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

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

07/01/25

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000
40	1.00	1.18	1.32	1.42	1.52																					
45	1.01	1.19	1.32	1.43	1.52																					
50	1.02	1.19	1.32	1.43	1.53	1.69																				
60	1.03	1.20	1.33	1.44	1.53	1.69																				
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															
400						1.77	2.31	2.70	2.97	3.18	3.36	3.65														
500						1.77	2.32	2.71	2.98	3.19	3.37	3.66	3.89													
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											
800						1.79	2.35	2.73	3.00	3.21	3.40	3.69	3.91	4.06	4.19	4.30										
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									
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								
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							
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						
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					
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

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

Increased Limit Factor for 40/90 limit is 1.55
Increased Limit Factor for 80/80 limit is 2.07

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

Taxis

07/01/25

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250
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
350	1.09	1.25	1.37	1.48	1.57	1.73	2.27	2.64	2.90	3.10
400						1.73	2.27	2.64	2.91	3.11
500						1.74	2.28	2.65	2.92	3.12

Increased Limit Factor for 45/45 limit is 1.58
Increased Limit Factor for 75/75 limit is 2.00
Increased Limit Factor for 40/90 limit is 1.52
Increased Limit Factor for 80/80 limit is 2.04

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

Limousines and Car Service

07/01/25

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500
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

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

Increased Limit Factor for 40/90 limit is 1.52
Increased Limit Factor for 80/80 limit is 2.04

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

Garages

07/01/25

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000
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

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

Increased Limit Factor for 40/90 limit is 1.54
Increased Limit Factor for 80/80 limit is 2.06

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

Zone Rated TTT and Bus

07/01/25

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000
40	1.00	1.22	1.40	1.54	1.66																					
45	1.02	1.23	1.40	1.54	1.66																					
50	1.04	1.23	1.41	1.55	1.67	1.87																				
60	1.05	1.25	1.42	1.55	1.68	1.88																				
70	1.05	1.26	1.42	1.56	1.68	1.88																				
80	1.06	1.26	1.43	1.57	1.69	1.89																				
100	1.07	1.27	1.44	1.58	1.70	1.90	2.77																			
150	1.09	1.29	1.46	1.60	1.72	1.93	2.80	3.27																		
200	1.10	1.30	1.47	1.61	1.73	1.94	2.82	3.29	3.63																	
250	1.11	1.32	1.48	1.62	1.74	1.96	2.83	3.30	3.64	3.90																
300	1.12	1.32	1.49	1.63	1.75	1.97	2.84	3.31	3.65	3.91	4.08															
350	1.12	1.33	1.50	1.63	1.76	1.98	2.85	3.32	3.66	3.92	4.09															
400						1.99	2.86	3.33	3.67	3.93	4.10	4.36														
500						2.00	2.87	3.34	3.68	3.94	4.11	4.37	4.58													
600						2.01	2.88	3.35	3.69	3.95	4.12	4.38	4.59	4.73												
700						2.02	2.89	3.36	3.70	3.96	4.12	4.39	4.59	4.74	4.86											
800						2.03	2.90	3.37	3.71	3.96	4.13	4.39	4.60	4.74	4.86	4.97										
900						2.04	2.90	3.38	3.71	3.97	4.14	4.40	4.61	4.75	4.87	4.97	5.06									
1000						2.05	2.91	3.38	3.72	3.97	4.14	4.41	4.61	4.75	4.87	4.98	5.07	5.15								
1250						2.06	2.92	3.40	3.73	3.98	4.15	4.42	4.62	4.76	4.88	4.99	5.08	5.16	5.32							
1500						2.07	2.93	3.41	3.74	3.99	4.16	4.42	4.63	4.77	4.89	4.99	5.08	5.16	5.32	5.45						
1750						2.08	2.94	3.42	3.75	4.00	4.17	4.43	4.63	4.77	4.89	5.00	5.09	5.17	5.33	5.46	5.57					
2000						2.09	2.95	3.42	3.76	4.00	4.17	4.44	4.64	4.78	4.90	5.00	5.10	5.18	5.33	5.46	5.57	5.67				
2500						2.10	2.96	3.44	3.77	4.01	4.18	4.45	4.65	4.79	4.91	5.01	5.10	5.18	5.34	5.47	5.58	5.68	5.83			
3000							2.97	3.45	3.78	4.02	4.19	4.46	4.65	4.80	4.92	5.02	5.11	5.19	5.35	5.48	5.59	5.68	5.84	5.97		
4000							2.99	3.47	3.80	4.04	4.20	4.47	4.66	4.81	4.93	5.03	5.12	5.20	5.36	5.49	5.60	5.69	5.85	5.98	6.18	
5000							3.00	3.48	3.81	4.05	4.21	4.48	4.67	4.82	4.94	5.04	5.13	5.21	5.37	5.50	5.60	5.70	5.86	5.99	6.19	6.35

Increased Limit Factor for 45/45 limit is 1.77
Increased Limit Factor for 75/75 limit is 2.39
Increased Limit Factor for 550/550 limit is 4.66
Increased Limit Factor for 750/750 limit is 4.92

Increased Limit Factor for 40/90 limit is 1.69
Increased Limit Factor for 80/80 limit is 2.48

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

Commercial Motorcycles

07/01/25

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	1.00	1.08	1.15	1.21	1.27																							
45	1.01	1.08	1.16	1.22	1.27																							
50	1.01	1.08	1.16	1.22	1.27	1.36																						
60	1.01	1.09	1.16	1.22	1.27	1.36																						
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	1.75																					
150	1.03	1.11	1.18	1.24	1.29	1.38	1.76	2.08																				
200	1.03	1.11	1.18	1.24	1.30	1.39	1.77	2.09	2.32																			
250	1.04	1.12	1.19	1.25	1.30	1.40	1.78	2.10	2.32	2.50																		
300	1.04	1.12	1.19	1.25	1.30	1.40	1.78	2.10	2.33	2.51	2.80																	
350	1.04	1.12	1.20	1.26	1.31	1.40	1.79	2.11	2.34	2.52	2.82																	
400						1.41	1.79	2.11	2.34	2.52	2.83	3.33																
500						1.41	1.80	2.12	2.35	2.53	2.85	3.35	3.74															
600						1.42	1.81	2.13	2.36	2.55	2.86	3.37	3.76	3.89														
700						1.42	1.81	2.14	2.37	2.56	2.88	3.38	3.77	3.90	3.98													
800						1.43	1.82	2.14	2.37	2.57	2.89	3.39	3.78	3.90	3.99	4.07												
900						1.43	1.82	2.15	2.38	2.58	2.90	3.40	3.79	3.90	3.99	4.07	4.14											
1000						1.43	1.83	2.15	2.38	2.59	2.91	3.41	3.80	3.91	3.99	4.07	4.14	4.20										
1250						1.44	1.84	2.16	2.39	2.61	2.93	3.43	3.81	3.91	4.00	4.08	4.15	4.21	4.34									
1500						1.44	1.84	2.17	2.40	2.63	2.94	3.45	3.81	3.92	4.01	4.08	4.15	4.21	4.34	4.45								
1750						1.45	1.85	2.17	2.40	2.64	2.96	3.46	3.82	3.92	4.01	4.09	4.16	4.22	4.35	4.45	4.54							
2000						1.45	1.86	2.18	2.41	2.65	2.97	3.47	3.82	3.93	4.01	4.09	4.16	4.22	4.35	4.46	4.54	4.62						
2500						1.46	1.86	2.19	2.42	2.67	2.99	3.49	3.83	3.93	4.02	4.10	4.17	4.23	4.36	4.46	4.55	4.63	4.76					
3000							1.87	2.19	2.42	2.69	3.00	3.51	3.83	3.94	4.03	4.10	4.17	4.23	4.36	4.47	4.56	4.63	4.76	4.87				
4000							1.88	2.21	2.44	2.71	3.03	3.53	3.84	3.95	4.03	4.11	4.18	4.24	4.37	4.48	4.56	4.64	4.77	4.88	5.04			
5000							1.89	2.21	2.44	2.73	3.05	3.55	3.85	3.95	4.04	4.12	4.19	4.25	4.38	4.48	4.57	4.65	4.78	4.88	5.05	5.18		
7500							1.91	2.23	2.46	2.77	3.08	3.59	3.86	3.96	4.05	4.13	4.20	4.26	4.39	4.49	4.58	4.66	4.79	4.90	5.06	5.19	5.43	
10000							1.92	2.24	2.47	2.79	3.11	3.61	3.87	3.97	4.06	4.14	4.21	4.27	4.40	4.50	4.59	4.67	4.80	4.90	5.07	5.20	5.43	5.60

Increased Limit Factor for 45/45 limit is 1.31
Increased Limit Factor for 75/75 limit is 1.58
Increased Limit Factor for 550/550 limit is 3.84
Increased Limit Factor for 750/750 limit is 4.03

Increased Limit Factor for 40/90 limit is 1.28
Increased Limit Factor for 80/80 limit is 1.62