

**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	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0
40	1.00	1.16	1.30	1.41	1.50																							
45	1.01	1.17	1.30	1.41	1.50																							
50	1.02	1.17	1.31	1.41	1.50	1.66																						
60	1.03	1.19	1.31	1.42	1.51	1.66																						
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																	
400						1.73	2.27	2.64	2.91	3.11	3.30	3.59																
500						1.74	2.28	2.65	2.92	3.12	3.31	3.60	3.83															
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													
800						1.76	2.31	2.68	2.94	3.14	3.33	3.63	3.86	4.01	4.13	4.23												
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											
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										
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									
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								
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							
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
40	1.00	1.17	1.31	1.41	1.51																							
45	1.01	1.18	1.31	1.42	1.51																							
50	1.02	1.18	1.31	1.42	1.52	1.68																						
60	1.03	1.19	1.32	1.43	1.52	1.68																						
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																				
200	1.07	1.23	1.36	1.47	1.57	1.73	2.27	2.65	2.92																			
250	1.08	1.24	1.37	1.48	1.57	1.74	2.28	2.66	2.93	3.14																		
300	1.08	1.25	1.38	1.49	1.58	1.74	2.29	2.67	2.94	3.15	3.33																	
350	1.09	1.25	1.38	1.49	1.59	1.75	2.30	2.68	2.95	3.15	3.34																	
400						1.76	2.30	2.68	2.95	3.16	3.34	3.63																
500						1.76	2.31	2.69	2.96	3.17	3.35	3.64	3.87															
600						1.77	2.32	2.70	2.97	3.18	3.36	3.65	3.87	4.02														
700						1.78	2.33	2.71	2.98	3.19	3.37	3.66	3.88	4.03	4.15													
800						1.78	2.34	2.72	2.98	3.19	3.38	3.67	3.89	4.04	4.16	4.26												
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											
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	7	0	5	0	0	0	0	0	
L	40	1.00	1.19	1.38	1.50	1.62																							
I	45	1.02	1.20	1.38	1.51	1.62																							
M	50	1.04	1.20	1.39	1.51	1.63	1.81																						
I	60	1.05	1.24	1.39	1.52	1.63	1.82																						
T	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																	
P	400						1.92	2.66	3.07	3.35	3.57	3.72	3.97																
E	500						1.93	2.68	3.08	3.36	3.58	3.73	3.97	4.16															
R	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													
A	800						1.95	2.70	3.10	3.38	3.60	3.75	3.99	4.18	4.31	4.42	4.51												
C	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											
I	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										
D	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									
E																													
N	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								
T	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	0	0	0	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	10	11	11											
1000						7	8	8	9	9	9	10	10	10	10	11	11	11										
1250						7	8	9	9	9	9	10	10	10	10	11	11	11	11									
1500						7	8	9	9	9	9	10	10	10	10	11	11	11	11	11	12							
1750						7	8	9	9	9	9	10	10	10	10	11	11	11	11	11	12	12						
2000						7	8	9	9	9	9	10	10	10	10	11	11	11	11	11	12	12	12					
2500						7	8	9	9	9	9	10	10	10	10	11	11	11	11	11	12	12	12	13				
3000							8	9	9	9	9	10	10	10	10	11	11	11	11	11	12	12	12	13	13			
4000							8	9	9	9	9	10	10	10	10	11	11	11	11	12	12	12	13	13	13			
5000							8	9	9	9	9	10	10	10	10	11	11	11	11	12	12	12	13	13	13	14		
7500							8	9	9	9	9	10	10	10	10	11	11	11	11	12	12	12	13	13	13	14	14	
10000							8	9	9	9	9	10	10	10	10	11	11	11	11	12	12	12	13	13	13	14	14	

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														
A	700						10	27	59	81	101	142	207	258	275	286													
C	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 & GAR *</u>	<u>Light / Medium TTT</u>	<u>Heavy Trucks & Truck Tractors</u>	<u>Extra Heavy Trucks & Truck Tractors, Trailers/Semi Trailers</u>	<u>Taxis, Limos & Car Service</u>	<u>Bus & Van Pool</u>	<u>Motorcycle</u>
\$5,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
\$10,000	1.310	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.