

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

All Vehicle Types Excluding Taxicabs and Motorcycles

07/01/25

R-170
C.A.R.
7/1/2025

(Limits Expressed in Thousands)

		LIMIT PER PERSON															
L I M I T P E R A C C I D E N T							1	1	2	2	3	4	5				
		2	2	3	3	4	5	0	5	0	5	0	0	0			
		0	5	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			

Increased Limit Rate for 45/45 limit is

7

Increased Limit Rate for 75/75 limit is

8

Increased Limit Factor for 40/90 limit is

7

Increased Limit Factor for 80/80 limit is

8

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

Taxis

07/01/25

(Limits Expressed in Thousands)

LIMIT PER PERSON										
		2	2	3	3	4		1	1	2
		0	5	0	5	0	5	0	5	0
L										
I										
M	40	27	30	33	34	35				
I	45	28	30	33	34	35				
T	50	28	30	33	34	35	38			
	60	28	31	33	34	36	38			
P	70	28	31	33	34	36	38			
E										
R	80	28	31	33	34	36	38			
	100	28	31	33	35	36	38	46		
A	150	28	31	33	35	36	38	47	53	
C	200	29	32	33	35	36	38	47	54	58
C	250	29	32	33	35	36	39	47	54	59
I										62
D	300	29	32	34	35	36	39	47	54	59
E	350	29	32	34	35	36	39	47	54	59
N	400						39	47	54	59
T	500						39	47	54	59

Increased Limit Rate for 45/45 limit is 37
Increased Limit Rate for 75/75 limit is 43

Increased Limit Factor for 40/90 limit is 36
Increased Limit Factor for 80/80 limit is 44

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C.A.R.
7/1/2025

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

R-172
C.A.R.
7/1/2025

Commercial Motorcycles

07/01/25

(Limits Expressed in Thousands)

		LIMIT PER PERSON																			
																			1		
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	0		
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
L I M I T	40	34	38	46	48	50															
	45	34	38	46	48	50															
	50	34	38	46	48	50	56														
	60	34	44	46	48	50	56														
	70	34	44	46	48	50	56														
P E R	80	34	44	46	48	50	56														
	100	34	44	46	48	52	56	60													
	150	34	44	46	48	52	56	60	62												
	200	36	44	46	48	52	56	60	62	64											
	250	36	44	46	50	52	56	60	62	64	66										
A C C I D E N T	300	36	44	46	50	52	56	60	62	64	66	72									
	350	36	46	48	50	52	56	60	62	64	66	72									
	400						56	60	62	64	66	72	84								
	500						56	60	62	64	66	74	84	94							
	600						56	60	62	64	66	74	86	102	126						
	700						56	60	62	64	66	74	86	108	126	128					
	800						56	60	62	64	66	74	86	112	126	128	132				
	900						56	60	62	64	68	74	86	118	126	128	132	134			
	1000						56	60	62	64	68	74	86	122	126	128	132	134	136		

Increased Limit Rate for 45/45 limit is
Increased Limit Rate for 750/750 limit is

52
130

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

52
58

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

All Vehicle Types Excluding Taxicabs and Motorcycles

07/01/25

R-173
C.A.R.
7/1/2025

(Limits Expressed in Thousands)

LIMIT PER PERSON																		
LIMIT PER PERSON							1	1	2	2	3	4	5					
		2	2	3	3	4	5	0	5	0	5	0	0	0				
		0	5	0	5	0	0	0	0	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					

Increased Limit Rate for 45/45 limit is

7

Increased Limit Factor for 40/90 limit is

6

Increased Limit Rate for 75/75 limit is

19

Increased Limit Factor for 80/80 limit is

19

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

Taxis

07/01/25

(Limits Expressed in Thousands)

		LIMIT PER PERSON									
L I M I T P E R A C C I D E N T		2 0	2 5	3 0	3 5	4 0	5 0	1 0 0	1 5 0	2 0 0	2 5 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	
I D E N T	250	0	3	4	5	7	9	24	55	77	94
	300	0	3	4	5	7	9	24	55	78	95
	350	0	3	4	6	7	9	25	56	78	96
	400						9	25	57	79	96
	500						10	26	57	80	97

Increased Limit Rate for 45/45 limit is

7

Increased Limit Rate for 75/75 limit is

19

Increased Limit Factor for 40/90 limit is

6

Increased Limit Factor for 80/80 limit is

19

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7/1/2025

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

R-175
C.A.R.
7/1/2025

Commercial Motorcycles

07/01/25

(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	40	0	4	10	14	20																	
	45	0	4	10	16	20																	
	50	0	4	10	16	20	30																
	60	0	4	10	16	22	30																
	70	0	4	10	16	22	32																
P E R	80	0	4	10	16	22	32																
	100	0	4	12	16	22	32	96															
	150	0	6	12	18	24	34	96	210														
	200	2	6	12	18	24	36	98	214	298													
	250	2	6	12	18	24	36	100	216	302	368												
A C C I D E N T	300	2	6	12	18	24	36	100	220	304	370	512											
	350	2	8	14	20	26	38	102	222	306	372	518											
	400						38	104	224	308	374	524	772										
	500						40	108	228	312	378	534	780	972									
	600						40	110	230	314	386	542	788	980	1028								
	700						40	112	232	318	392	548	796	988	1030	1052							
	800						42	114	234	320	398	554	800	994	1030	1054	1074						
	900						42	116	236	320	404	560	806	1000	1032	1054	1076	1094					
	1000						42	118	238	322	408	564	810	1004	1032	1056	1076	1094	1112				

Increased Limit Rate for 45/45 limit is
Increased Limit Rate for 750/750 limit is

26
1074

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

22
76