

**CAR Commercial Rate – Effective December 1, 2023**  
**Implementation Procedures and Summary of Changes**

Below is a description of procedures used to develop rates effective December 1, 2023 including a summary of the changes implemented this year. **No changes were made since the original filing, except for the effective date.**

**1. Commission Schedule**

For all classes, commissions will be 8.34 % of premiums written.

**2. Company Ceding Expenses**

For all classes, company ceding expenses will be 13.48% of premiums written.

**3. CAR Commercial Automobile Insurance Manual – Manual Rules**

**Section II – Common Coverages and Rating Procedures**

Rule 41: Single limit sample calculation is updated to reflect proposed rates and ILFs.

**Section III – Trucks, Tractors and Trailers**

Rule 52 Section E (Special Provisions for Certain Risks) has been updated to clarify coverage for physical damage rates for Trailers or Semitrailers Used as Showrooms (Class Code 04520).

Rule 54 The premium development calculation for zone-rated automobiles has been modified for physical damage to reflect the rate structure that will now publish base rates by zone, and apply the Original Cost New (OCN)/Age Group relativities, and deductible relativities for the non-zone-rated TTTs to those base rates. The prior rate structure for the zone-rated physical damage coverages used zone rate factors applied to base rates published by Age, OCN, and deductible.

Coverage clarifications were added for collision waiver of deductible procedures, as well as a reference for limited collision coverage.

Rule 55 Section C (Bobtail Operations - Class Code 74890) has been updated to clarify coverage for Zone-Rated Bobtails.

Section D (Trailer Interchange Agreement - Class Code 99320) has been updated to clarify the premium determination for coverage afforded with a trailer interchange agreement.

**Section IV- Private Passenger Types**

Rule 61 The eligibility definition of the vehicle type has been expanded to include SUV.

## **Section V - Public Autos**

Rule 74 The premium development calculation has been updated for the physical damage coverage to reflect the rate structure that will now publish base rates by zone, and apply the Original Cost New (OCN)/Age Group relativities, and deductible relativities for the non-zone rated TTTs to those base rates. The prior rate structure for the zone-rated physical damage coverages used zone rate factors applied to base rates published by Age, OCN, and deductible.

## **Section VII - Special Types and Operations**

Rule 125 For equipment incapable of moving under its own power (class code 79390), a clarification was added to indicate that medical payments, uninsured motorists, and underinsured motorists coverage does not apply.

### **4. CAR Commercial Automobile Policy Forms and Endorsements**

No Policy Form or Endorsement changes are included with this filing.

### **5. Experience Rating Plan**

The CAR Experience Rating Plan has been updated to reflect factors and components resulting from the proposed rate changes. The Experience Rating Plan will be posted to CAR's website upon approval. Policies eligible for experience rating issued prior to distribution of the Experience Rating Plan should include endorsement MM 99 23 – Rate Modification.

Specific changes to the experience rating plan include the following:

#### Liability

- a. Updates to Premium De-Trend Factors
- b. Loss Development Factors for immature years have been updated.
- c. Updates to Table C – Credibility, Adjusted Expected Loss Ratio, and Maximum Single Loss
- d. Examples have been updated.

#### Physical Damage

The experience rating for physical damage coverages has been eliminated with this filing.

### **6. Rate Implementation**

#### **a. Territory Schedule**

The territory definitions to be used for policies effective with this filing are unchanged. Territory relativities have been updated.

**b. Increased Limit Factors (ILF)**

ILF's for the non-zone rated Bodily Injury (A-1 and B), Property Damage Liability, U-1 (Uninsured), and U-2 (Underinsured) have been updated.

Refer to Schedule 107 for complete tables of increased limit factors.

**c. Deductible Relativities**

Physical Damage Deductible Rate Relativities were updated.

Refer to Schedule 107 for Deductible Relativities.

**d. Age-Symbol Relativities**

Age-Symbol Relativities have been updated.

Refer to Schedule 107 for complete tables of Age-Symbol Relativities.

**7. Zone Rates**

This filing updates base rates and primary rating factors and aligns physical damage zone base rates with those of the AIB and ISO rate relativity structure. The filing proposes to adopt the latest available ISO regional zone relativities and the current AIB metropolitan rating factor.

**a. Base Rates**

CAR's liability and physical damage base rate tables are updated. The proposed physical damage rate structure displays base rates by zone (pages R-58 and R-59), and applies the Original Cost New (OCN)/Age Group relativities, and deductible relativities for the non-zone rated TTTs to those base rates. The prior rate structure for the zone-rated physical damage coverages used zone rate factors applied to base rates published by Age, OCN, and deductible. Manual Rules 54 and 74 have been updated to include this change in the determination of premium. The attached Exhibit A highlights the current and proposed rating procedures using an example for a zone-rated truck.

**b. State Rating Factor**

CAR maintains a 20% rating differential for vehicles garaged outside of MA, NH, VT, and ME.

**c. Zone Rated Primary Rating Factors**

The primary rating factors for zone rated buses for the following fleet and non-fleet classes have been updated:

<u>Classification</u>	<u>Code</u>	<u>Current Rating Factor</u>	<u>Filed Rating Factor</u>
Inter-City	5309/5379	1.58	1.85
Charter	5409/5479	1.58	1.85
Sightseeing	5509/5579	1.48	1.65

**d. Increased Limit Factors**

Separate BI ILF tables for the zone-rated classifications in this filing remain unchanged.

**e. Trailer Interchange Agreement Physical Damage Premium Calculation**

The zone rating factors used to calculate the physical damage premiums for coverage afforded with a trailer interchange agreement now have their own rate page (R-62).

**8. Schedule 107 and Rates**

**a. Trucks, Tractors, and Trailers**

Schedule 107-1 contains the information necessary for the calculation of rates for vehicles classified as truck, tractor, or trailer. The methodology for the calculation of these rates is unchanged. The following should be noted:

- Non-zone-rated Collision premiums for truck-tractors and vehicles used in dumping operations are developed by applying a factor of 1.25 times the corresponding truck collision premium. Zone Rated vehicles used in dumping operations are developed by applying a factor of 1.50 times the corresponding truck collision premium.
- Fire, theft, and CAC premiums for the \$500 deductible level are developed by applying a factor of 0.64 times the corresponding \$500 deductible comprehensive premium.
- Calculation of the \$300 deductible fire, theft, and CAC premium follows the same procedure, including a minimum \$4 buyback charge.
- Use TTT medical payments rates for zone rated classifications.
- Physical damage rates for zone rated, trailer interchange, and long-distance classes have been updated.

**b. Private Passenger Types**

Schedule 107-2 contains information necessary for the calculation of rates for vehicles classified as private passenger fleet, and those miscellaneous vehicle classifications with base rates derived from the private passenger non-fleet type. Private passenger non-fleet vehicles (classification code 739100) will continue to be rated using the Servicing Carrier's voluntary filed rate. The methodology for the calculation of these rates for both liability and physical damage remains unchanged.

**c. Public Vehicle Types**

• Taxi

Schedule 107-3 contains the information necessary for the calculation of taxi liability rates. The methodology for the calculation of these rates remains unchanged. For collision and limited collision rates, charge 5 times the private passenger type collision or limited collision rate. For comprehensive rates, charge 6 times the private passenger type rate.

- Limousine  
Schedule 107-4 contains the information necessary for the calculation of the limousine liability rates. The methodology for the calculation of these rates remains unchanged. The physical damage rates are developed by applying a factor of 1.5 times the private passenger type rate.
- Car Service  
Schedule 107-5 contains the information necessary for the calculation of the car service liability rates. The methodology for the calculation of these rates remains unchanged. The physical damage rates are developed by applying a factor of 1.5 times the private passenger type rate.
- Public Buses  
Schedule 107-6 contains the information necessary for the calculation of the public bus liability rates. The methodology for the calculation of these rates remains unchanged. The physical damage rates are developed by applying a factor of 1.25 times the TTT rate.
- Van Pools  
Schedule 107-7 contains the information necessary for the calculation of the van pool rates. The methodology for the calculation of these rates remains unchanged.

**d. Garages**

Schedule 107-8 contains the information necessary for the calculation for garage risks on a per plate basis. The methodology for the calculation of these rates remains unchanged. Garagekeepers premium and dealers physical damage premium are developed by applying a factor of 1.12 to the rates effective November 1, 2022. For garage operations other than covered autos, the calculation of premium on a combined single limit, aggregate basis for compulsory garage risks, and for those garage risks for which a dealer or repair plate has not been issued, will be contained in the Rate Section of the Commercial Automobile Manual.

**e. Special Types**

The factors and rating procedures for special types remain unchanged. Special Types premium are developed by applying a factor of 1.036 to the rates effective November 1, 2022.

**f. Motorcycles**

The motorcycle rates have been updated, including the base rates, increased limit factors, the deductibles, substitute transportation, and towing and labor.

Also, the number of groupings to determine age rate factors based on model year have been increased from 8 to 12.

### **Zone Rated Physical Damage Rating Procedures Example**

The following is an example of the physical damage premium calculation for a Zone Rated truck principally garaged in New York City (metropolitan zone 26 – New York City) and operates in Boston, Massachusetts (metropolitan zone 03 – Boston), Original Cost New (OCN) of \$200,000, 2015 model year, insuring \$500 deductible Collision coverage:

Using current rates and rating structure (11/1/2022):

1. Determined the base premium from Long Distance Physical Damage Base Premiums table in Zone Rating Tables section: \$670. (OCN over 90,000, Age Group 8, \$500 Deductible Collision)
2. Determine Combined Rating Factor:  $1.2 * 1.0 = 1.2$  (State Rating Factor = 1.2 and primary rating factor = 1.0)
3. Physical damage factor from for the zone combination from the applicable Zone Rating Table: 4.19 (Zone combination of 203)
4. Final Premium =  $\$670 \times 4.19 \times 1.2 = \$3,369$

Using proposed rates and rating structure (12/1/2023):

1. Determined the \$500 Deductible Collision Premium from applicable Zone Rating Table: \$662.
2. Determine Combined Rating Factor:  $1.2 * 1.0 = 1.2$  (State Rating Factor = 1.2 and primary rating factor = 1.0)
3. Determine Original Cost New (OCN)/Age Group Relativity:  $2.732 + (\$200,000 - \$90,000) / 1000 \times 0.025 = 5.482$
4. Determine Deductible Relativity: 1.00 (\$500 Deductible)
5. Final Premium =  $\$662 \times 5.482 \times 1.0 \times 1.2 = \$4,355$

# **COMMONWEALTH AUTOMOBILE REINSURERS**

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## **SCHEDULE 107 Rating Components**

**Effective December 1, 2023**

**Printed and Distributed by**

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**Trucks, Tractors, and Trailers**  
**Liability Coverages for Which Rates Vary by Territory**

Coverage	(1)	(2)	(3)		(4)	(5)	
	Average Loss Pure Premium (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)	Non-Fleet	Variable Expense Factor* (Form 100)	Final Base Rates***	
			Fleet	Non-Fleet		Fleet	Non-Fleet
<u>A-1 &amp; B**</u>	281.69				0.6919		
Territory:							
1		1.7437	1.0000	1.0000		710	710
2		1.7437	1.0000	1.0000		710	710
3		1.7437	1.0000	1.0000		710	710
4		1.7437	1.0000	1.0000		710	710
5		1.7437	1.0000	1.0000		710	710
6		1.7437	1.0000	1.0000		710	710
7		1.7437	1.0000	1.0000		710	710
8		1.7437	1.0000	1.0000		710	710
9		1.7437	1.0000	1.0000		710	710
10		1.7437	1.0000	1.0000		710	710
11		0.6176	0.9983	1.0022		251	252
12		0.8055	1.0000	1.0000		328	328
13		0.7831	1.0000	1.0000		319	319
14		1.0038	1.0000	1.0000		409	409
15		0.9180	1.0000	1.0000		374	374
16		1.0215	1.0000	1.0000		416	416
17		1.1421	0.9907	1.0121		461	471
18		1.3472	1.0000	1.0000		548	548
19		1.5002	0.9992	1.0008		610	611
20		1.7680	1.0000	1.0000		720	720
<u>A-1**</u>							
Territory:							
1						618	618
2						618	618
3						618	618
4						618	618
5						618	618
6						618	618
7						618	618
8						618	618
9						618	618
10						618	618
11						218	219
12						285	285
13						278	278
14						356	356
15						325	325
16						362	362
17						401	410
18						477	477
19						531	532
20						626	626
<u>B. Basic**</u>							
Territory:							
1						92	92
2						92	92
3						92	92
4						92	92
5						92	92
6						92	92
7						92	92
8						92	92
9						92	92
10						92	92
11						33	33
12						43	43
13						41	41
14						53	53
15						49	49
16						54	54
17						60	61
18						71	71
19						79	79
20						94	94

\* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1: 87.0% of Combined rates.  
B: 13.0% of Combined rates.

\*\*\* (5) = {[(1) x (2) x (3)] / (4)}.



Commonwealth Automobile Reinsurers

2023 CAR

Schedule 107-1

Trucks, Tractors, and Trailers

Page 2

Liability Coverages for Which Rates Vary by Territory

Coverage	(1)	(2)	(3)		(4)	(5)	
	Average	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)		Variable Expense Factor* (Form 100)	Final Base Rates**	
	Pure Loss Premium (Form 100)		Fleet	Non-Fleet		Fleet	Non-Fleet
<u>A-2</u>	13.08				0.6919		
Territory:							
1		1.7437	1.0000	1.0000		33	33
2		1.7437	1.0000	1.0000		33	33
3		1.7437	1.0000	1.0000		33	33
4		1.7437	1.0000	1.0000		33	33
5		1.7437	1.0000	1.0000		33	33
6		1.7437	1.0000	1.0000		33	33
7		1.7437	1.0000	1.0000		33	33
8		1.7437	1.0000	1.0000		33	33
9		1.7437	1.0000	1.0000		33	33
10		1.7437	1.0000	1.0000		33	33
11		0.6176	0.9983	1.0022		12	12
12		0.8055	1.0000	1.0000		15	15
13		0.7831	1.0000	1.0000		15	15
14		1.0038	1.0000	1.0000		19	19
15		0.9180	1.0000	1.0000		17	17
16		1.0215	1.0000	1.0000		19	19
17		1.1421	0.9907	1.0121		21	22
18		1.3472	1.0000	1.0000		25	25
19		1.5002	0.9992	1.0008		28	28
20		1.7680	1.0000	1.0000		33	33
<u>PDL, Basic</u>	358.52				0.7267		
Territory:							
1		1.7437	1.0000	1.0000		860	860
2		1.7437	1.0000	1.0000		860	860
3		1.7437	1.0000	1.0000		860	860
4		1.7437	1.0000	1.0000		860	860
5		1.7437	1.0000	1.0000		860	860
6		1.7437	1.0000	1.0000		860	860
7		1.7437	1.0000	1.0000		860	860
8		1.7437	1.0000	1.0000		860	860
9		1.7437	1.0000	1.0000		860	860
10		1.7437	1.0000	1.0000		860	860
11		0.6176	0.9983	1.0022		304	305
12		0.8055	1.0000	1.0000		397	397
13		0.7831	1.0000	1.0000		386	386
14		1.0038	1.0000	1.0000		495	495
15		0.9180	1.0000	1.0000		453	453
16		1.0215	1.0000	1.0000		504	504
17		1.1421	0.9907	1.0121		558	570
18		1.3472	1.0000	1.0000		665	665
19		1.5002	0.9992	1.0008		740	741
20		1.7680	1.0000	1.0000		872	872

\* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* (5) = {[(1) x (2) x(3)] / (4)}.

**Commonwealth Automobile Reinsurers**  
**Trucks, Tractors, and Trailers**  
**Liability Coverages for Which Rates do not Vary by Territory**

Coverage D

\$ 5,000	\$14
10,000	16

Coverage U

---

	<u>U-1</u>	<u>U-2</u>
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	5
50/100	7	8
100/300	8	24
250/500	9	97
500/500	10	254

**Commonwealth Automobile Reinsurers  
 Trucks, Tractors, & Trailers  
 Physical Damage Loss Pure Premium by Territory**

Coverage	(1)	(2)	(3)		(4)	
	Average Loss Pure Premium (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)		Loss Pure Premium by Territory *	
			Fleet	Non-Fleet	Fleet	Non-Fleet
<u>Collision</u>	313.79					
Territory:						
1		1.5657	0.9971	1.0034	490	493
2		1.5657	0.9971	1.0034	490	493
3		1.5657	0.9971	1.0034	490	493
4		1.5657	0.9971	1.0034	490	493
5		1.5657	0.9971	1.0034	490	493
6		1.5657	0.9971	1.0034	490	493
7		1.5657	0.9971	1.0034	490	493
8		1.5657	0.9971	1.0034	490	493
9		1.5657	0.9971	1.0034	490	493
10		1.5657	0.9971	1.0034	490	493
11		0.7656	1.0000	1.0000	240	240
12		0.8611	1.0000	1.0000	270	270
13		0.9070	0.9841	1.0120	280	288
14		1.0046	0.9963	1.0027	314	316
15		0.9549	1.0000	1.0000	300	300
16		1.1051	0.9937	1.0050	345	349
17		1.1058	1.0000	1.0000	347	347
18		1.1434	0.9937	1.0051	357	361
19		1.3550	0.9905	1.0054	421	427
20		1.5048	0.9981	1.0012	471	473
<u>Comprehensive</u>	108.90					
Territory:						
1		1.1484	0.9700	1.0335	121	129
2		1.1484	0.9700	1.0335	121	129
3		1.1484	0.9700	1.0335	121	129
4		1.1484	0.9700	1.0335	121	129
5		1.1484	0.9700	1.0335	121	129
6		1.1484	0.9700	1.0335	121	129
7		1.1484	0.9700	1.0335	121	129
8		1.1484	0.9700	1.0335	121	129
9		1.1484	0.9700	1.0335	121	129
10		1.1484	0.9700	1.0335	121	129
11		0.8354	1.0000	1.0000	91	91
12		0.9810	1.0000	1.0000	107	107
13		0.9368	0.9513	1.0360	97	106
14		1.0267	1.0000	1.0000	112	112
15		1.0137	1.0000	1.0000	110	110
16		1.0550	0.9834	1.0132	113	116
17		1.0441	0.9935	1.0053	113	114
18		1.0555	0.9919	1.0066	114	116
19		1.2100	0.9766	1.0131	129	133
20		1.2074	1.0000	1.0000	131	131

Collision  
 \* (4) = (1) x (2) x (3)

Comprehensive  
 \* (4) = [(1) x (2) x (3)]

**Commonwealth Automobile Reinsurers  
Trucks, Tractors, & Trailers Rates  
Calculation of Limited Collision Percentage of Collision Rate**

(1) Statewide Average \$500 Collision Base Rate Pure Premium.	\$313.79
(2) Variable Expense Factor	0.7099
(3) Statewide Average \$500 Collision Base Rate {[(1) / (2)]}	\$442.02
(4) Statewide Average \$500 Limited Collision Base Rate Pure Premium.	\$31.38
(5) Variable Expense Factor	0.7099
(6) Statewide Average \$500 Limited Collision Base Rate {(4) / (5)}	\$44.20
(7) [(6) / (3)]	10.0%

**Commonwealth Automobile Reinsurers  
 Trucks, Tractors, & Trailers  
 Rate Relativities by Age and Cost New\***

COLLISION

Cost New	Symbol Code	Age of Vehicle			
		1	2,3	4,5	6-9
\$ 0,000 - 4,500	01	0.216	0.210	0.191	0.113
4,501 - 6,000	02	0.237	0.230	0.209	0.124
6,001 - 8,000	03	0.309	0.300	0.273	0.162
8,001 - 10,000	04	0.628	0.610	0.555	0.329
10,001 - 15,000	05	1.030	1.000	0.910	0.540
15,001 - 20,000	06	1.957	1.900	1.729	1.026
20,001 - 25,000	07	3.080	2.990	2.721	1.615
25,001 - 40,000	08	3.615	3.510	3.194	1.895
40,001 - 65,000	10	4.759	4.620	4.204	2.495
65,001 - 90,000	11	5.212	5.060	4.605	2.732
90,001 & Over	12	(See Below)			

COMPREHENSIVE

Cost New	Symbol Code	Age of Vehicle			
		1	2,3	4,5	6-9
\$ 0,000 - 4,500	01	0.270	0.270	0.259	0.173
4,501 - 6,000	02	0.310	0.310	0.298	0.198
6,001 - 8,000	03	0.320	0.320	0.307	0.205
8,001 - 10,000	04	0.510	0.510	0.490	0.326
10,001 - 15,000	05	1.000	1.000	0.960	0.640
15,001 - 20,000	06	1.470	1.470	1.411	0.941
20,001 - 25,000	07	2.240	2.240	2.150	1.434
25,001 - 40,000	08	2.540	2.540	2.438	1.626
40,001 - 65,000	10	3.050	3.050	2.928	1.952
65,001 - 90,000	11	3.300	3.300	3.168	2.112
90,001 & Over	12	(See Below)			

Factors to determine charges are based on the original cost new for vehicles with costs in excess of \$90,000.  
 For each \$1000 in excess of \$90,000 add the following factors to the \$65,000-\$90,000 age/symbol factor:

	<u>Collision</u>	<u>OTC</u>
Factor	0.025	0.007

For example, the collision age/symbol factor for a vehicle with a \$95,000 cost new (age class1) would be:

$$5.337 = 5.212 + (\$95,000 - \$90,000) / 1000 \times 0.025$$

\* Relative to Symbol 5 and Age 2,3 (Section 105).

**Commonwealth Automobile Reinsurers**  
**Trucks, Tractors & Trailers**  
**Miscellaneous Components of Physical Damage Rates**

DEDUCTIBLE RELATIVITIES WITHOUT WAIVER

<u>Deductible</u>	<u>Coverage</u>	
	<u>Collision</u>	<u>Comprehensive</u>
300	1.030	1.020
500	1.000	1.000
1000	0.930	0.950
2000	0.810	0.890
3000	0.710	0.850
4000	0.630	0.820
5000	0.560	0.790

COMPANY EXPENSE

<u>Coverage</u>	<u>Company Expense Percent (Form 100)</u>
Collision	13.48%
Limited Collision	13.48%
Comprehensive	13.48%

VARIABLE EXPENSES

<u>Coverage</u>	<u>Variable Expense Factor* (Form 100)</u>
Collision	0.7099
Limited Collision	0.7099
Comprehensive	0.7099

\* Variable Expense Factor = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

**Commonwealth Automobile Reinsurers  
Trucks, Tractors, and Trailers Base Rates  
Collision Waiver of Deductible Charges**

(1) Average \$500 deductible Collision pure premium,  
( Form 100, (5) x (6) x (6A) )

738.33

(2) Waiver Charges = { [(1) x (Terr. Relativity) x (Fleet Relativity)] / Variable Expense Ratio } x  
{ \$X Selected Waiver of Deductible Relativity to \$500 Deductible Losses\* }  
where \$X is \$300, \$500, \$1000, \$2000, \$3000, \$4000, or \$5000.

\* Section 102, Exhibit 1, Page 1, Line 11.

**WAIVER CHARGES FOR FLEET**

Territory	Deductibles:						
	\$300	\$500	\$1000	\$2000	\$3000	\$4000	\$5000
1	26	36	65	110	146	174	196
2	26	36	65	110	146	174	196
3	26	36	65	110	146	174	196
4	26	36	65	110	146	174	196
5	26	36	65	110	146	174	196
6	26	36	65	110	146	174	196
7	26	36	65	110	146	174	196
8	26	36	65	110	146	174	196
9	26	36	65	110	146	174	196
10	26	36	65	110	146	174	196
11	13	18	32	54	72	85	96
12	14	20	36	61	81	96	108
13	15	20	37	63	84	99	112
14	17	23	42	71	94	111	126
15	16	22	40	68	89	106	120
16	18	25	46	78	103	122	138
17	18	25	46	78	104	123	139
18	19	26	47	80	106	126	143
19	22	31	56	95	126	149	169
20	25	34	62	106	141	167	189

**WAIVER CHARGES FOR NON-FLEET**

Territory	Deductibles:						
	\$300	\$500	\$1000	\$2000	\$3000	\$4000	\$5000
1	26	36	65	111	147	175	198
2	26	36	65	111	147	175	198
3	26	36	65	111	147	175	198
4	26	36	65	111	147	175	198
5	26	36	65	111	147	175	198
6	26	36	65	111	147	175	198
7	26	36	65	111	147	175	198
8	26	36	65	111	147	175	198
9	26	36	65	111	147	175	198
10	26	36	65	111	147	175	198
11	13	18	32	54	72	85	96
12	14	20	36	61	81	96	108
13	15	21	38	65	86	102	116
14	17	23	42	71	94	112	127
15	16	22	40	68	89	106	120
16	18	25	46	79	104	124	140
17	18	25	46	78	104	123	139
18	19	26	48	81	108	128	145
19	23	31	57	96	128	152	171
20	25	34	63	107	141	168	190

**Commonwealth Automobile Reinsurers**

**Trucks, Tractors, and Trailers  
 Other than Collision  
 Minimum Charge For Deductible**

<u>Deductible</u>	<u>Buyback * Percentage</u>	<u>Statewide Average \$500 Deductible Collectible Premiums **</u>	<u>Minimum Buyback Charge ***</u>
\$300	0.020	274.38	4

\* Equal to ( \$300 deductible relativity - 1 )

\*\* Form 100 Line (15)

\*\*\* (Statewide average premium) x (Buyback percentage) x ( 0.75 )



Commonwealth Automobile Reinsurers

Private Passenger Types  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1)	(2)	(3)	(4)		(5)	(6)	(7)	
	Fleet	Non-Fleet	Territory	Fleet/	Non-Fleet	Fleet	Non-fleet	(A)	(B)
	Average	Average		Differential	Variable	Expense	Expense	Final	Base
Pure Prem	Pure Prem	Relativity	(100K)	Fleet (A)	Non-Fleet (B)	Factor*	Factor*	Rates***	
(Form 100)	(Form 100)	(100K)				(Form 100)	(Form 100)	Fleet	Non-Fleet
<u>A-1 &amp; B**</u>	325.65	319.72				0.6919	0.6919		
Territory:									
1			1.7322	1.0000	1.0000			815	800
2			1.7322	1.0000	1.0000			815	800
3			1.7322	1.0000	1.0000			815	800
4			1.7322	1.0000	1.0000			815	800
5			1.7322	1.0000	1.0000			815	800
6			1.7322	1.0000	1.0000			815	800
7			1.7322	1.0000	1.0000			815	800
8			1.7322	1.0000	1.0000			815	800
9			1.7322	1.0000	1.0000			815	800
10			1.7322	1.0000	1.0000			815	800
11			0.6318	1.0000	1.0000			297	292
12			0.6763	1.0000	1.0000			318	313
13			0.7164	1.0000	1.0000			337	331
14			0.7986	1.0000	1.0000			376	369
15			0.7116	1.0000	1.0000			335	329
16			0.9020	1.0000	1.0000			425	417
17			1.0853	1.0000	1.0000			511	502
18			1.2904	1.0000	1.0000			607	596
19			1.9140	1.0000	1.0000			901	884
20			1.9908	1.0000	1.0000			937	920
<u>A-1**</u>									
Territory:									
1								685	672
2								685	672
3								685	672
4								685	672
5								685	672
6								685	672
7								685	672
8								685	672
9								685	672
10								685	672
11								250	245
12								267	263
13								283	278
14								316	310
15								282	277
16								357	350
17								429	422
18								510	501
19								757	743
20								788	773
<u>B. Basic**</u>									
Territory:									
1								130	128
2								130	128
3								130	128
4								130	128
5								130	128
6								130	128
7								130	128
8								130	128
9								130	128
10								130	128
11								47	47
12								51	50
13								54	53
14								60	59
15								53	52
16								68	67
17								82	80
18								97	95
19								144	141
20								149	147

\* (5) & (6) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense)

\*\* Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1: 84.0% of Combined rates (Form 110).

B: 16.0% of Combined rates (Form 110).

\*\*\* (7A) = (((1) x (3) x (4A))) / [(5)].

\*\*\* (7B) = (((2) x (3) x (4B))) / [(6)].

Commonwealth Automobile Reinsurers

Private Passenger Types  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1)	(2)	(3)	(4)		(5)	(6)	(7)	
	Fleet Average Loss Pure Prem (Form 100)	Non-Fleet Average Loss Pure Prem (Form 100)		Fleet/ Non-Fleet Differential (100K)	Fleet Variable Expense Factor*	Non-fleet Variable Expense Factor*	(A)	(B)	Final Base Rates**
			Territory Relativity (100K)	Fleet (A)	Non-Fleet (B)	(Form 100)	(Form 100)	Fleet	Non-Fleet
A-2	32.79	56.75				0.5274	0.6919		
Territory:									
1			1.7322	1.0000	1.0000			108	142
2			1.7322	1.0000	1.0000			108	142
3			1.7322	1.0000	1.0000			108	142
4			1.7322	1.0000	1.0000			108	142
5			1.7322	1.0000	1.0000			108	142
6			1.7322	1.0000	1.0000			108	142
7			1.7322	1.0000	1.0000			108	142
8			1.7322	1.0000	1.0000			108	142
9			1.7322	1.0000	1.0000			108	142
10			1.7322	1.0000	1.0000			108	142
11			0.6318	1.0000	1.0000			39	52
12			0.6763	1.0000	1.0000			42	55
13			0.7164	1.0000	1.0000			45	59
14			0.7986	1.0000	1.0000			50	66
15			0.7116	1.0000	1.0000			44	58
16			0.9020	1.0000	1.0000			56	74
17			1.0853	1.0000	1.0000			67	89
18			1.2904	1.0000	1.0000			80	106
19			1.9140	1.0000	1.0000			119	157
20			1.9908	1.0000	1.0000			124	163
PDL, Basic	269.01	290.38				0.7267	0.7267		
Territory:									
1			1.7322	1.0000	1.0000			641	692
2			1.7322	1.0000	1.0000			641	692
3			1.7322	1.0000	1.0000			641	692
4			1.7322	1.0000	1.0000			641	692
5			1.7322	1.0000	1.0000			641	692
6			1.7322	1.0000	1.0000			641	692
7			1.7322	1.0000	1.0000			641	692
8			1.7322	1.0000	1.0000			641	692
9			1.7322	1.0000	1.0000			641	692
10			1.7322	1.0000	1.0000			641	692
11			0.6318	1.0000	1.0000			234	252
12			0.6763	1.0000	1.0000			250	270
13			0.7164	1.0000	1.0000			265	286
14			0.7986	1.0000	1.0000			296	319
15			0.7116	1.0000	1.0000			263	284
16			0.9020	1.0000	1.0000			334	360
17			1.0853	1.0000	1.0000			402	434
18			1.2904	1.0000	1.0000			478	516
19			1.9140	1.0000	1.0000			709	765
20			1.9908	1.0000	1.0000			737	795

\* (5) & (6) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* (7A) = {[ (1) x (3) x (4A) ]} / [(5)].

\*\* (7B) = {[ (2) x (3) x (4B) ]} / [(6)].

**Commonwealth Automobile Reinsurers**  
**Private Passenger Types**  
**Liability Coverages for Which Rates Do Not Vary by Territory**

Coverage D

\$5,000	\$14	(From Form 110)
10,000	16	
15,000	18	
20,000	19	
25,000	21	

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Coverage U

	Fleet		Non-Fleet	
	U-1	U-2	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured</u>	<u>Uninsured</u>	<u>Underinsured</u>
20/40	3	0	3	0
20/50	4	0	4	0
25/50	5	1	5	1
35/80	6	5	6	5
50/100	7	8	7	8
100/300	8	24	8	24
250/500	9	97	9	97
500/500	10	254	10	254

Commonwealth Automobile Reinsurers

Private Passenger Types  
Physical Damage Loss Pure Premium by Territory

Coverage	(1)	(2)	(3)	(4)		(5)	
	Fleet Average Loss Pure Prem (Form 100)	Non-Fleet Average Loss Pure Prem (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)		Loss Pure Premium by Territory*	
				Fleet (A)	Non-Fleet (B)	Fleet (A)	Non-Fleet (B)
<b>Collision</b>	551.43	657.28					
Territory:							
1			1.4365	1.0000	1.0000	792	944
2			1.4365	1.0000	1.0000	792	944
3			1.4365	1.0000	1.0000	792	944
4			1.4365	1.0000	1.0000	792	944
5			1.4365	1.0000	1.0000	792	944
6			1.4365	1.0000	1.0000	792	944
7			1.4365	1.0000	1.0000	792	944
8			1.4365	1.0000	1.0000	792	944
9			1.4365	1.0000	1.0000	792	944
10			1.4365	1.0000	1.0000	792	944
11			0.5995	1.0000	1.0000	331	394
12			0.7453	1.0000	1.0000	411	490
13			0.7432	1.0000	1.0000	410	488
14			0.8558	1.0000	1.0000	472	563
15			0.7952	1.0000	1.0000	438	523
16			0.9639	1.0000	1.0000	532	634
17			1.0881	1.0000	1.0000	600	715
18			1.2511	1.0000	1.0000	690	822
19			1.6313	1.0000	1.0000	900	1072
20			1.7691	1.0000	1.0000	976	1163
<b>Limited Collision</b>	38.60	46.01					
Territory:							
1			1.4365	1.0000	1.0000	55	66
2			1.4365	1.0000	1.0000	55	66
3			1.4365	1.0000	1.0000	55	66
4			1.4365	1.0000	1.0000	55	66
5			1.4365	1.0000	1.0000	55	66
6			1.4365	1.0000	1.0000	55	66
7			1.4365	1.0000	1.0000	55	66
8			1.4365	1.0000	1.0000	55	66
9			1.4365	1.0000	1.0000	55	66
10			1.4365	1.0000	1.0000	55	66
11			0.5995	1.0000	1.0000	23	28
12			0.7453	1.0000	1.0000	29	34
13			0.7432	1.0000	1.0000	29	34
14			0.8558	1.0000	1.0000	33	39
15			0.7952	1.0000	1.0000	31	37
16			0.9639	1.0000	1.0000	37	44
17			1.0881	1.0000	1.0000	42	50
18			1.2511	1.0000	1.0000	48	58
19			1.6313	1.0000	1.0000	63	75
20			1.7691	1.0000	1.0000	68	81
<b>Comprehensive</b>	97.77	103.19					
Territory:							
1			1.3373	1.0000	1.0000	131	138
2			1.3373	1.0000	1.0000	131	138
3			1.3373	1.0000	1.0000	131	138
4			1.3373	1.0000	1.0000	131	138
5			1.3373	1.0000	1.0000	131	138
6			1.3373	1.0000	1.0000	131	138
7			1.3373	1.0000	1.0000	131	138
8			1.3373	1.0000	1.0000	131	138
9			1.3373	1.0000	1.0000	131	138
10			1.3373	1.0000	1.0000	131	138
11			0.7920	1.0000	1.0000	77	82
12			0.9558	1.0000	1.0000	93	99
13			0.8406	1.0000	1.0000	82	87
14			1.0200	1.0000	1.0000	100	105
15			1.0202	1.0000	1.0000	100	105
16			1.0737	1.0000	1.0000	105	111
17			0.9626	1.0000	1.0000	94	99
18			0.9964	1.0000	1.0000	97	103
19			1.2588	1.0000	1.0000	123	130
20			1.2559	1.0000	1.0000	123	130

Collision/Lim. Collision  
\* (5A) = (1) x (3) x (4A)  
\* (5B) = (2) x (3) x (4B)

Comprehensive  
\* (5A) = [(1) x (3) x (4A)]  
\* (5B) = [(2) x (3) x (4B)]

**Commonwealth Automobile Reinsurers  
Private Passenger Types  
Rate Relativities by Age and Cost New\***

COLLISION

Cost New	Symbol Code	Age:									
		1	2	3	4	5	6	7	8	9	
0 - 4,500	01	0.842	0.780	0.780	0.780	0.780	0.772	0.772	0.757	0.476	
4,501 - 6,000	02	0.842	0.780	0.780	0.780	0.780	0.772	0.772	0.757	0.476	
6,001 - 8,000	03	0.853	0.790	0.790	0.790	0.790	0.782	0.782	0.766	0.482	
8,001 - 10,000	04	0.853	0.790	0.790	0.790	0.790	0.782	0.782	0.766	0.482	
10,001 - 15,000	05	1.080	1.000	1.000	1.000	1.000	0.990	0.990	0.970	0.610	
15,001 - 20,000	06	1.415	1.310	1.310	1.310	1.310	1.297	1.297	1.271	0.799	
20,001 - 25,000	07	1.415	1.310	1.310	1.310	1.310	1.297	1.297	1.271	0.799	
25,001 - 40,000	08	1.415	1.310	1.310	1.310	1.310	1.297	1.297	1.271	0.799	
40,001 - 65,000	10	1.415	1.310	1.310	1.310	1.310	1.297	1.297	1.271	0.799	
65,001 - 90,000	11	2.030	1.880	1.880	1.880	1.880	1.861	1.861	1.824	1.147	
90,001 and Over	12						(see below)				

LIMITED COLLISION

0 - 4,500	01	0.842	0.780	0.780	0.780	0.780	0.772	0.772	0.757	0.476	
4,501 - 6,000	02	0.842	0.780	0.780	0.780	0.780	0.772	0.772	0.757	0.476	
6,001 - 8,000	03	0.853	0.790	0.790	0.790	0.790	0.782	0.782	0.766	0.482	
8,001 - 10,000	04	0.853	0.790	0.790	0.790	0.790	0.782	0.782	0.766	0.482	
10,001 - 15,000	05	1.080	1.000	1.000	1.000	1.000	0.990	0.990	0.970	0.610	
15,001 - 20,000	06	1.415	1.310	1.310	1.310	1.310	1.297	1.297	1.271	0.799	
20,001 - 25,000	07	1.415	1.310	1.310	1.310	1.310	1.297	1.297	1.271	0.799	
25,001 - 40,000	08	1.415	1.310	1.310	1.310	1.310	1.297	1.297	1.271	0.799	
40,001 - 65,000	10	1.415	1.310	1.310	1.310	1.310	1.297	1.297	1.271	0.799	
65,001 - 90,000	11	2.030	1.880	1.880	1.880	1.880	1.861	1.861	1.824	1.147	
90,001 and Over	12						(see below)				

COMPREHENSIVE

0 - 4,500	01	0.981	0.900	0.900	0.900	0.900	0.900	0.837	0.837	0.558	
4,501 - 6,000	02	0.981	0.900	0.900	0.900	0.900	0.900	0.837	0.837	0.558	
6,001 - 8,000	03	1.057	0.970	0.970	0.970	0.970	0.970	0.902	0.902	0.601	
8,001 - 10,000	04	1.057	0.970	0.970	0.970	0.970	0.970	0.902	0.902	0.601	
10,001 - 15,000	05	1.090	1.000	1.000	1.000	1.000	1.000	0.930	0.930	0.620	
15,001 - 20,000	06	1.602	1.470	1.470	1.470	1.470	1.470	1.367	1.367	0.911	
20,001 - 25,000	07	1.755	1.610	1.610	1.610	1.610	1.610	1.497	1.497	0.998	
25,001 - 40,000	08	1.875	1.720	1.720	1.720	1.720	1.720	1.600	1.600	1.066	
40,001 - 65,000	10	2.322	2.130	2.130	2.130	2.130	2.130	1.981	1.981	1.321	
65,001 - 90,000	11	3.608	3.310	3.310	3.310	3.310	3.310	3.078	3.078	2.052	
90,001 and Over	12						(see below)				

Factors to determine charges based on the original cost new for vehicles with costs in excess of \$90,000.

For each \$1000 in excess of \$90,000 add the following factors to the \$65,000-\$90,000 factor.

	<u>Collision</u>	<u>OTC</u>
Factor	0.010	0.020

For example, the collision age/symbol factor for a vehicle with a \$95,000 cost new (age class 1) would be:

$$2.080 = 2.030 + (95,000-90,000)/1,000 \times 0.01$$

\* Relative to Age 2, Symbol 5 (Section 105).

**Commonwealth Automobile Reinsurers**  
**Private Passenger Types**  
**Miscellaneous Components of Physical Damage Rates**

DEDUCTIBLE RELATIVITIES WITHOUT WAIVER

<u>Deductible</u>	<u>Coverage</u>	
	<u>Collision</u>	<u>Comprehensive</u>
300	1.040	1.020
500	1.000	1.000
1000	0.920	0.950
2000	0.770	0.870
3000	0.660	0.810
4000	0.560	0.760
5000	0.490	0.720

COMPANY EXPENSE

<u>Coverage</u>	<u>Company Expense Percent (Form 100)</u>
Collision	13.48%
Limited Collision	13.48%
Comprehensive	13.48%

VARIABLE EXPENSES

<u>Coverage</u>	<u>Fleet Variable Expense Factor* (Form 100)</u>	<u>Non-Fleet Variable Expense Factor* (Form 100)</u>
Collision	0.7099	0.7099
Limited Collision	0.7099	0.7099
Comprehensive	0.7210	0.7111

\* Variable Expense Factor =  
 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense)

**Commonwealth Automobile Reinsurers**

**Private Passenger Types  
 Collision Waiver of Deductible Charges**

(1A)	Fleet: Average \$500 deductible Collision pure premium, [Form 100, {(5) x (6) x (6A)}]	698.17
(1B)	Non-Fleet: Average \$500 deductible Collision pure premium, [Form 100, {(5) x (6) x (6A)}]	927.19
(2)	Waiver Charges = / Variable Expense Ratio } x { \$X Selected Waiver of Deductible Relativity to \$500 Deductible Losses* } where \$X is \$300, \$500, \$1000, \$2000, \$3000, \$4000, and \$5000.	

\* Section 102, Exhibit 2, Page 1, Line 11.

WAIVER CHARGES:

Deductibles:	\$300	\$500	\$1000	\$2000	\$3,000	\$4,000	\$5,000
Fleet	20	30	54	94	126	150	170
Non-Fleet	26	39	72	125	167	200	226

Commonwealth Automobile Reinsurers

2023 CAR  
 Schedule 107-2  
 Page 8

Private Passenger Types  
 Collision - \$300 Deductible Buyback Charge

- (1A) Fleet: Average \$500 deductible Collision pure premium,  
 [Form 100, {(5) x (6) x (6A)}] 698.17
  
- (1B) Non-Fleet: Average \$500 deductible Collision pure premium,  
 [Form 100, {(5) x (6) x (6A)}] 927.19
  
- (2) \$300 Deductible Buyback Charge = {[ (1) x territorial relativity] / variable expense ratio} x  
 { \$300 selected deductible relativity to \$500 deductible losses (without waiver) -  
 \$500 selected deductible relativity to \$500 deductible losses\* (without waiver)}

\* Section 102, Exhibit 2, Page 1, Line 7A.

\$300 Deductible Buyback Charges		
Territory	Fleet	Non-Fleet
1	57	75
2	57	75
3	57	75
4	57	75
5	57	75
6	57	75
7	57	75
8	57	75
9	57	75
10	57	75
11	24	31
12	29	39
13	29	39
14	34	45
15	31	42
16	38	50
17	43	57
18	49	65
19	64	85
20	70	92



Commonwealth Automobile Reinsurers

2023 CAR  
Schedule 107-2  
Page 9

Private Passenger Types  
Limited Collision - \$300 Deductible Buyback Charge

(1A)	Fleet: Average \$500 deductible Limited Collision pure premium, [7% of Collision Rate]	48.87
(1B)	Non-Fleet: Average \$500 deductible Limited Collision pure premium, [7% of Collision Rate]	64.90
(2)	\$300 Deductible Buyback Charge = {[ (1) x territorial relativity ] / variable expense ratio } x { \$300 selected deductible relativity to \$500 deductible losses (without waiver) - \$500 selected deductible relativity to \$500 deductible losses* (without waiver) }	

\* Section 102, Exhibit 2, Page 1, Line 7A.

\$300 Deductible Buyback Charges		
Territory	Fleet	Non Fleet
1	4	5
2	4	5
3	4	5
4	4	5
5	4	5
6	4	5
7	4	5
8	4	5
9	4	5
10	4	5
11	2	2
12	2	3
13	2	3
14	2	3
15	2	3
16	3	4
17	3	4
18	3	5
19	4	6
20	5	6

**Commonwealth Automobile Reinsurers**  
**Private Passenger Types**  
**Comprehensive - \$300 Deductible Buyback Charge**

2023 CAR  
Schedule 107-2  
Page 10

(1A)	Fleet: Average \$500 deductible Comprehensive pure premium, [Form 100, {(5) x (6) x (6A)}]	187.41
(1B)	Non-Fleet: Average \$500 deductible Comprehensive pure premium, [Form 100, {(5) x (6) x (6A)}]	207.37
(2)	\$300 Deductible Buyback Charge = {[ (1) x territorial relativity] / variable expense ratio} x { \$300 selected deductible relativity to \$500 deductible losses (without waiver) - \$500 selected deductible relativity to \$500 deductible losses* (without waiver)}	

\* Calculated from Section 102, Exhibit 4, Page 1.

\$300 Deductible Buyback Charges		
Territory	Fleet	Non Fleet
1	7	8
2	7	8
3	7	8
4	7	8
5	7	8
6	7	8
7	7	8
8	7	8
9	7	8
10	7	8
11	4	5
12	5	6
13	4	5
14	5	6
15	5	6
16	6	6
17	5	6
18	5	6
19	7	7
20	7	7

**Taxicabs**  
**Liability Coverages for Which Rates Vary by Territory**

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Owner Offset	(5) Final Base Rates***
<u>A-1 &amp; B**</u>	1947.44		0.6919	1.0373	
Territory:					
1		0.8430			2461
2		0.8430			2461
3		0.8430			2461
4		0.8430			2461
5		0.8430			2461
6		0.8430			2461
7		0.8430			2461
8		0.8430			2461
9		0.8430			2461
10		0.8430			2461
11		0.6819			1991
12		0.7705			2250
13		0.8622			2517
14		0.8629			2519
15		0.7743			2261
16		1.1980			3498
17		0.7602			2220
18		1.3876			4051
19		1.2448			3634
20		1.1782			3440
<u>A-1**</u>					
Territory:					
1					2333
2					2333
3					2333
4					2333
5					2333
6					2333
7					2333
8					2333
9					2333
10					2333
11					1888
12					2133
13					2386
14					2388
15					2144
16					3316
17					2105
18					3841
19					3445
20					3261
<u>B. Basic**</u>					
Territory:					
1					128
2					128
3					128
4					128
5					128
6					128
7					128
8					128
9					128
10					128
11					103
12					117
13					131
14					131
15					117
16					182
17					115
18					210
19					189
20					179

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1: 94.8% of Combined rates.

B: 5.2% of Combined rates.

\*\*\* (5) = {[(1) x (2)] / (3)} \* (4).

Commonwealth Automobile Reinsurers

2023 CAR  
Schedule 107-3  
Page 2

Taxicabs  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Owner Offset	(5) Final Base Rates**
<u>A-2</u>	481.84		0.6919	1.0373	
Territory:					
1		0.8430			609
2		0.8430			609
3		0.8430			609
4		0.8430			609
5		0.8430			609
6		0.8430			609
7		0.8430			609
8		0.8430			609
9		0.8430			609
10		0.8430			609
11		0.6819			493
12		0.7705			557
13		0.8622			623
14		0.8629			623
15		0.7743			559
16		1.1980			865
17		0.7602			549
18		1.3876			1002
19		1.2448			899
20		1.1782			851
<u>PDL, Basic</u>	1340.26		0.7267	1.0373	
Territory:					
1		0.8430			1613
2		0.8430			1613
3		0.8430			1613
4		0.8430			1613
5		0.8430			1613
6		0.8430			1613
7		0.8430			1613
8		0.8430			1613
9		0.8430			1613
10		0.8430			1613
11		0.6819			1305
12		0.7705			1474
13		0.8622			1650
14		0.8629			1651
15		0.7743			1481
16		1.1980			2292
17		0.7602			1454
18		1.3876			2655
19		1.2448			2382
20		1.1782			2254

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* (5) = {[ (1) x (2) ] / (3) } \* (4).

**Commonwealth Automobile Reinsurers**

**Taxicabs**

**Liability Coverages for Which Rates Do Not Vary by Territory**

	Coverage U	
	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	27	0
20/50	28	0
25/50	30	1
35/80	34	5
50/100	38	8
100/300	47	24
250/500	63	97

**Limousines**  
**Liability Coverages for Which Rates Vary by Territory**

<u>Coverage</u>	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
<u>A-1 &amp; B**</u>	513.13		0.6919	
Territory:				
1		1.0324		766
2		1.0324		766
3		1.0324		766
4		1.0324		766
5		1.0324		766
6		1.0324		766
7		1.0324		766
8		1.0324		766
9		1.0324		766
10		1.0324		766
11		0.6067		450
12		0.6950		515
13		0.7630		566
14		0.6669		495
15		0.8377		621
16		0.7881		584
17		0.9250		686
18		1.5486		1148
19		0.9973		740
20		1.2183		904
<u>A-1**</u>				
Territory:				
1				726
2				726
3				726
4				726
5				726
6				726
7				726
8				726
9				726
10				726
11				427
12				488
13				537
14				469
15				589
16				554
17				650
18				1088
19				702
20				857
<u>B. Basic**</u>				
Territory:				
1				40
2				40
3				40
4				40
5				40
6				40
7				40
8				40
9				40
10				40
11				23
12				27
13				29
14				26
15				32
16				30
17				36
18				60
19				38
20				47

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1: 94.8% of Combined rates.

B: 5.2% of Combined rates.

\*\*\* (4) = {[ (1) x (2) ] / (3)}.

Commonwealth Automobile Reinsurers

Limousines  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A-2</u>	146.45		0.6919	
Territory:				
1		1.0324		219
2		1.0324		219
3		1.0324		219
4		1.0324		219
5		1.0324		219
6		1.0324		219
7		1.0324		219
8		1.0324		219
9		1.0324		219
10		1.0324		219
11		0.6067		128
12		0.6950		147
13		0.7630		161
14		0.6669		141
15		0.8377		177
16		0.7881		167
17		0.9250		196
18		1.5486		328
19		0.9973		211
20		1.2183		258
<u>PDL, Basic</u>	383.57		0.6784	
Territory:				
1		1.0324		584
2		1.0324		584
3		1.0324		584
4		1.0324		584
5		1.0324		584
6		1.0324		584
7		1.0324		584
8		1.0324		584
9		1.0324		584
10		1.0324		584
11		0.6067		343
12		0.6950		393
13		0.7630		431
14		0.6669		377
15		0.8377		474
16		0.7881		446
17		0.9250		523
18		1.5486		876
19		0.9973		564
20		1.2183		689

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* (4) = {[ (1) x (2) ] / (3)}.

**Commonwealth Automobile Reinsurers**

**Limousines**

**Liability Coverages for Which Rates Do Not Vary by Territory**

	Coverage U	
	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	5
50/100	7	8
100/300	8	24
250/500	9	97
500/500	10	254



**Car Service**  
**Liability Coverages for Which Rates Vary by Territory**

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
<u>A-1 &amp; B**</u>	993.45		0.6919	
Territory:				
1		1.0324		1482
2		1.0324		1482
3		1.0324		1482
4		1.0324		1482
5		1.0324		1482
6		1.0324		1482
7		1.0324		1482
8		1.0324		1482
9		1.0324		1482
10		1.0324		1482
11		0.6067		871
12		0.6950		998
13		0.7630		1096
14		0.6669		958
15		0.8377		1203
16		0.7881		1132
17		0.9250		1328
18		1.5486		2224
19		0.9973		1432
20		1.2183		1749
<u>A-1**</u>				
Territory:				
1				1405
2				1405
3				1405
4				1405
5				1405
6				1405
7				1405
8				1405
9				1405
10				1405
11				826
12				946
13				1039
14				908
15				1140
16				1073
17				1259
18				2108
19				1358
20				1658
<u>B. Basic**</u>				
Territory:				
1				77
2				77
3				77
4				77
5				77
6				77
7				77
8				77
9				77
10				77
11				45
12				52
13				57
14				50
15				63
16				59
17				69
18				116
19				74
20				91

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1: 94.8% of Combined rates.

B: 5.2% of Combined rates.

\*\*\* (4) = {[ (1) x (2) ] / (3)}.

Commonwealth Automobile Reinsurers

Car Service  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(6) Final Base Rates**
<u>A-2</u>	278.43		0.6919	
Territory:				
1		1.0324		415
2		1.0324		415
3		1.0324		415
4		1.0324		415
5		1.0324		415
6		1.0324		415
7		1.0324		415
8		1.0324		415
9		1.0324		415
10		1.0324		415
11		0.6067		244
12		0.6950		280
13		0.7630		307
14		0.6669		268
15		0.8377		337
16		0.7881		317
17		0.9250		372
18		1.5486		623
19		0.9973		401
20		1.2183		490
<u>PDL, Basic</u>	809.23		0.7267	
Territory:				
1		1.0324		1150
2		1.0324		1150
3		1.0324		1150
4		1.0324		1150
5		1.0324		1150
6		1.0324		1150
7		1.0324		1150
8		1.0324		1150
9		1.0324		1150
10		1.0324		1150
11		0.6067		676
12		0.6950		774
13		0.7630		850
14		0.6669		743
15		0.8377		933
16		0.7881		878
17		0.9250		1030
18		1.5486		1724
19		0.9973		1111
20		1.2183		1357

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* (4) = {[ (1) x (2) ] / (3)}.

**Commonwealth Automobile Reinsurers**

**Car Service**

**Liability Coverages for Which Rates Do Not Vary by Territory**

	Coverage U	
	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	5
50/100	7	8
100/300	8	24
250/500	9	97
500/500	10	254

School and Church Buses  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
<u>A-1 &amp; B**</u>	244.52		0.6919	
Territory:				
1		1.7218		608
2		1.7218		608
3		1.7218		608
4		1.7218		608
5		1.7218		608
6		1.7218		608
7		1.7218		608
8		1.7218		608
9		1.7218		608
10		1.7218		608
11		0.9103		322
12		0.6839		242
13		0.9644		341
14		0.9456		334
15		0.7500		265
16		0.9481		335
17		1.0863		384
18		1.1494		406
19		1.2512		442
20		1.3786		487
<u>A-1**</u>				
Territory:				
1				529
2				529
3				529
4				529
5				529
6				529
7				529
8				529
9				529
10				529
11				280
12				211
13				297
14				291
15				231
16				291
17				334
18				353
19				385
20				424
<u>B**</u>				
Territory:				
1				79
2				79
3				79
4				79
5				79
6				79
7				79
8				79
9				79
10				79
11				42
12				31
13				44
14				43
15				34
16				44
17				50
18				53
19				57
20				63

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).  
 \*\* Combined A-1 & B rates are allocated in following manner (calculated using TTT data in Section 100A of CAR filing):  
     A-1: 87.0% of Combined rates.  
     B: 13.0% of Combined rates.  
 \*\*\* (4) = {[ (1) x (2) ] / (3)}.

Commonwealth Automobile Reinsurers

School and Church Buses  
 Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A-2</u>	37.99		0.6793	
Territory:				
1		1.7218		96
2		1.7218		96
3		1.7218		96
4		1.7218		96
5		1.7218		96
6		1.7218		96
7		1.7218		96
8		1.7218		96
9		1.7218		96
10		1.7218		96
11		0.9103		51
12		0.6839		38
13		0.9644		54
14		0.9456		53
15		0.7500		42
16		0.9481		53
17		1.0863		61
18		1.1494		64
19		1.2512		70
20		1.3786		77
<u>PDL</u>	213.51		0.7267	
Territory:				
1		1.7218		506
2		1.7218		506
3		1.7218		506
4		1.7218		506
5		1.7218		506
6		1.7218		506
7		1.7218		506
8		1.7218		506
9		1.7218		506
10		1.7218		506
11		0.9103		267
12		0.6839		201
13		0.9644		283
14		0.9456		278
15		0.7500		220
16		0.9481		279
17		1.0863		319
18		1.1494		338
19		1.2512		368
20		1.3786		405

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* (4) = {[(1) x (2)] / (3)}.

Commonwealth Automobile Reinsurers

Social Service and N.O.C  
 Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
<u>A-1 &amp; B**</u>	917.23		0.6919	
Territory:				
1		1.7218		2283
2		1.7218		2283
3		1.7218		2283
4		1.7218		2283
5		1.7218		2283
6		1.7218		2283
7		1.7218		2283
8		1.7218		2283
9		1.7218		2283
10		1.7218		2283
11		0.9103		1207
12		0.6839		907
13		0.9644		1278
14		0.9456		1254
15		0.7500		994
16		0.9481		1257
17		1.0863		1440
18		1.1494		1524
19		1.2512		1659
20		1.3786		1828
<u>A-1**</u>				
Territory:				
1				1986
2				1986
3				1986
4				1986
5				1986
6				1986
7				1986
8				1986
9				1986
10				1986
11				1050
12				789
13				1112
14				1091
15				865
16				1094
17				1253
18				1326
19				1443
20				1590
<u>B**</u>				
Territory:				
1				297
2				297
3				297
4				297
5				297
6				297
7				297
8				297
9				297
10				297
11				157
12				118
13				166
14				163
15				129
16				163
17				187
18				198
19				216
20				238

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).  
 \*\* Combined A-1 & B rates are allocated in following manner (calculated using TTT data in Section 100A of CAR filing  
     A-1: 87.0% of Combined rates.  
     B: 13.0% of Combined rates.  
 \*\*\* (4) = {[(1) x (2)] / (3)}.

Commonwealth Automobile Reinsurers

Social Service and N.O.C  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A2</u>	226.06		0.6919	
Territory:				
1		1.7218		563
2		1.7218		563
3		1.7218		563
4		1.7218		563
5		1.7218		563
6		1.7218		563
7		1.7218		563
8		1.7218		563
9		1.7218		563
10		1.7218		563
11		0.9103		297
12		0.6839		223
13		0.9644		315
14		0.9456		309
15		0.7500		245
16		0.9481		310
17		1.0863		355
18		1.1494		376
19		1.2512		409
20		1.3786		450
<u>PDL</u>	550.42		0.7267	
Territory:				
1		1.7218		1304
2		1.7218		1304
3		1.7218		1304
4		1.7218		1304
5		1.7218		1304
6		1.7218		1304
7		1.7218		1304
8		1.7218		1304
9		1.7218		1304
10		1.7218		1304
11		0.9103		689
12		0.6839		518
13		0.9644		730
14		0.9456		716
15		0.7500		568
16		0.9481		718
17		1.0863		823
18		1.1494		871
19		1.2512		948
20		1.3786		1044

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* (4) = {[(1) x (2)] / (3)}.

Commonwealth Automobile Reinsurers

Other Buses  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
<u>A-1 &amp; B**</u>	473.15		0.6919	
Territory:				
1		1.7218		1177
2		1.7218		1177
3		1.7218		1177
4		1.7218		1177
5		1.7218		1177
6		1.7218		1177
7		1.7218		1177
8		1.7218		1177
9		1.7218		1177
10		1.7218		1177
11		0.9103		623
12		0.6839		468
13		0.9644		659
14		0.9456		647
15		0.7500		513
16		0.9481		648
17		1.0863		743
18		1.1494		786
19		1.2512		856
20		1.3786		943
<u>A-1**</u>				
Territory:				
1				1024
2				1024
3				1024
4				1024
5				1024
6				1024
7				1024
8				1024
9				1024
10				1024
11				542
12				407
13				573
14				563
15				446
16				564
17				646
18				684
19				745
20				820
<u>B**</u>				
Territory:				
1				153
2				153
3				153
4				153
5				153
6				153
7				153
8				153
9				153
10				153
11				81
12				61
13				86
14				84
15				67
16				84
17				97
18				102
19				111
20				123

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* Combined A-1 & B rates are allocated in following manner (calculated using TTT data in Section 100A of CAR filing):

A-1: 87.0% of Combined rates.  
B: 13.0% of Combined rates.

\*\*\* (4) = {[ (1) x (2) ] / (3)}.



Commonwealth Automobile Reinsurers

Other Buses  
 Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A2</u>	103.53		0.6501	
Territory:				
1		1.7218		274
2		1.7218		274
3		1.7218		274
4		1.7218		274
5		1.7218		274
6		1.7218		274
7		1.7218		274
8		1.7218		274
9		1.7218		274
10		1.7218		274
11		0.9103		145
12		0.6839		109
13		0.9644		154
14		0.9456		151
15		0.7500		119
16		0.9481		151
17		1.0863		173
18		1.1494		183
19		1.2512		199
20		1.3786		220
<u>PDL</u>	293.21		0.7267	
Territory:				
1		1.7218		695
2		1.7218		695
3		1.7218		695
4		1.7218		695
5		1.7218		695
6		1.7218		695
7		1.7218		695
8		1.7218		695
9		1.7218		695
10		1.7218		695
11		0.9103		367
12		0.6839		276
13		0.9644		389
14		0.9456		382
15		0.7500		303
16		0.9481		383
17		1.0863		438
18		1.1494		464
19		1.2512		505
20		1.3786		556

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* (4) = {[ (1) x (2) ] / (3) }

**Commonwealth Automobile Reinsurers**

**Public Buses**

**Liability Coverages for Which Rates do not Vary by Territory**

Medical Payments (Coverage D)

\$5,000            \$ 14

Coverage U

	<u>U-1</u>	<u>U-2</u>
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	5
50/100	7	8
100/300	8	24
250/500	9	97
500/500	10	254

**Van Pools**  
**Liability Coverages for Which Rates Vary by Territory**

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
<u>A-1 &amp; B**</u>	359.93		0.6268	
Territory:				
1		1.7218		989
2		1.7218		989
3		1.7218		989
4		1.7218		989
5		1.7218		989
6		1.7218		989
7		1.7218		989
8		1.7218		989
9		1.7218		989
10		1.7218		989
11		0.9103		523
12		0.6839		393
13		0.9644		554
14		0.9456		543
15		0.7500		431
16		0.9481		544
17		1.0863		624
18		1.1494		660
19		1.2512		718
20		1.3786		792
<u>A-1**</u>				
Territory:				
1				860
2				860
3				860
4				860
5				860
6				860
7				860
8				860
9				860
10				860
11				455
12				342
13				482
14				472
15				375
16				473
17				543
18				574
19				625
20				689
<u>B. Basic**</u>				
Territory:				
1				129
2				129
3				129
4				129
5				129
6				129
7				129
8				129
9				129
10				129
11				68
12				51
13				72
14				71
15				56
16				71
17				81
18				86
19				93
20				103

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* Combined A-1 & B rates are allocated in following manner (calculated using TTT data in Section 100A of CAR filing):

A-1: 87.0% of Combined rates.

B: 13.0% of Combined rates.

\*\*\* (4) = {[ (1) x (2) ] / (3)}.

**Commonwealth Automobile Reinsurers**

**Van Pools  
 Liability Coverages for Which Rates Vary by Territory**

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A-2</u>	47.28		0.4024	
Territory:				
1		1.7218		202
2		1.7218		202
3		1.7218		202
4		1.7218		202
5		1.7218		202
6		1.7218		202
7		1.7218		202
8		1.7218		202
9		1.7218		202
10		1.7218		202
11		0.9103		107
12		0.6839		80
13		0.9644		113
14		0.9456		111
15		0.7500		88
16		0.9481		111
17		1.0863		128
18		1.1494		135
19		1.2512		147
20		1.3786		162
<u>PDL, Basic</u>	282.45		0.5813	
Territory:				
1		1.7218		837
2		1.7218		837
3		1.7218		837
4		1.7218		837
5		1.7218		837
6		1.7218		837
7		1.7218		837
8		1.7218		837
9		1.7218		837
10		1.7218		837
11		0.9103		442
12		0.6839		332
13		0.9644		469
14		0.9456		459
15		0.7500		364
16		0.9481		461
17		1.0863		528
18		1.1494		558
19		1.2512		608
20		1.3786		670

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* (4) = {[ (1) x (2) ] / (3)}.

**Commonwealth Automobile Reinsurers**

**Van Pools  
Liability Coverages for Which Rates Do Not Vary by Territory**

Coverage D

\$ 5,000	14
\$ 10,000	16

Coverage U

	<u>U-1</u>	<u>U-2</u>
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	5
50/100	7	8
100/300	8	24
250/500	9	97
500/500	10	254

**Commonwealth Automobile Reinsurers  
Van Pools  
Physical Damage Loss Pure Premium by Territory**

	(1)	(2)	(3)
<u>Coverage</u>	Average Loss Pure Premium (Form 100)	Territory Relativity (100K)	Loss Pure Premium by Territory *
<u>Collision</u>	237.35		
Territory:			
1		1.2811	304
2		1.2811	304
3		1.2811	304
4		1.2811	304
5		1.2811	304
6		1.2811	304
7		1.2811	304
8		1.2811	304
9		1.2811	304
10		1.2811	304
11		0.9245	219
12		0.9903	235
13		1.0267	244
14		1.0167	241
15		1.1204	266
16		0.9342	222
17		1.0477	249
18		0.9756	232
19		0.9383	223
20		0.9649	229
<u>Comprehensive</u>	51.73		
Territory:			
1		1.2544	65
2		1.2544	65
3		1.2544	65
4		1.2544	65
5		1.2544	65
6		1.2544	65
7		1.2544	65
8		1.2544	65
9		1.2544	65
10		1.2544	65
11		1.0561	55
12		1.0145	52
13		0.9595	50
14		1.0272	53
15		0.9859	51
16		1.0114	52
17		1.0441	54
18		1.0367	54
19		0.988	51
20		1.0818	56

Collision

\* (3) = (1) x (2)

Comprehensive

\* (3) = [(1) x (2)]

**Commonwealth Automobile Reinsurers  
 Van Pools  
 Rate Relativities by Age and Cost New\***

COLLISION

Cost New	Symbol Code	Age of Vehicle			
		<u>1</u>	<u>2,3</u>	<u>4,5</u>	<u>6-9</u>
\$ 0,000 - 4,500	01	0.216	0.210	0.191	0.113
4,501 - 6,000	02	0.237	0.230	0.209	0.124
6,001 - 8,000	03	0.309	0.300	0.273	0.162
8,001 - 10,000	04	0.628	0.610	0.555	0.329
10,001 - 15,000	05	1.030	1.000	0.910	0.540
15,001 - 20,000	06	1.957	1.900	1.729	1.026
20,001 - 25,000	07	3.080	2.990	2.721	1.615
25,000 - 40,000	08	3.615	3.510	3.194	1.895
40,001 - 65,000	10	4.759	4.620	4.204	2.495
65,001 - 90,000	11	5.212	5.060	4.605	2.732
90,001 & Over	12		(See Below)		

COMPREHENSIVE

Cost New	Symbol Code	Age of Vehicle			
		<u>1</u>	<u>2,3</u>	<u>4,5</u>	<u>6-9</u>
\$ 0,000 - 4,500	01	0.270	0.270	0.259	0.173
4,501 - 6,000	02	0.310	0.310	0.298	0.198
6,001 - 8,000	03	0.320	0.320	0.307	0.205
8,001 - 10,000	04	0.510	0.510	0.490	0.326
10,001 - 15,000	05	1.000	1.000	0.960	0.640
15,001 - 20,000	06	1.470	1.470	1.411	0.941
20,001 - 25,000	07	2.240	2.240	2.150	1.434
25,000 - 40,000	08	2.540	2.540	2.438	1.626
40,001 - 65,000	10	3.050	3.050	2.928	1.952
65,001 - 90,000	11	3.300	3.300	3.168	2.112
90,001 & Over	12		(See Below)		

Factors to determine charges are based on the original cost new for vehicles with costs in excess of \$90,000. For each \$1000 in excess of \$90,000 add the following factors to the \$65,000-\$90,000 age/symbol factor:

	<u>Collision</u>	<u>OTC</u>
Factor	0.025	0.007

For example, the collision age/symbol factor for a vehicle with a \$95,000 cost new (age class1) would be:

$$5.337 = 5.212 + (\$95,000 - \$90,000) / 1000 \times 0.025$$

\* Relative to Symbol 5 and Age 2,3 (Use TTT relativities)

**Commonwealth Automobile Reinsurers  
 Van Pools  
 Collision Waiver of Deductible Charges**

(1) Average \$500 deductible Collision pure premium,  
 ( Form 100, (5) x (6) x (6A) ) 579.39

(2) Waiver Charges = { [(1) x (Terr. Relativity) ] / Variable Expense Ratio } x  
 { \$X Selected Waiver of Deductible Relativity to \$500 Deductible Losses\* }  
 where \$X is \$300, \$500, \$1000, \$2000, \$3000, \$4000, or \$5000.

\* Section 102, Exhibit 1, Page 1, Line 11.

**WAIVER CHARGES**

Territory	Deductibles:						
	\$300	\$500	\$1000	\$2000	\$3000	\$4000	\$5000
1	17	23	42	71	94	112	127
2	17	23	42	71	94	112	127
3	17	23	42	71	94	112	127
4	17	23	42	71	94	112	127
5	17	23	42	71	94	112	127
6	17	23	42	71	94	112	127
7	17	23	42	71	94	112	127
8	17	23	42	71	94	112	127
9	17	23	42	71	94	112	127
10	17	23	42	71	94	112	127
11	12	17	30	51	68	81	91
12	13	18	32	55	73	86	98
13	13	18	34	57	75	90	101
14	13	18	33	56	75	89	100
15	15	20	37	62	82	98	111
16	12	17	30	52	69	82	92
17	14	19	34	58	77	91	103
18	13	18	32	54	72	85	96
19	12	17	31	52	69	82	93
20	13	17	32	54	71	84	95



**Commonwealth Automobile Reinsurers**

**Van Pools  
 Miscellaneous Components of Physical Damage Rates**

DEDUCTIBLE RELATIVITIES WITHOUT WAIVER  
 (Same as Trucks)

<u>Deductible</u>	<u>Coverage</u>	
	<u>Collision</u>	<u>Comprehensive</u>
300	1.030	1.020
500	1.000	1.000
1000	0.930	0.950
2000	0.810	0.890
3000	0.710	0.850
4000	0.630	0.820
5000	0.560	0.790

COMPANY EXPENSE

<u>Coverage</u>	Company Expense Percent (Form 100)
Collision	13.48%
Comprehensive	13.48%

VARIABLE EXPENSES

<u>Coverage</u>	Variable Expense Factor* (Form 100)
Collision	0.7099
Comprehensive	0.3904

\* Variable Expense Factor = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

**Commonwealth Automobile Reinsurers**

**Van Pools  
 Other than Collision  
 Minimum Charge For Deductible**

<u>Deductible</u>	<u>Buyback * Percentage</u>	<u>Statewide Average \$500 Deductible Collectible Premiums **</u>	<u>Minimum Buyback Charge ***</u>
\$300	0.020	258.29	4

\* Equal to ( \$300 deductible relativity - 1 )

\*\* Form 100 Line (18)

\*\*\* (Statewide average premium) x (Buyback percentage) x ( 0.75 )

Commonwealth Automobile Reinsurers

Garages  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
A-1 & B**	406.25		0.6919	
Territory:				
1		2.8375		1666
2		2.8375		1666
3		2.8375		1666
4		2.8375		1666
5		2.8375		1666
6		2.8375		1666
7		2.8375		1666
8		2.8375		1666
9		2.8375		1666
10		2.8375		1666
11		0.8516		500
12		0.8239		484
13		0.5455		320
14		0.9187		539
15		0.7836		460
16		1.2307		723
17		1.0967		644
18		1.1642		684
19		1.4292		839
20		1.4547		854

A-1**				
Territory:				
1				1394
2				1394
3				1394
4				1394
5				1394
6				1394
7				1394
8				1394
9				1394
10				1394
11				418
12				405
13				268
14				451
15				385
16				605
17				539
18				572
19				702
20				715

B. Basic**				
Territory:				
1				272
2				272
3				272
4				272
5				272
6				272
7				272
8				272
9				272
10				272
11				82
12				79
13				52
14				88
15				75
16				118
17				105
18				112
19				137
20				139

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1: 83.7% of Combined rates (Form 110).

B: 16.3% of Combined rates (Form 110).

\*\*\* (4) = {[ (1) x (2) ] / (3)}

**Commonwealth Automobile Reinsurers**

**Garages**  
**Liability Coverages for Which Rates Vary by Territory**

<u>Coverage</u>	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A-2</u>	30.72		0.6179	
Territory:				
1		2.8375		141
2		2.8375		141
3		2.8375		141
4		2.8375		141
5		2.8375		141
6		2.8375		141
7		2.8375		141
8		2.8375		141
9		2.8375		141
10		2.8375		141
11		0.8516		42
12		0.8239		41
13		0.5455		27
14		0.9187		46
15		0.7836		39
16		1.2307		61
17		1.0967		55
18		1.1642		58
19		1.4292		71
20		1.4547		72
<u>PDL, Basic</u>	393.45		0.7267	
Territory:				
1		2.8375		1536
2		2.8375		1536
3		2.8375		1536
4		2.8375		1536
5		2.8375		1536
6		2.8375		1536
7		2.8375		1536
8		2.8375		1536
9		2.8375		1536
10		2.8375		1536
11		0.8516		461
12		0.8239		446
13		0.5455		295
14		0.9187		497
15		0.7836		424
16		1.2307		666
17		1.0967		594
18		1.1642		630
19		1.4292		774
20		1.4547		788

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* (4) = {[ (1) x (2) ] / (3)}.

**Commonwealth Automobile Reinsurers**

**Garages**

**Liability Coverages for Which Rates do not Vary by Territory**

	<u>Coverage U</u>	
	<u>U-1</u>	<u>U-2</u>
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	5
50/100	7	8
100/300	8	24
250/500	9	97
500/500	10	254

**Massachusetts Commercial Automobile  
Commonwealth Automobile Reinsurers  
Commercial Motorcycle Rates**

2023 CAR  
Schedule 107-9

Coverage	Vehicle Engine Size Group			
	0cc-100cc	101cc-350cc	351cc-650cc	651cc +
	A	B	C	D
A-1	\$36.00	\$28.00	\$44.00	\$40.00
A-2	\$4.00	\$4.00	\$6.00	\$4.00
B (excluding guest)	\$12.00	\$8.00	\$14.00	\$14.00
B (including guest)	\$40.00	\$32.00	\$50.00	\$46.00
PDL	\$50.00	\$38.00	\$60.00	\$56.00
Collision (\$500 Deductible)	\$3.12 per \$100 of value			
Comprehensive (\$500 Deductible)	\$1.36 per \$100 of value			
Limited Collision (\$500 Deductible)	6.0% of the \$500 deductible Collision rate			

Determine motorcycle Collision and Comprehensive rates by following procedure:

- (a) Determine the motorcycle's Original Cost New in hundreds of dollars,
- (b) Multiply the value determined in (a) by the rate per \$100,
- (c) Multiply the value determined in (b) by the Age Rate Factor.

Motorcycle Age Rate Factors			
Age Group	Motorcycle Age Based on Model Year	Collision Factor	Comprehensive Factor
1	Current MY	1.00	1.00
2	1st Preceding	0.95	0.94
3	2nd Preceding	0.89	0.87
4	3rd Preceding	0.84	0.81
5	4th Preceding	0.78	0.74
6	5th Preceding	0.73	0.68
7	6th Preceding	0.68	0.61
8	7th Preceding	0.62	0.55
9	8th Preceding	0.60	0.52
10	9th Preceding	0.58	0.50
11	10th Preceding	0.55	0.47
12	All Other	0.53	0.45

The current model year changes October 1, regardless of the actual date the models are introduced.

Waiver of Deductible Charges	Deductibles			
	\$300	\$500	\$1,000	\$2,000
Collision, Lim. Collision	\$6.00	\$8.00	\$10.00	\$16.00

Deductible Charges					
Collision	\$26.00	base	0.760	0.641	< Add the \$300 deductible charges to the \$500 base premium.
Limited Collision	\$2.00	base	0.680	0.507	< Apply the \$1000/\$2000 factors to the \$500 deductible base premium.
Comprehensive	\$2.00	base	0.672	0.628	
Fire only:	Charge 5% of the Commercial Motorcycle Comprehensive premium				
Fire & Theft only:	Charge 95% of the Commercial Motorcycle Comprehensive premium				

Limit Per Person	Med Pay Rate
\$500	\$130
\$750	\$138
\$1,000	\$144
\$2,000	\$168
\$5,000	\$232
\$10,000	\$322
\$15,000	\$402
\$20,000	\$458
\$25,000	\$500
\$50,000	\$738

Limit	U-1 Rate	U-2 Rate
20/40	\$38	\$0
20/50	\$38	\$0
25/50	\$44	\$5
35/80	\$54	\$15
50/100	\$62	\$30
100/300	\$68	\$101
250/500	\$74	\$466
500/500	\$106	\$1,256
500/1000	\$136	\$1,297

Substitute Transportation	Rate
\$15/day - \$450 max	90
\$30/day - \$900 max	180
\$45/day - \$1,350 max	334
\$100/day - \$3,000 max	692

Towing & Labor	Rate
\$50/day per disablement	16
\$100/day per disablement	32

**Electric Motorcycles:**

For Electric Motorcycles used for commercial purposes, use the commercial motorcycle rates specified for Vehicle Engine Size Group D.

**Commonwealth Automobile Reinsurers  
Massachusetts Commercial Automobile  
Increased Limit Factors for Non-Zone Rated Bodily Injury Liability**

2023 CAR Filing  
Increased Limits Factors  
Exhibit 1

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

12/01/23

(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	0	
	0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0	5	0	7	0	5	0	0	0	0	0	
L	40	1.00	1.18	1.32	1.42	1.52																							
I	45	1.01	1.19	1.32	1.43	1.52																							
M	50	1.02	1.19	1.32	1.43	1.53	1.69																						
I	60	1.03	1.20	1.33	1.44	1.53	1.69																						
T	70	1.03	1.21	1.34	1.44	1.54	1.70																						
	80	1.04	1.21	1.34	1.45	1.54	1.70																						
	100	1.05	1.22	1.35	1.46	1.55	1.71	2.26																					
	150	1.06	1.23	1.36	1.47	1.57	1.73	2.27	2.65																				
	200	1.07	1.24	1.37	1.48	1.58	1.74	2.28	2.66	2.94																			
	250	1.08	1.25	1.38	1.49	1.58	1.75	2.29	2.68	2.95	3.16																		
	300	1.09	1.26	1.39	1.50	1.59	1.75	2.30	2.68	2.96	3.17	3.35																	
	350	1.09	1.26	1.39	1.50	1.60	1.76	2.31	2.69	2.96	3.17	3.36																	
P	400						1.77	2.31	2.70	2.97	3.18	3.36	3.65																
E	500						1.77	2.32	2.71	2.98	3.19	3.37	3.66	3.89															
R	600						1.78	2.33	2.72	2.99	3.20	3.38	3.67	3.89	4.05														
	700						1.79	2.34	2.72	3.00	3.21	3.39	3.68	3.90	4.06	4.18													
A	800						1.79	2.35	2.73	3.00	3.21	3.40	3.69	3.91	4.06	4.19	4.30												
C	900						1.80	2.35	2.74	3.01	3.22	3.40	3.69	3.92	4.07	4.19	4.30	4.40											
I	1000						1.80	2.36	2.74	3.01	3.23	3.41	3.70	3.92	4.07	4.20	4.31	4.40	4.49										
D	1250						1.81	2.37	2.75	3.02	3.24	3.42	3.71	3.93	4.08	4.21	4.32	4.41	4.50	4.64									
E	1500						1.82	2.38	2.76	3.03	3.25	3.43	3.72	3.94	4.09	4.21	4.32	4.42	4.50	4.64	4.75								
N	1750						1.82	2.38	2.77	3.04	3.25	3.44	3.72	3.94	4.09	4.22	4.33	4.43	4.51	4.65	4.76	4.85							
T	2000						1.83	2.39	2.77	3.05	3.26	3.44	3.73	3.95	4.10	4.23	4.34	4.43	4.51	4.65	4.76	4.86	4.94						
	2500						1.84	2.40	2.78	3.06	3.27	3.45	3.74	3.96	4.11	4.23	4.34	4.44	4.52	4.66	4.77	4.87	4.95	5.09					
	3000							2.41	2.79	3.06	3.28	3.46	3.75	3.97	4.12	4.24	4.35	4.45	4.52	4.66	4.78	4.87	4.95	5.09	5.20				
	4000							2.42	2.81	3.08	3.29	3.48	3.77	3.98	4.13	4.25	4.36	4.46	4.53	4.67	4.78	4.88	4.96	5.10	5.21	5.39			
	5000							2.43	2.82	3.09	3.31	3.49	3.78	3.99	4.14	4.26	4.37	4.47	4.54	4.68	4.79	4.89	4.97	5.11	5.22	5.40	5.54		
	7500							2.45	2.84	3.11	3.33	3.51	3.80	4.00	4.15	4.28	4.39	4.49	4.55	4.69	4.80	4.90	4.98	5.12	5.23	5.41	5.55	5.80	
	10000							2.47	2.85	3.12	3.34	3.52	3.81	4.02	4.17	4.29	4.40	4.50	4.56	4.70	4.81	4.91	4.99	5.13	5.24	5.42	5.56	5.81	5.99

Increased Limit Factor for 45/45 limit is 1.61  
 Increased Limit Factor for 75/75 limit is 2.03  
 Increased Limit Factor for 550/550 limit is 3.97  
 Increased Limit Factor for 750/750 limit is 4.24

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

2023 CAR Filing  
Increased Limits Factors  
Exhibit 2

**Taxis, Limousines and Car Service**

12/01/23

(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	7	
	0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0	5	0	7	0	5	0	0	0	0	0	
L	40	1.00	1.16	1.30	1.41	1.50																							
I	45	1.01	1.17	1.30	1.41	1.50																							
M	50	1.02	1.17	1.31	1.41	1.50	1.66																						
I	60	1.03	1.19	1.31	1.42	1.51	1.66																						
T	70	1.03	1.20	1.32	1.43	1.52	1.67																						
	80	1.04	1.20	1.32	1.43	1.52	1.67																						
	100	1.04	1.21	1.33	1.44	1.53	1.68	2.22																					
	150	1.06	1.22	1.35	1.45	1.54	1.70	2.23	2.60																				
	200	1.07	1.23	1.36	1.46	1.55	1.71	2.24	2.61	2.87																			
	250	1.07	1.24	1.36	1.47	1.56	1.72	2.25	2.62	2.89	3.09																		
	300	1.08	1.25	1.37	1.47	1.57	1.72	2.26	2.63	2.89	3.10	3.28																	
	350	1.09	1.25	1.37	1.48	1.57	1.73	2.27	2.64	2.90	3.10	3.29																	
P	400						1.73	2.27	2.64	2.91	3.11	3.30	3.59																
E	500						1.74	2.28	2.65	2.92	3.12	3.31	3.60	3.83															
R	600						1.75	2.29	2.66	2.93	3.13	3.32	3.61	3.84	3.99														
	700						1.76	2.30	2.67	2.93	3.14	3.33	3.62	3.85	4.00	4.12													
A	800						1.76	2.31	2.68	2.94	3.14	3.33	3.63	3.86	4.01	4.13	4.23												
C	900						1.77	2.31	2.68	2.94	3.15	3.34	3.64	3.87	4.01	4.13	4.24	4.33											
I	1000						1.77	2.32	2.69	2.95	3.16	3.34	3.64	3.87	4.02	4.14	4.24	4.34	4.42										
D	1250						1.78	2.33	2.70	2.96	3.17	3.36	3.65	3.88	4.02	4.15	4.25	4.35	4.43	4.56									
E	1500						1.79	2.33	2.70	2.97	3.18	3.36	3.66	3.89	4.03	4.15	4.26	4.35	4.43	4.57	4.68								
N	1750						1.79	2.34	2.71	2.97	3.19	3.37	3.67	3.89	4.04	4.16	4.27	4.36	4.44	4.57	4.68	4.78							
T	2000						1.80	2.35	2.72	2.98	3.19	3.38	3.68	3.90	4.04	4.16	4.27	4.36	4.44	4.58	4.69	4.78	4.86						
	2500						1.81	2.36	2.73	2.99	3.20	3.39	3.69	3.91	4.05	4.17	4.28	4.37	4.45	4.58	4.70	4.79	4.87	5.01					
	3000							2.37	2.74	3.00	3.21	3.40	3.70	3.91	4.06	4.18	4.29	4.38	4.45	4.59	4.70	4.79	4.88	5.01	5.12				
	4000							2.38	2.75	3.01	3.23	3.42	3.71	3.93	4.07	4.19	4.30	4.39	4.46	4.60	4.71	4.80	4.89	5.02	5.13	5.31			
	5000							2.39	2.76	3.02	3.24	3.43	3.72	3.93	4.08	4.20	4.31	4.40	4.47	4.61	4.72	4.81	4.89	5.03	5.14	5.31	5.45		
	7500							2.41	2.78	3.04	3.26	3.45	3.74	3.95	4.10	4.22	4.32	4.42	4.48	4.62	4.73	4.82	4.90	5.04	5.15	5.33	5.46	5.71	
	10000							2.42	2.79	3.05	3.27	3.46	3.76	3.96	4.11	4.23	4.33	4.43	4.49	4.63	4.74	4.83	4.91	5.05	5.16	5.34	5.47	5.72	5.89

Increased Limit Factor for 45/45 limit is 1.58  
 Increased Limit Factor for 75/75 limit is 2.00  
 Increased Limit Factor for 550/550 limit is 3.92  
 Increased Limit Factor for 750/750 limit is 4.18



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

2023 CAR Filing  
Increased Limits Factors  
Exhibit 3

**Garages**

12/01/23

(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	7
		0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0	5	0	7	0	5	0	0	0	0	0
L	40	1.00	1.17	1.31	1.41	1.51																							
I	45	1.01	1.18	1.31	1.42	1.51																							
M	50	1.02	1.18	1.31	1.42	1.52	1.68																						
I	60	1.03	1.19	1.32	1.43	1.52	1.68																						
T	70	1.03	1.20	1.33	1.43	1.53	1.69																						
	80	1.04	1.20	1.33	1.44	1.53	1.69																						
	100	1.05	1.21	1.34	1.45	1.54	1.70	2.25																					
	150	1.06	1.22	1.35	1.46	1.56	1.72	2.26	2.64																				
P	200	1.07	1.23	1.36	1.47	1.57	1.73	2.27	2.65	2.92																			
E	250	1.08	1.24	1.37	1.48	1.57	1.74	2.28	2.66	2.93	3.14																		
R	300	1.08	1.25	1.38	1.49	1.58	1.74	2.29	2.67	2.94	3.15	3.33																	
A	350	1.09	1.25	1.38	1.49	1.59	1.75	2.30	2.68	2.95	3.15	3.34																	
C	400						1.76	2.30	2.68	2.95	3.16	3.34	3.63																
C	500						1.76	2.31	2.69	2.96	3.17	3.35	3.64	3.87															
I	600						1.77	2.32	2.70	2.97	3.18	3.36	3.65	3.87	4.02														
D	700						1.78	2.33	2.71	2.98	3.19	3.37	3.66	3.88	4.03	4.15													
E	800						1.78	2.34	2.72	2.98	3.19	3.38	3.67	3.89	4.04	4.16	4.26												
N	900						1.79	2.34	2.72	2.99	3.20	3.38	3.67	3.90	4.04	4.16	4.27	4.36											
T	1000						1.79	2.35	2.73	2.99	3.21	3.39	3.68	3.90	4.05	4.17	4.27	4.37	4.45										
	1250						1.80	2.36	2.74	3.00	3.22	3.40	3.69	3.91	4.05	4.18	4.28	4.38	4.46	4.59									
	1500						1.81	2.37	2.74	3.01	3.23	3.41	3.70	3.92	4.06	4.18	4.29	4.38	4.46	4.60	4.71								
	1750						1.81	2.37	2.75	3.02	3.23	3.42	3.70	3.92	4.07	4.19	4.30	4.39	4.47	4.60	4.72	4.81							
	2000						1.82	2.38	2.76	3.03	3.24	3.42	3.71	3.93	4.07	4.19	4.30	4.39	4.47	4.61	4.72	4.82	4.90						
	2500						1.83	2.39	2.77	3.04	3.25	3.43	3.72	3.94	4.08	4.20	4.31	4.40	4.48	4.62	4.73	4.82	4.90	5.04					
	3000							2.40	2.78	3.05	3.26	3.44	3.73	3.94	4.09	4.21	4.32	4.41	4.48	4.62	4.73	4.83	4.91	5.05	5.16				
	4000							2.41	2.79	3.06	3.27	3.46	3.75	3.96	4.10	4.22	4.33	4.42	4.49	4.63	4.74	4.84	4.92	5.06	5.17	5.34			
	5000							2.42	2.80	3.07	3.29	3.47	3.76	3.96	4.11	4.23	4.34	4.43	4.50	4.64	4.75	4.84	4.93	5.06	5.17	5.35	5.49		
	7500							2.44	2.82	3.09	3.31	3.49	3.78	3.98	4.13	4.25	4.35	4.45	4.51	4.65	4.76	4.86	4.94	5.07	5.19	5.36	5.50	5.75	
	10000							2.45	2.83	3.10	3.32	3.50	3.79	3.99	4.14	4.26	4.36	4.46	4.52	4.66	4.77	4.86	4.95	5.08	5.20	5.37	5.51	5.76	5.93

Increased Limit Factor for 45/45 limit is 1.60  
 Increased Limit Factor for 75/75 limit is 2.02  
 Increased Limit Factor for 550/550 limit is 3.95  
 Increased Limit Factor for 750/750 limit is 4.21

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

2023 CAR Filing  
 Increased Limits Factors  
 Exhibit 4

Zone Rated TTT and Bus

12/01/23

(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	7	
	0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0	5	0	0	5	0	0	0	0	0	0	
40	1.00	1.19	1.38	1.50	1.62																								
45	1.02	1.20	1.38	1.51	1.62																								
50	1.04	1.20	1.39	1.51	1.63	1.81																							
60	1.05	1.24	1.39	1.52	1.63	1.82																							
70	1.05	1.25	1.40	1.53	1.64	1.83																							
80	1.06	1.25	1.40	1.53	1.64	1.83																							
100	1.07	1.26	1.41	1.54	1.65	1.84	2.59																						
150	1.08	1.28	1.43	1.56	1.67	1.86	2.61	3.02																					
200	1.09	1.29	1.44	1.57	1.68	1.88	2.63	3.03	3.31																				
250	1.10	1.30	1.45	1.58	1.69	1.89	2.64	3.04	3.33	3.55																			
300	1.10	1.31	1.46	1.59	1.70	1.90	2.65	3.05	3.33	3.56	3.71																		
350	1.11	1.31	1.47	1.60	1.71	1.91	2.66	3.06	3.34	3.56	3.72																		
400						1.92	2.66	3.07	3.35	3.57	3.72	3.97																	
500						1.93	2.68	3.08	3.36	3.58	3.73	3.97	4.16																
600						1.94	2.68	3.09	3.37	3.59	3.74	3.98	4.17	4.30															
700						1.95	2.69	3.09	3.38	3.59	3.75	3.99	4.18	4.31	4.42														
800						1.95	2.70	3.10	3.38	3.60	3.75	3.99	4.18	4.31	4.42	4.51													
900						1.96	2.70	3.11	3.39	3.61	3.76	4.00	4.19	4.32	4.42	4.52	4.60												
1000						1.97	2.71	3.11	3.39	3.61	3.76	4.00	4.19	4.32	4.43	4.52	4.61	4.68											
1250						1.98	2.72	3.12	3.41	3.62	3.77	4.01	4.20	4.33	4.44	4.53	4.61	4.69	4.83										
1500						1.99	2.73	3.13	3.41	3.63	3.78	4.02	4.20	4.33	4.44	4.54	4.62	4.69	4.84	4.96									
1750						2.00	2.74	3.14	3.42	3.63	3.79	4.03	4.21	4.34	4.45	4.54	4.63	4.70	4.84	4.96	5.06								
2000						2.00	2.74	3.14	3.43	3.64	3.79	4.03	4.22	4.34	4.45	4.55	4.63	4.70	4.85	4.96	5.06	5.15							
2500						2.01	2.76	3.16	3.44	3.65	3.80	4.04	4.22	4.35	4.46	4.56	4.64	4.71	4.85	4.97	5.07	5.16	5.30						
3000							2.76	3.16	3.45	3.66	3.81	4.05	4.23	4.36	4.47	4.56	4.64	4.72	4.86	4.98	5.08	5.16	5.31	5.42					
4000							2.78	3.18	3.46	3.67	3.82	4.06	4.24	4.37	4.48	4.57	4.66	4.73	4.87	4.99	5.09	5.17	5.32	5.43	5.62				
5000							2.79	3.19	3.47	3.68	3.83	4.07	4.25	4.38	4.49	4.58	4.66	4.73	4.88	4.99	5.09	5.18	5.32	5.44	5.63	5.77			
7500							2.81	3.21	3.49	3.69	3.85	4.09	4.26	4.39	4.50	4.59	4.68	4.75	4.89	5.01	5.11	5.19	5.34	5.45	5.64	5.78	6.05		
10000							2.82	3.22	3.51	3.71	3.86	4.10	4.27	4.40	4.51	4.60	4.69	4.75	4.90	5.02	5.12	5.20	5.35	5.46	5.65	5.79	6.05	6.24	

Increased Limit Factor for 45/45 limit is 1.72  
 Increased Limit Factor for 75/75 limit is 2.31  
 Increased Limit Factor for 550/550 limit is 4.24  
 Increased Limit Factor for 750/750 limit is 4.47

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

2023 CAR Filing  
Increased Limits Factors  
Exhibit 5

**Commercial Motorcycles**

12/01/23

(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	0	
	0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0	5	0	7	0	5	0	0	0	0	0	
L	40	1.00	1.08	1.15	1.21	1.27																							
I	45	1.01	1.08	1.16	1.22	1.27																							
M	50	1.01	1.08	1.16	1.22	1.27	1.36																						
I	60	1.01	1.09	1.16	1.22	1.27	1.36																						
T	70	1.02	1.09	1.16	1.22	1.28	1.36																						
	80	1.02	1.10	1.17	1.23	1.28	1.37																						
	100	1.02	1.10	1.17	1.23	1.28	1.37	1.72																					
	150	1.03	1.11	1.18	1.24	1.29	1.38	1.73	2.04																				
	200	1.03	1.11	1.18	1.24	1.30	1.39	1.74	2.05	2.28																			
	250	1.04	1.12	1.19	1.25	1.30	1.39	1.75	2.06	2.29	2.46																		
	300	1.04	1.12	1.19	1.25	1.30	1.40	1.75	2.07	2.29	2.47	2.76																	
	350	1.04	1.12	1.20	1.26	1.31	1.40	1.76	2.07	2.30	2.48	2.77																	
P	400						1.41	1.76	2.08	2.31	2.48	2.78	3.28																
E	500						1.41	1.77	2.09	2.31	2.49	2.80	3.30	3.68															
R	600						1.42	1.78	2.10	2.32	2.51	2.82	3.31	3.70	3.83														
	700						1.42	1.78	2.10	2.33	2.52	2.83	3.33	3.71	3.83	3.92													
A	800						1.42	1.79	2.11	2.33	2.53	2.84	3.34	3.72	3.84	3.93	4.00												
C	900						1.43	1.79	2.11	2.34	2.54	2.85	3.35	3.73	3.84	3.93	4.00	4.07											
I	1000						1.43	1.80	2.12	2.34	2.55	2.86	3.36	3.74	3.84	3.93	4.01	4.07	4.13										
D	1250						1.43	1.81	2.12	2.35	2.57	2.88	3.38	3.75	3.85	3.94	4.01	4.08	4.14	4.27									
E	1500						1.44	1.81	2.13	2.36	2.58	2.90	3.39	3.75	3.86	3.94	4.02	4.09	4.15	4.27	4.38								
N	1750						1.44	1.82	2.14	2.36	2.60	2.91	3.40	3.76	3.86	3.95	4.02	4.09	4.15	4.28	4.38	4.47							
T	2000						1.45	1.82	2.14	2.37	2.61	2.92	3.42	3.76	3.86	3.95	4.03	4.09	4.15	4.28	4.38	4.47	4.55						
	2500						1.45	1.83	2.15	2.38	2.63	2.94	3.44	3.77	3.87	3.96	4.03	4.10	4.16	4.29	4.39	4.48	4.55	4.68					
	3000							1.84	2.16	2.39	2.64	2.96	3.45	3.77	3.87	3.96	4.04	4.11	4.17	4.29	4.40	4.48	4.56	4.69	4.79				
	4000							1.85	2.17	2.40	2.67	2.98	3.48	3.78	3.88	3.97	4.05	4.11	4.17	4.30	4.40	4.49	4.57	4.70	4.80	4.96			
	5000							1.86	2.18	2.41	2.69	3.00	3.49	3.79	3.89	3.98	4.05	4.12	4.18	4.31	4.41	4.50	4.57	4.70	4.81	4.97	5.10		
	7500							1.88	2.20	2.42	2.72	3.04	3.53	3.80	3.90	3.99	4.06	4.13	4.19	4.32	4.42	4.51	4.59	4.71	4.82	4.98	5.11	5.34	
	10000							1.89	2.21	2.43	2.75	3.06	3.55	3.81	3.91	4.00	4.07	4.14	4.20	4.33	4.43	4.52	4.59	4.72	4.82	4.99	5.12	5.35	5.51

Increased Limit Factor for 45/45 limit is 1.31  
 Increased Limit Factor for 75/75 limit is 1.57  
 Increased Limit Factor for 550/550 limit is 3.78  
 Increased Limit Factor for 750/750 limit is 3.96

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

2023 CAR Filing  
Increased Limits Factors  
Exhibit 6

**All Vehicle Types Excluding Taxicabs and Motorcycles**

12/01/23

(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	7
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0
40	3	5	6	6	7																							
45	4	5	6	6	7																							
50	4	5	6	6	7	7																						
60	4	6	6	6	7	7																						
70	4	6	6	6	7	7																						
80	4	6	6	6	7	7																						
100	4	6	6	7	7	7	8																					
150	4	6	6	7	7	7	8	8																				
200	4	6	6	7	7	7	8	8	9																			
250	4	6	6	7	7	7	8	8	9	9																		
300	4	6	6	7	7	7	8	8	9	9	9																	
350	4	6	6	7	7	7	8	8	9	9	9																	
400						7	8	8	9	9	9	10																
500						7	8	8	9	9	9	10	10															
600						7	8	8	9	9	9	10	10	10														
700						7	8	8	9	9	9	10	10	10	10													
800						7	8	8	9	9	9	10	10	10	10	11												
900						7	8	8	9	9	9	10	10	10	11	11	11											
1000						7	8	8	9	9	9	10	10	10	11	11	11	11										
1250						7	8	9	9	9	9	10	10	10	11	11	11	11										
1500						7	8	9	9	9	9	10	10	10	11	11	11	11	11	12								
1750						7	8	9	9	9	9	10	10	10	11	11	11	11	11	12	12							
2000						7	8	9	9	9	9	10	10	10	11	11	11	11	11	12	12	12						
2500						7	8	9	9	9	9	10	10	10	11	11	11	11	11	12	12	12	13					
3000							8	9	9	9	9	10	10	10	11	11	11	11	11	12	12	12	13	13				
4000							8	9	9	9	9	10	10	10	11	11	11	11	12	12	12	13	13	13				
5000							8	9	9	9	9	10	10	10	11	11	11	11	12	12	12	13	13	13	14			
7500							8	9	9	9	9	10	10	10	11	11	11	11	12	12	12	13	13	13	14	14		
10000							8	9	9	9	9	10	10	10	11	11	11	11	12	12	12	13	13	13	14	14	15	

Increased Limit Rate for 45/45 limit is 7  
 Increased Limit Rate for 75/75 limit is 8  
 Increased Limit Rate for 550/550 limit is 10  
 Increased Limit Rate for 750/750 limit is 11

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

2023 CAR Filing  
Increased Limits Factors  
Exhibit 7

**Taxis**

12/01/23

(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	7	
	0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0	5	0	7	0	5	0	0	0	0	0	
	40	27	30	33	34	35																							
	45	28	30	33	34	35																							
	50	28	30	33	34	35	38																						
	60	28	31	33	34	36	38																						
	70	28	31	33	34	36	38																						
	80	28	31	33	34	36	38																						
	100	28	31	33	35	36	38	46																					
	150	28	31	33	35	36	38	47	53																				
	200	29	32	33	35	36	38	47	54	58																			
	250	29	32	33	35	36	39	47	54	59	62																		
	300	29	32	34	35	36	39	47	54	59	63	70																	
	350	29	32	34	35	36	39	47	54	59	63	70																	
	400						39	47	54	59	63	70	83																
	500						39	47	54	59	63	71	83	93															
	600						39	48	54	59	63	71	83	93	96														
	700						39	48	55	59	64	71	84	93	96	99													
	800						39	48	55	60	64	72	84	94	96	99	101												
	900						39	48	55	60	64	72	84	94	97	99	101	102											
	1000						39	48	55	60	64	72	84	94	97	99	101	102	104										
	1250						40	48	55	60	65	73	85	94	97	99	101	103	104	107									
	1500						40	48	55	60	65	73	85	94	97	99	101	103	104	107	110								
	1750						40	48	55	60	66	73	86	94	97	99	101	103	104	108	110	112							
	2000						40	49	55	60	66	74	86	94	97	99	101	103	104	108	110	112	114						
	2500						40	49	56	61	66	74	86	95	97	99	101	103	105	108	110	113	115	118					
	3000							49	56	61	67	75	87	95	97	100	102	103	105	108	111	113	115	118	120				
	4000							49	56	61	67	75	87	95	98	100	102	103	105	108	111	113	115	118	121	125			
	5000							49	56	61	68	76	88	95	98	100	102	104	105	108	111	113	115	118	121	125	128		
	7500							50	57	62	69	77	89	95	98	100	102	104	105	109	111	113	115	119	121	125	128	134	
	10000							50	57	62	69	77	89	96	98	100	102	104	106	109	111	114	116	119	121	125	129	134	139

Increased Limit Rate for 45/45 limit is 37  
 Increased Limit Rate for 75/75 limit is 43  
 Increased Limit Rate for 550/550 limit is 95  
 Increased Limit Rate for 750/750 limit is 100

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

2023 CAR Filing  
Increased Limits Factors  
Exhibit 8

**All Vehicle Types Excluding Taxicabs and Motorcycles**

12/01/23

(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	7	
	0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0	5	0	0	5	0	0	0	0	0	0	0
L	40	0	1	3	5	6																							
I	45	0	1	3	5	6																							
M	50	0	1	3	5	6	8																						
I	60	0	2	4	5	6	8																						
T	70	0	2	4	5	6	8																						
	80	0	2	4	5	6	8																						
	100	0	2	4	5	6	8	23																					
	150	0	2	4	5	6	8	23	53																				
	200	0	3	4	5	6	9	24	54	76																			
	250	0	3	4	5	7	9	24	55	77	94																		
	300	0	3	4	5	7	9	24	55	78	95	133																	
P	350	0	3	4	6	7	9	25	56	78	96	134																	
E	400						9	25	57	79	96	136	201																
R	500						10	26	57	80	97	138	204	254															
	600						10	27	58	80	99	140	206	256	274														
	700						10	27	59	81	101	142	207	258	275	286													
A	800						10	28	59	82	102	144	209	259	275	287	297												
C	900						10	28	60	82	104	145	210	261	276	287	298	307											
I	1000						10	29	60	82	105	146	211	262	276	288	298	307	315										
D	1250						11	30	61	83	107	149	214	263	277	289	299	308	315	325									
E	1500						11	30	62	84	109	151	216	264	277	289	299	308	316	326	333								
N	1750						11	31	62	85	111	153	218	264	278	290	300	309	316	326	334	341							
T	2000						11	31	63	85	113	154	219	265	279	290	301	310	317	326	334	341	347						
	2500						11	32	64	86	115	157	222	266	279	291	301	310	317	327	335	341	347	357					
	3000							33	64	87	117	159	224	266	280	292	302	311	317	327	335	342	347	357	365				
	4000							34	65	88	121	162	227	267	281	293	303	312	318	328	336	342	348	358	366	378			
	5000							35	66	89	123	164	230	268	282	294	304	313	318	328	336	343	349	358	366	379	388		
	7500							36	68	90	128	169	234	270	284	295	306	315	319	329	337	344	349	359	367	380	389	407	
	10000							38	69	91	131	172	238	271	285	297	307	316	320	330	338	344	350	360	368	380	390	408	420

Increased Limit Rate for 45/45 limit is 7  
 Increased Limit Rate for 75/75 limit is 19  
 Increased Limit Rate for 550/550 limit is 267  
 Increased Limit Rate for 750/750 limit is 292

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

2023 CAR Filing  
Increased Limits Factors  
Exhibit 9

**Taxis**

12/01/23

(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	7
	0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0	5	0	7	0	5	0	0	0	0	0
40	0	1	3	5	6																							
45	0	1	3	5	6																							
50	0	1	3	5	6	8																						
60	0	2	4	5	6	8																						
70	0	2	4	5	6	8																						
80	0	2	4	5	6	8																						
100	0	2	4	5	6	8	23																					
150	0	2	4	5	6	8	23	53																				
200	0	3	4	5	6	9	24	54	76																			
250	0	3	4	5	7	9	24	55	77	94																		
300	0	3	4	5	7	9	24	55	78	95	133																	
350	0	3	4	6	7	9	25	56	78	96	134																	
400						9	25	57	79	96	136	201																
500						10	26	57	80	97	138	204	254															
600						10	27	58	80	99	140	206	256	274														
700						10	27	59	81	101	142	207	258	275	286													
800						10	28	59	82	102	144	209	259	275	287	297												
900						10	28	60	82	104	145	210	261	276	287	298	307											
1000						10	29	60	82	105	146	211	262	276	288	298	307	315										
1250						11	30	61	83	107	149	214	263	277	289	299	308	315	325									
1500						11	30	62	84	109	151	216	264	277	289	299	308	316	326	333								
1750						11	31	62	85	111	153	218	264	278	290	300	309	316	326	334	341							
2000						11	31	63	85	113	154	219	265	279	290	301	310	317	326	334	341	347						
2500						11	32	64	86	115	157	222	266	279	291	301	310	317	327	335	341	347	357					
3000							33	64	87	117	159	224	266	280	292	302	311	317	327	335	342	347	357	365				
4000							34	65	88	121	162	227	267	281	293	303	312	318	328	336	342	348	358	366	378			
5000							35	66	89	123	164	230	268	282	294	304	313	318	328	336	343	349	358	366	379	388		
7500							36	68	90	128	169	234	270	284	295	306	315	319	329	337	344	349	359	367	380	389	407	
10000							38	69	91	131	172	238	271	285	297	307	316	320	330	338	344	350	360	368	380	390	408	420

Increased Limit Rate for 45/45 limit is 7  
 Increased Limit Rate for 75/75 limit is 19  
 Increased Limit Rate for 550/550 limit is 267  
 Increased Limit Rate for 750/750 limit is 292

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

2023 CAR Filing  
Increased Limits Factors  
Exhibit 10

**Commercial Motorcycles**

**12/01/23**

**(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	0	0	0	0	0	0	0	0	0	0	0	0	
L I M I T	40	38	44	52	54	56														
	45	38	44	52	54	56														
	50	38	44	52	54	56	62													
	60	38	50	52	54	56	62													
	70	38	50	52	54	56	62													
	P E R	80	38	50	52	54	56	62												
		100	38	50	52	54	58	62	68											
		150	40	50	52	54	58	62	68	70										
		200	40	50	52	54	58	62	68	70	72									
		250	40	50	52	56	58	62	68	70	72	74								
A C C I D E N T	300	40	50	52	56	58	62	68	70	72	74	82								
	350	40	52	54	56	58	62	68	70	72	74	82								
	400						62	68	70	72	74	82	96							
	500						62	68	70	72	74	82	96	106						
	600						62	68	70	72	74	82	96	114	140					
	700						62	68	70	72	74	84	96	120	140	142				
	800						62	68	70	72	76	84	96	126	140	142	146			
	900						62	68	70	72	76	84	98	132	140	142	146	148		
	1000						62	68	70	72	76	84	98	136	140	142	146	148	150	

Increased Limit Rate for 45/45 limit is 58  
 Increased Limit Rate for 750/750 limit is 144  
 Increased Limit Rate for 1000/2000 limit is 152  
 Increased Limit Rate for 2000/2000 limit is 166



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

2023 CAR Filing  
 Increased Limits Factors  
 Exhibit 11

**Commercial Motorcycles**

**12/01/23**

**(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	0	5	0	5	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	4	10	14	20													
	45	0	4	10	14	20													
	50	0	5	10	14	20	28												
	60	0	5	10	14	20	30												
	70	0	6	10	16	20	30												
	80	0	6	10	15	20	30												
	100	0	6	12	16	22	30	96											
	150	2	6	12	16	22	32	98	244										
	200	2	6	12	18	22	34	100	250	362									
	250	2	8	12	18	24	34	100	254	366	452								
	300	2	8	12	18	24	36	101	258	370	456	644							
	350	2	8	12	18	24	36	104	262	372	460	654							
	400						36	106	264	376	462	662	988						
	500						38	112	268	380	466	674	1002	1256					
	600						38	114	272	384	476	684	1012	1266	1328				
	700						40	118	274	386	486	692	1020	1276	1330	1360			
	800						40	120	278	388	492	700	1028	1284	1330	1362	1388		
900						40	122	280	390	500	708	1036	1290	1332	1362	1388	1412		
1000						42	124	282	392	506	714	1042	1297	1332	1364	1390	1414	1436	

Increased Limit Rate for 45/45 limit is 24  
 Increased Limit Rate for 750/750 limit is 1386  
 Increased Limit Rate for 1000/2000 limit is 1440  
 Increased Limit Rate for 2000/2000 limit is 1578

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

12/01/23

<u>Limit</u>	<u>PPT &amp; GAR *</u>	<u>Light / Medium TTT</u>	<u>Heavy Trucks &amp; Truck Tractors</u>	<u>Extra Heavy Trucks &amp; Truck Tractors, Trailers/Semi Trailers</u>	<u>Taxis, Limos &amp; Car Service</u>	<u>Bus &amp; Van Pool</u>	<u>Motorcycle</u>
\$5,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
\$10,000	1.310	1.399	1.425	1.502	1.308	1.305	1.420
\$15,000	1.431	1.528	1.575	1.708	1.427	1.422	1.456
\$20,000	1.482	1.582	1.644	1.823	1.478	1.472	1.475
\$25,000	1.521	1.624	1.697	1.912	1.517	1.511	1.490
\$30,000	1.539	1.644	1.726	1.970	1.534	1.528	1.495
\$35,000	1.554	1.660	1.750	2.019	1.549	1.542	1.500
\$40,000	1.564	1.670	1.774	2.072	1.559	1.553	1.504
\$45,000	1.569	1.675	1.785	2.097	1.564	1.558	1.507
\$50,000	1.573	1.680	1.795	2.120	1.568	1.562	1.510
\$75,000	1.587	1.695	1.844	2.259	1.583	1.576	1.525
\$80,000	1.588	1.696	1.846	2.264	1.584	1.577	1.527
\$100,000	1.589	1.697	1.852	2.281	1.585	1.578	1.535
\$150,000	1.600	1.709	1.886	2.365	1.597	1.590	1.544
\$200,000	1.605	1.714	1.900	2.398	1.602	1.595	1.550
\$250,000	1.608	1.717	1.911	2.424	1.605	1.599	1.555
\$300,000	1.609	1.718	1.914	2.456	1.609	1.600	1.557
\$400,000	1.610	1.719	1.919	2.506	1.615	1.601	1.561
\$500,000	1.611	1.721	1.922	2.545	1.619	1.602	1.564
\$550,000	1.612	1.722	1.924	2.561	1.622	1.603	1.567
\$750,000	1.614	1.723	1.927	2.588	1.626	1.604	1.570
\$1,000,000	1.615	1.725	1.930	2.613	1.630	1.605	1.575
\$1,500,000	1.710	1.825	2.045	2.768	1.725	1.700	1.582
\$2,000,000	1.736	1.854	2.075	2.809	1.752	1.726	1.587
\$2,500,000	1.760	1.880	2.104	2.849	1.777	1.749	1.590
\$3,000,000	1.790	1.910	2.139	2.894	1.807	1.779	1.592
\$4,000,000	1.835	1.960	2.193	2.969	1.852	1.823	1.596
\$5,000,000	1.991	2.127	2.380	3.222	2.010	1.979	1.600
\$10,000,000	2.153	2.300	2.574	3.484	2.174	2.140	1.610

\* All other vehicle types should use these increased limit factors, unless otherwise specified.

**COMMONWEALTH AUTOMOBILE REINSURERS  
 MASSACHUSETTS COMMERCIAL AUTOMOBILE  
 TOWN-TERRITORY DEFINITIONS  
 (Applicable to All Vehicle Types)**

	<u>Town</u>	<u>Proposed Territory</u>	<u>Statistical Town Code</u>	
<b>A</b>	ABINGTON	14	010	
	ACTON	12	630	
	ACUSHNET	13	230	
	ADAMS	14	110	
	AGAWAM	12	420	
	ALFORD	16	170	
	AMESBURY	15	310	
	AMHERST	12	510	
	ANDOVER	14	311	
	ARLINGTON	17	610	
	ASHBURNHAM	14	930	
	ASHBY	13	670	
	ASHFIELD	14	470	
	ASHLAND	16	631	
	ATHOL	11	910	
	ATTLEBORO	12	210	
	AUBURN	15	931	
	AVON	17	730	
	AYER	11	632	
	<b>B</b>	BARNSTABLE	11	021
BARRE		12	932	
BECKET		16	171	
BEDFORD		13	633	
BELCHERTOWN		12	530	
BELLINGHAM		15	731	
BELMONT		17	611	
BERKLEY		15	231	
BERLIN		14	933	
BERNARDSTON		12	471	
BEVERLY		16	312	
BILLERICA		15	634	
BLACKSTONE		15	934	
BLANDFORD		17	490	
BOLTON		14	970	
BOSTON CENTRAL		07	821	
BOURNE		12	050	
BOXBOROUGH		13	671	
BOXFORD		16	370	
BOYLSTON		14	971	
BRAINTREE		18	710	
BREWSTER		11	080	
BRIDGEWATER		14	011	
BRIGHTON		08	822	
BRIMFIELD		14	491	
BROCKTON		20	002	
BROOKFIELD		14	935	
BROOKLINE		20	702	
BUCKLAND		16	430	
BURLINGTON		16	635	
<b>C</b>		CAMBRIDGE	19	600
		CANTON	17	711
	CARLISLE	15	672	
	CARVER	16	030	
	CHARLEMONT	15	472	
	CHARLTON	12	936	
	CHATHAM	11	051	
	CHELMSFORD	13	612	
	CHELSEA	20	802	
	CHESHIRE	13	130	
	CHESTER	16	440	
	CHESTERFIELD	16	570	

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 MASSACHUSETTS COMMERCIAL AUTOMOBILE  
 TOWN-TERRITORY DEFINITIONS  
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	<u>Town</u>	<u>Proposed Territory</u>	<u>Statistical Town Code</u>
	CHICOPEE	13	402
	CHILMARK	15	081
	CLARKSBURG	15	131
	CLINTON	15	911
	COHASSET	15	732
	COLRAIN	16	431
	CONCORD	14	613
	CONWAY	16	473
	CUMMINGTON	15	571
<b>D</b>	DALTON	15	132
	DANVERS	16	313
	DARTMOUTH	12	211
	DEDHAM	18	712
	DEERFIELD	12	432
	DENNIS	11	052
	DIGHTON	15	232
	DORCHESTER	05	819
	DOUGLAS	13	937
	DOVER	16	733
	DRACUT	14	614
	DUDLEY	12	938
	DUNSTABLE	15	673
	DUXBURY	13	031
<b>E</b>	E BOSTON/CHARLESTOWN	10	824
	E BRIDGEWATER	15	032
	E BROOKFIELD	13	973
	E LONGMEADOW	15	441
	EASTHAM	12	082
	EASTHAMPTON	12	511
	EASTON	16	212
	EDGARTOWN	13	053
	EGREMONT	13	172
	ERVING	14	433
	ESSEX	12	330
	EVERETT	19	602
<b>F</b>	FAIRHAVEN	15	213
	FALL RIVER	17	201
	FALMOUTH	11	054
	FITCHBURG	12	902
	FLORIDA	12	173
	FOXBOROUGH	15	734
	FRAMINGHAM	17	615
	FRANKLIN	15	713
	FREETOWN	12	233
<b>G</b>	GARDNER	12	912
	GAY HEAD	17	083
	GEORGETOWN	13	331
	GILL	11	474
	GLOUCESTER	16	314
	GOSHEN	12	573
	GOSNOLD	11	084
	GRAFTON	13	913
	GRANBY	13	574
	GRANVILLE	14	492
	GREAT BARRINGTON	12	111
	GREENFIELD	11	410
	GROTON	13	636
	GROVELAND	13	332
<b>H</b>	HADLEY	13	531
	HALIFAX	14	070
	HAMILTON	13	333

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 MASSACHUSETTS COMMERCIAL AUTOMOBILE  
 TOWN-TERRITORY DEFINITIONS  
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	<u>Town</u>	<u>Proposed Territory</u>	<u>Statistical Town Code</u>
	HAMPDEN	14	493
	HANCOCK	11	174
	HANOVER	16	033
	HANSON	14	034
	HARDWICK	15	939
	HARVARD	12	974
	HARWICH	11	055
	HATFIELD	14	532
	HAVERHILL	16	302
	HAWLEY	16	475
	HEATH	15	476
	HINGHAM	16	012
	HINSDALE	15	133
	HOLBROOK	15	735
	HOLDEN	13	940
	HOLLAND	14	494
	HOLLISTON	15	637
	HOLYOKE	13	403
	HOPEDALE	15	941
	HOPKINTON	15	638
	HUBBARDSTON	16	942
	HUDSON	13	616
	HULL	17	035
	HUNTINGTON	15	533
	HYDE PARK	04	818
I	IPSWICH	13	315
J	JAMAICA PLAIN	03	817
K	KINGSTON	16	036
L	LAKEVILLE	14	037
	LANCASTER	13	943
	LANESBOROUGH	11	134
	LAWRENCE	20	303
	LEE	11	135
	LEICESTER	14	944
	LENOX	14	136
	LEOMINSTER	11	914
	LEVERETT	16	477
	LEXINGTON	16	617
	LEYDEN	13	478
	LINCOLN	16	639
	LITTLETON	13	640
	LONGMEADOW	14	442
	LOWELL	18	601
	LUDLOW	11	421
	LUNENBURG	13	945
	LYNN	19	300
	LYNNFIELD	17	334
M	MALDEN	19	603
	MANCHESTER	15	335
	MANSFIELD	15	214
	MARBLEHEAD	17	316
	MARION	13	038
	MARLBOROUGH	13	618
	MARSHFIELD	16	039
	MASHPEE	13	085
	MATTAPOISETT	13	040
	MAYNARD	15	620
	MEDFIELD	14	736
	MEDFORD	18	604
	MEDWAY	13	737
	MELROSE	19	619

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 MASSACHUSETTS COMMERCIAL AUTOMOBILE  
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	<u>Town</u>	<u>Proposed Territory</u>	<u>Statistical Town Code</u>
	MENDON	13	946
	MERRIMAC	15	336
	METHUEN	17	317
	MIDDLEBOROUGH	12	013
	MIDDLEFIELD	16	576
	MIDDLETON	16	337
	MILFORD	14	915
	MILLBURY	16	916
	MILLIS	11	738
	MILLVILLE	16	947
	MILTON	17	714
	MONROE	15	479
	MONSON	12	422
	MONTAGUE	13	411
	MONTEREY	15	175
	MONTGOMERY	16	495
	MT WASHINGTON	16	176
<b>N</b>	NAHANT	16	338
	NANTUCKET	11	056
	NATICK	15	621
	NEEDHAM	17	715
	NEW ASHFORD	12	177
	NEW BEDFORD	18	200
	NEW BRAINTREE	11	975
	NEW MARLBOROUGH	14	178
	NEW SALEM	15	480
	NEWBURY	13	339
	NEWBURYPORT	13	318
	NEWTON	18	605
	NO ADAMS	11	112
	NO ANDOVER	14	319
	NO ATTLEBOROUGH	11	215
	NO BROOKFIELD	12	948
	NO READING	15	641
	NORFOLK	15	739
	NORTHAMPTON	13	512
	NORTHBOROUGH	13	949
	NORTHBRIDGE	12	917
	NORTHFIELD	15	434
	NORTON	15	234
	NORWELL	15	041
	NORWOOD	18	716
<b>O</b>	OAK BLUFFS	13	057
	OAKHAM	15	976
	ORANGE	12	412
	ORLEANS	11	058
	OTIS	13	179
	OXFORD	12	950
<b>P</b>	PALMER	11	423
	PAXTON	16	977
	PEABODY	18	320
	PELHAM	14	577
	PEMBROKE	14	042
	PEPPERELL	13	642
	PERU	11	180
	PETERSHAM	16	978
	PHILLIPSTON	15	979
	PITTSFIELD	11	102
	PLAINFIELD	16	578
	PLAINVILLE	12	740
	PLYMOUTH	14	014

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 MASSACHUSETTS COMMERCIAL AUTOMOBILE  
 TOWN-TERRITORY DEFINITIONS  
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	<u>Town</u>	<u>Proposed Territory</u>	<u>Statistical Town Code</u>
	PLYMPTON	13	071
	PRINCETON	14	980
	PROVINCETOWN	14	059
<b>Q</b>	QUINCY	19	703
<b>R</b>	RANDOLPH	18	717
	RAYNHAM	15	235
	READING	17	622
	REHOBOTH	12	236
	REVERE	20	803
	RICHMOND	16	181
	ROCHESTER	12	043
	ROCKLAND	18	015
	ROCKPORT	15	340
	ROSLINDALE	02	816
	ROWE	11	481
	ROWLEY	16	341
	ROXBURY	06	820
	ROYALSTON	16	981
	RUSSELL	14	443
	RUTLAND	13	951
<b>S</b>	SALEM	16	304
	SALISBURY	12	342
	SANDISFIELD	13	182
	SANDWICH	11	060
	SAUGUS	18	321
	SAVOY	17	183
	SCITUATE	17	044
	SEEKONK	12	237
	SHARON	18	741
	SHEFFIELD	13	137
	SHELBURNE	15	435
	SHERBORN	15	674
	SHIRLEY	15	643
	SHREWSBURY	14	918
	SHUTESBURY	15	482
	SOMERSET	15	238
	SOMERVILLE	20	606
	SOUTH BOSTON	09	823
	SOUTH HADLEY	13	513
	SOUTHAMPTON	12	580
	SOUTHBOROUGH	15	952
	SOUTHBRIDGE	13	919
	SOUTHWICK	14	444
	SPENCER	12	920
	SPRINGFIELD	19	400
	STERLING	12	953
	STOCKBRIDGE	15	138
	STONEHAM	17	623
	STOUGHTON	18	718
	STOW	15	644
	STURBRIDGE	13	954
	SUDBURY	12	645
	SUNDERLAND	12	436
	SUTTON	15	955
	SWAMPSCOTT	17	322
	SWANSEA	12	239
<b>T</b>	TAUNTON	16	202
	TEMPLETON	11	956
	TEWKSBURY	17	646
	TISBURY	11	061
	TOLLAND	14	496

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	<u>Town</u>	<u>Proposed Territory</u>	<u>Statistical Town Code</u>
	TOPSFIELD	16	371
	TOWNSEND	13	647
	TRURO	13	086
	TYNGSBOROUGH	15	648
	TYRINGHAM	12	184
<b>U</b>	UPTON	13	957
	UXBRIDGE	12	921
<b>W</b>	WAKEFIELD	17	624
	WALES	12	497
	WALPOLE	14	719
	WALTHAM	17	607
	WARE	11	514
	WAREHAM	14	016
	WARREN	12	958
	WARWICK	15	483
	WASHINGTON	15	185
	WATERTOWN	18	608
	WAYLAND	16	649
	WEBSTER	11	922
	WELLESLEY	15	720
	WELLFLEET	13	087
	WENDELL	14	484
	WENHAM	15	343
	WEST BOYLSTON	14	959
	WEST BRIDGEWATER	16	045
	WEST BROOKFIELD	12	960
	WEST NEWBURY	14	344
	WEST ROXBURY	01	815
	WEST SPRINGFIELD	14	425
	WEST STOCKBRIDGE	12	139
	WEST TISBURY	14	088
	WESTBOROUGH	14	923
	WESTFIELD	11	424
	WESTFORD	14	650
	WESTHAMPTON	15	581
	WESTMINSTER	14	961
	WESTON	13	651
	WESTPORT	12	240
	WESTWOOD	16	742
	WEYMOUTH	17	721
	WHATELY	14	437
	WHITMAN	15	017
	WILBRAHAM	12	445
	WILLIAMSBURG	12	534
	WILLIAMSTOWN	15	140
	WILMINGTON	17	652
	WINCHENDON	12	924
	WINCHESTER	17	625
	WINDSOR	14	186
	WINTHROP	18	810
	WOBURN	16	626
	WORCESTER	18	900
	WORTHINGTON	13	582
	WRENTHAM	13	743
<b>Y</b>	YARMOUTH	11	062