	29	36	53	125	266	365	443	534							
	350	5	14	21	29	36	53	128	269	368	446	539							
	400						54	129	270	371	447	542	695						
	500						56	134	275	374	452	548	701	819					
	600						56	137	278	377	456	554	705	917	1217				
	700						57	140	281	380	461	557	710	998	1218	1247			
	800						57	141	282	383	464	561	713	1070	1220	1247	642		
	900						59	144	285	384	467	564	717	1133	1220	1248	642	806	
	1000						59	146	287	386	470	567	719	1188	1221	1250	642	806	1185

Increased Limit Rate for 45/45 limit is 38
 Increased Limit Rate for 750/750 limit is 1259
 Increased Limit Rate for 1000/2000 limit is 1320
 Increased Limit Rate for 2000/2000 limit is 1446

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

06/01/16

<u>Limit</u>	<u>Motorcycle, PPT, GAR *</u>	<u>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	1.000
\$10,000	1.180	1.350	1.373	1.441	1.170	1.170
\$15,000	1.230	1.359	1.414	1.513	1.230	1.230
\$20,000	1.253	1.365	1.443	1.553	1.253	1.253
\$25,000	1.270	1.369	1.466	1.584	1.270	1.270
\$30,000	1.275	1.371	1.479	1.614	1.275	1.275
\$35,000	1.280	1.372	1.490	1.640	1.280	1.280
\$40,000	1.285	1.377	1.512	1.662	1.285	1.285
\$45,000	1.288	1.380	1.523	1.673	1.288	1.288
\$50,000	1.290	1.382	1.532	1.682	1.290	1.290
\$75,000	1.299	1.385	1.581	1.730	1.299	1.299
\$80,000	1.299	1.385	1.583	1.732	1.299	1.299
\$100,000	1.300	1.386	1.589	1.738	1.300	1.300
\$150,000	1.312	1.402	1.705	1.792	1.312	1.312
\$200,000	1.317	1.408	1.752	1.814	1.317	1.316
\$250,000	1.320	1.413	1.788	1.831	1.320	1.320
\$300,000	1.323	1.434	1.825	1.872	1.323	1.320
\$400,000	1.327	1.467	1.884	1.936	1.327	1.320
\$500,000	1.330	1.492	1.929	1.985	1.330	1.320
\$550,000	1.332	1.531	1.987	2.050	1.332	1.322
\$750,000	1.336	1.597	2.085	2.160	1.336	1.326
\$1,000,000	1.340	1.656	2.176	2.262	1.340	1.330
\$1,500,000	1.420	1.751	2.306	2.397	1.420	1.408
\$2,000,000	1.440	1.780	2.339	2.432	1.440	1.430
\$2,500,000	1.461	1.805	2.372	2.465	1.461	1.450
\$3,000,000	1.470	1.818	2.388	2.483	1.470	1.460
\$4,000,000	1.550	1.848	2.428	2.526	1.550	1.550
\$5,000,000	1.652	2.042	2.683	2.789	1.652	1.640
\$10,000,000	1.786	2.208	2.901	3.016	1.786	1.773

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