

2020 CAR Filing
Increased Limits Factors
Exhibit 1

07/01/20

LIMIT PER PERSON

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Increased Limit Factor for 45/45 limit is	1.48
Increased Limit Factor for 75/75 limit is	1.83
Increased Limit Factor for 750/750 limit is	3.43
Increased Limit Factor for 550/550 limit is	3.26

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

2020 CAR Filing
Increased Limits Factors
Exhibit 2

Taxis, Limousines and Car Service

07/01/20

(Limits Expressed in Thousands)

LIMIT PER PERSON																																																																		
							1					2					1					1					1					2					2					3					4					5					7					1				
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		0	5	0	5	0	0	0	5	0	0	0	0	0	0	0	0	0	0	2	5	5	0	0	0	0	0	0	5	0																																				
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LIMIT PER PERSON	40	1.00	1.13	1.26	1.34	1.41																																																												
	45	1.01	1.14	1.27	1.35	1.42																																																												
	50	1.02	1.14	1.27	1.35	1.42	1.53																																																											
	60	1.03	1.18	1.27	1.35	1.42	1.54																																																											
	70	1.03	1.18	1.28	1.36	1.43	1.54																																																											
	80	1.03	1.19	1.28	1.36	1.43	1.54																																																											
	100	1.04	1.19	1.29	1.37	1.44	1.55	2.02																																																										
	150	1.05	1.20	1.30	1.38	1.45	1.56	2.04	2.34																																																									
	200	1.06	1.21	1.31	1.38	1.45	1.57	2.05	2.35	2.56																																																								
	250	1.06	1.22	1.31	1.39	1.46	1.58	2.05	2.36	2.57	2.73																																																							
	300	1.07	1.22	1.32	1.40	1.46	1.59	2.06	2.36	2.58	2.74	2.85																																																						
	350	1.07	1.23	1.32	1.40	1.47	1.59	2.07	2.37	2.58	2.75	2.85																																																						
	400						1.60	2.07	2.37	2.59	2.75	2.85	3.01																																																					
	500						1.61	2.08	2.38	2.59	2.76	2.86	3.02	3.14																																																				
	600						1.61	2.09	2.39	2.60	2.77	2.87	3.02	3.15	3.23																																																			
	700						1.62	2.09	2.39	2.61	2.77	2.87	3.03	3.15	3.23	3.29																																																		
	800						1.62	2.10	2.40	2.61	2.77	2.87	3.03	3.15	3.23	3.30	3.35																																																	
	900						1.63	2.10	2.40	2.62	2.78	2.88	3.03	3.16	3.23	3.30	3.35	3.40																																																
	1000						1.63	2.11	2.41	2.62	2.78	2.88	3.04	3.16	3.24	3.30	3.36	3.41	3.45																																															
	1250						1.64	2.11	2.41	2.63	2.79	2.89	3.04	3.17	3.24	3.31	3.36	3.41	3.46	3.56																																														
	1500						1.64	2.12	2.42	2.64	2.79	2.89	3.05	3.17	3.25	3.31	3.37	3.41	3.46	3.57	3.65																																													
	1750						1.65	2.13	2.43	2.64	2.79	2.90	3.05	3.17	3.25	3.31	3.37	3.42	3.46	3.57	3.66	3.73																																												
	2000						1.65	2.13	2.43	2.65	2.80	2.90	3.06	3.18	3.25	3.32	3.37	3.42	3.47	3.57	3.66	3.73	3.80																																											
	2500						1.66	2.14	2.44	2.65	2.80	2.90	3.06	3.18	3.26	3.32	3.38	3.43	3.47	3.58	3.67	3.74	3.80	3.91																																										
	3000							2.15	2.45	2.66	2.81	2.91	3.07	3.18	3.26	3.32	3.38	3.43	3.48	3.58	3.67	3.74	3.81	3.91	4.00																																									
	4000							2.16	2.46	2.67	2.82	2.92	3.08	3.19	3.27	3.33	3.39	3.44	3.48	3.59	3.68	3.75	3.81	3.92	4.01	4.14																																								
	5000							2.17	2.47	2.68	2.82	2.92	3.08	3.19	3.27	3.33	3.39	3.44	3.49	3.59	3.68	3.75	3.82	3.92	4.01	4.15	4.25																																							
	7500							2.18	2.48	2.70	2.83	2.94	3.09	3.20	3.28	3.34	3.40	3.45	3.50	3.60	3.69	3.76	3.83	3.93	4.02	4.16	4.26	4.46																																						
	10000							2.19	2.49	2.71	2.84	2.94	3.10	3.21	3.28	3.35	3.41	3.46	3.51	3.61	3.70	3.77	3.83	3.94	4.03	4.16	4.27	4.46	4.60																																					

Increased Limit Factor for 45/45 limit is 1.48
Increased Limit Factor for 75/75 limit is 1.85
Increased Limit Factor for 750/750 limit is 3.32
Increased Limit Factor for 550/550 limit is 3.19

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

2020 CAR Filing
Increased Limits Factors
Exhibit 3

Garages

07/01/20

(Limits Expressed in Thousands)

		LIMIT PER PERSON																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																					
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Increased Limit Factor for 45/45 limit is 1.48
Increased Limit Factor for 75/75 limit is 1.82
Increased Limit Factor for 750/750 limit is 3.30
Increased Limit Factor for 550/550 limit is 3.14

2020 CAR Filing
Increased Limits Factors
Exhibit 4

07/01/20

LIMIT PER PERSON

LIMIT PER ACCIDENT

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 Limits Rates for Uninsured Motorists (U1)**

2020 CAR Filing
Increased Limits Factors
Exhibit 5

All Vehicle Types Excluding Taxicabs and Motorcycles

07/01/20

(Limits Expressed in Thousands)

		LIMIT PER PERSON																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																			
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Increased Limit Rate for 45/45 limit is

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Increased Limit Rate for 75/75 limit is

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Increased Limit Rate for 750/750 limit is

16

Increased Limit Rate for 550/550 limit is

15

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

2020 CAR Filing
Increased Limits Factors
Exhibit 6

Taxis

07/01/20

(Limits Expressed in Thousands)

LIMIT PER PERSON																																																								
							1					1					1					1					2					3					4					5					7					1				
		2	2	3	3	4	5	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	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																			
L I M I T P E R A C C I D E N T	40	44	48	51	54	56																																																		
	45	45	48	52	54	56																																																		
	50	45	48	52	54	56	59																																																	
	60	45	49	52	54	56	60																																																	
	70	45	49	52	54	56	60																																																	
	80	45	49	52	54	56	60																																																	
	100	45	49	52	55	57	60	72																																																
	150	46	50	52	55	57	60	72	78																																															
	200	46	50	53	55	57	61	73	78	82																																														
	250	46	50	53	55	57	61	73	78	82	86																																													
	300	46	50	53	55	57	61	73	79	83	86	95																																												
	350	46	50	53	55	58	61	73	79	83	86	95																																												
	400						61	73	79	83	86	96	112																																											
	500						61	73	79	83	86	97	113	126																																										
	600						62	73	79	83	87	97	114	127	131																																									
	700						62	74	79	83	87	97	114	127	131	134																																								
	800						62	74	79	83	87	98	114	127	131	134	137																																							
	900						62	74	79	83	88	98	115	128	131	134	137	139																																						
	1000						62	74	79	83	88	99	115	128	132	135	137	139	142																																					
	1250						62	74	80	84	89	99	116	128	132	135	137	140	142	146																																				
	1500						62	74	80	84	89	100	116	128	132	135	138	140	142	146	150																																			
	1750						62	74	80	84	90	100	117	129	132	135	138	140	142	146	150	153																																		
	2000						63	74	80	84	90	101	117	129	132	135	138	140	142	147	150	153	156																																	
	2500						63	74	80	84	91	101	118	129	132	135	138	140	142	147	150	153	156	160																																
	3000						75	80	84	91		102	118	129	133	136	138	141	143	147	151	154	156	160	164																															
	4000						75	80	84	92		103	119	129	133	136	139	141	143	147	151	154	156	161	164	170																														
	5000						75	81	85	93		103	120	130	133	136	139	141	143	147	151	154	157	161	165	170	174																													
	7500						75	81	85	94		104	121	130	134	137	139	141	143	148	151	154	157	161	165	171	175	183																												
	10000						75	81	85	95		105	122	130	134	137	139	142	144	148	152	155	157	162	165	171	175	183	189																											

Increased Limit Rate for 45/45 limit is 58
Increased Limit Rate for 75/75 limit is 67
Increased Limit Rate for 750/750 limit is 136
Increased Limit Rate for 550/550 limit is 129

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

2020 CAR Filing
Increased Limits Factors
Exhibit 7

All Vehicle Types Excluding Taxicabs and Motorcycles

07/01/20

(Limits Expressed in Thousands)

LIMIT PER PERSON																																																												
						1					1					1					1					2					2					3					4					5					7					1				
	2	2	3	3	4	5	0	5	0	5	3	4	5	6	7	8	9	0	1	1	1	1	2	2	3	4	5	7	0																															
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	2	5	0	5	0	0	0	0	0	5	0																														
	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																														
L I M I T P E R A C C I D E N T	40	0	1	2	3	4																																																						
	45	0	1	2	3	4																																																						
	50	0	1	2	3	4	6																																																					
	60	0	1	2	3	4	6																																																					
	70	0	1	2	3	4	6																																																					
	80	0	1	2	3	4	6																																																					
	100	0	1	2	4	4	6	20																																																				
	150	0	1	3	4	5	6	20	46																																																			
	200	0	1	3	4	5	7	21	47	67																																																		
	250	0	1	3	4	5	7	21	48	67	83																																																	
	300	0	2	3	4	5	7	21	49	68	83	119																																																
	350	0	2	3	4	5	7	22	49	69	84	121																																																
	400						7	22	50	69	84	122	185																																															
	500						8	23	50	70	85	125	187	235																																														
	600						8	23	51	70	87	127	189	237	249																																													
	700						8	24	51	71	89	128	191	239	249	255																																												
	800						8	24	52	71	90	130	192	241	249	255	260																																											
	900						8	25	52	72	91	131	193	242	250	255	260	265																																										
	1000						8	25	53	72	93	132	195	243	250	255	260	265	269																																									
	1250						9	26	53	73	95	135	197	243	250	256	261	265	269	277																																								
	1500						9	26	54	74	97	137	199	244	251	256	261	266	269	278	284																																							
	1750						9	27	55	74	99	138	201	244	251	257	261	266	270	278	285	290																																						
	2000						9	27	55	75	100	140	202	244	251	257	262	266	270	278	285	291	296																																					
	2500						9	28	56	75	102	142	205	245	251	257	262	266	270	279	285	291	296	304																																				
	3000							29	56	76	104	144	206	245	252	257	262	267	271	279	286	291	296	305	311																																			
	4000							30	57	77	108	147	210	246	252	258	263	267	271	280	286	292	297	305	312	323																																		
	5000							31	58	78	110	150	212	246	253	258	263	268	272	280	287	292	297	306	312	323	331																																	
	7500							32	59	79	114	154	216	247	253	259	264	269	272	281	287	293	298	306	313	324	332	347																																
	10000							33	60	80	118	157	220	247	254	260	265	269	273	281	288	294	299	307	314	324	333	348	358																															

Increased Limit Rate for 45/45 limit is 5
Increased Limit Rate for 75/75 limit is 16
Increased Limit Rate for 750/750 limit is 257
Increased Limit Rate for 550/550 limit is 245

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

2020 CAR Filing
Increased Limits Factors
Exhibit 8

Taxis

07/01/20

(Limits Expressed in Thousands)

LIMIT PER PERSON																																			
						1	1	2	2						3	4	5	6	7						1	1	1	1	2	2	3	4	5	7	1
	2	2	3	3	4	5	0	5	0	5	0	0	0	0	0	0	0	0	0	8	9	0	2	5	7	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	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	1	2	3	4																													
	45	0	1	2	3	4																													
	50	0	1	2	3	4	6																												
	60	0	1	2	3	4	6																												
	70	0	1	2	3	4	6																												
	80	0	1	2	3	4	6																												
	100	0	1	2	4	4	6	20																											
	150	0	1	3	4	5	6	20	46																										
	200	0	1	3	4	5	7	21	47	67																									
	250	0	1	3	4	5	7	21	48	67	83																								
	300	0	2	3	4	5	7	21	49	68	83	119																							
	350	0	2	3	4	5	7	22	49	69	84	121																							
	400						7	22	50	69	84	122	185																						
	500						8	23	50	70	85	125	187	235																					
	600						8	23	51	70	87	127	189	237	249																				
	700						8	24	51	71	89	128	191	239	249	255																			
	800						8	24	52	71	90	130	192	241	249	255	260																		
	900						8	25	52	72	91	131	193	242	250	255	260	265																	
	1000						8	25	53	72	93	132	195	243	250	255	260	265	269																
	1250						9	26	53	73	95	135	197	243	250	256	261	265	269	277															
	1500						9	26	54	74	97	137	199	244	251	256	261	266	269	278	284														
	1750						9	27	55	74	99	138	201	244	251	257	261	266	270	278	285	290													
	2000						9	27	55	75	100	140	202	244	251	257	262	266	270	278	285	291	296												
	2500						9	28	56	75	102	142	205	245	251	257	262	266	270	279	285	291	296	304											
	3000							29	56	76	104	144	206	245	252	257	262	267	271	279	286	291	296	305	311										
	4000							30	57	77	108	147	210	246	252	258	263	267	271	280	286	292	297	305	312	323									
	5000							31	58	78	110	150	212	246	253	258	263	268	272	280	287	292	297	306	312	323	331								
	7500							32	59	79	114	154	216	247	253	259	264	269	272	281	287	293	298	306	313	324	332	347							
	10000							33	60	80	118	157	220	247	254	260	265	269	273	281	288	294	299	307	314	324	333	348	358						

Increased Limit Rate for 45/45 limit is 5
Increased Limit Rate for 75/75 limit is 16
Increased Limit Rate for 750/750 limit is 257
Increased Limit Rate for 550/550 limit is 245

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

2020 CAR Filing
Increased Limits Factors
Exhibit 9

Commercial Motorcycles

07/01/20

(Limits Expressed in Thousands)

		LIMIT PER PERSON																																																						
							1					2					3					4					5					6					7					8					9					10				
		2					3					4					5					6					7					8					9					10														
		0					0					0					0					0					0					0					0					0					0									
L I M I 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																																																	
P E R	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																																													
A C C I D E N T	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)**

2020 CAR Filing
Increased Limits Factors
Exhibit 10

Commercial Motorcycles

07/01/20

(Limits Expressed in Thousands)

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

07/01/20

<u>Limit</u>	<u>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>	<u>Motorcycle</u>
\$5,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
\$10,000	1.260	1.348	1.374	1.440	1.260	1.260	1.180
\$15,000	1.360	1.449	1.504	1.609	1.360	1.350	1.230
\$20,000	1.399	1.491	1.567	1.700	1.394	1.389	1.253
\$25,000	1.430	1.523	1.616	1.771	1.420	1.420	1.270
\$30,000	1.441	1.536	1.647	1.815	1.436	1.431	1.275
\$35,000	1.450	1.547	1.673	1.853	1.450	1.440	1.280
\$40,000	1.455	1.555	1.693	1.888	1.455	1.451	1.285
\$45,000	1.458	1.558	1.702	1.904	1.458	1.456	1.288
\$50,000	1.460	1.562	1.710	1.918	1.460	1.460	1.290
\$75,000	1.469	1.569	1.758	1.994	1.469	1.469	1.299
\$80,000	1.469	1.569	1.760	1.997	1.469	1.469	1.299
\$100,000	1.470	1.571	1.766	2.006	1.470	1.470	1.300
\$150,000	1.476	1.577	1.821	2.065	1.476	1.476	1.312
\$200,000	1.478	1.578	1.843	2.089	1.478	1.478	1.317
\$250,000	1.480	1.580	1.859	2.107	1.480	1.480	1.320
\$300,000	1.480	1.581	1.873	2.129	1.480	1.480	1.323
\$400,000	1.480	1.582	1.885	2.149	1.480	1.480	1.327
\$500,000	1.480	1.583	1.895	2.164	1.480	1.480	1.330
\$550,000	1.480	1.583	1.896	2.172	1.480	1.480	1.332
\$750,000	1.480	1.584	1.898	2.187	1.480	1.480	1.336
\$1,000,000	1.480	1.585	1.900	2.201	1.480	1.480	1.340
\$1,500,000	1.565	1.680	2.010	2.331	1.565	1.565	1.420
\$2,000,000	1.591	1.704	2.042	2.367	1.591	1.591	1.440
\$2,500,000	1.613	1.727	2.070	2.399	1.613	1.613	1.461
\$3,000,000	1.625	1.740	2.085	2.416	1.625	1.625	1.470
\$4,000,000	1.655	1.769	2.125	2.456	1.655	1.655	1.550
\$5,000,000	1.825	1.959	2.345	2.716	1.825	1.825	1.652
\$10,000,000	2.935	2.113	2.533	2.935	1.974	1.974	1.786

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