CAR Commercial Rate – Effective October 1, 2024
Implementation Procedures and Summary of Changes

Below is a description of procedures used to develop rates effective October 1, 2024 including a summary of the changes implemented this year. The filing includes updated liability rates for Taxi, Limousine, Car Service, Public Bus, and Van Pool classifications only with no proposed change to uninsured (U-1), underinsured (U-2), and Med-Pay rates.

The filing also includes updated zone rates. For all other vehicle types, the rates remain unchanged.

Please note that the approved rates included a change to the effective date from July 1, 2024 to October 1, 2024. There were no other changes made upon approval.

1. **Commission Schedule**

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

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

   No Manual Rule changes are included with this filing.

3. **CAR Commercial Automobile Policy Forms and Endorsements**

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

4. **Experience Rating Plan**

   Due to the limited filing, the CAR Experience Rating Plan was not updated.

5. **Rate Implementation**

   a. **Territory Schedule**
   The territory definitions to be used for policies effective with this filing are unchanged.

   Territory relativities have been updated for Taxis, Limos/Car Service, and Buses/Van Pools.

   b. **Increased Limit Factors (ILF)**
   ILF's remain unchanged for all non-zone rates and motorcycles. Refer to Schedule 107 for complete tables of increased limit factors.

   c. **Deductible Relativities**
   Physical Damage Deductible Rate Relativities were not updated in this filing.

   d. **Age-Symbol Relativities**
   Age-Symbol Relativities were not updated in this filing.

6. Zone Rates

a. Base Rates

CAR's liability and physical damage base rate tables are updated. The 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.

- Physical damage rates for zone rated, and trailers under a trailer interchange agreement (daily per trailer rates) have been updated.
- Fire, and Fire/Theft charges were added for clarification to the Zone Rating premium development section on page R-56

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 and TTT's are unchanged.

d. Increased Limit Factors

BI ILF tables for the zone-rated classifications have been updated. There are no changes proposed for zone-rated PDL ILFs.

e. Trailer Interchange Agreement Physical Damage Factors

The zone rating factors used to calculate the physical damage premiums for coverage afforded with a trailer interchange agreement remain unchanged from the prior year.

7. Schedule 107 and Rates

a. Trucks, Tractors, and Trailers

The rates were not updated in this filing.

b. Private Passenger Types

The rates were not updated in this filing.

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

  The rates have been updated. 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

  The rates have been updated. 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

  The rates have been updated. 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

  The liability rates have been updated. 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

The rates were not updated in this filing.

e. Special Types

The rates were not updated in this filing.

f. Motorcycles

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

COMMONWEALTH AUTOMOBILE REINSURERS

SCHEDULE 107
Rating Components

Effective October 1, 2024

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Commonwealth Automobile Reinsurers

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

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Fleet/Non-Fleet Differential (100K) Fleet	(3) Fleet/Non-Fleet Differential (100K) Non-Fleet	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates*** Fleet	(5) Final Base Rates*** Non-Fleet
A-1 & B**	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
A-1**							
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
B, Basic**							
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

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

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Fleet/ Non-Fleet Differential (100K) Fleet	Non-Fleet	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates** Fleet	Non-Fleet
A-2	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
PDL, Basic	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-1 Uninsured	U-2 Underinsured
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) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Fleet/Non-Fleet Differential (100K) Fleet	(3) Non-Fleet	(4) Loss Pure Premium by Territory * Fleet	(4) Non-Fleet
Collision	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
Comprehensive	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) / (3)}	$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:

	Collision	OTC
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 x 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

	Coverage	
Deductible	Collision	Comprehensive
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

Coverage	Company Expense Percent (Form 100)
Collision	13.48%
Limited Collision	13.48%
Comprehensive	13.48%

VARIABLE EXPENSES

Coverage	Variable Expense Factor* (Form 100)
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

Deductible	Buyback * Percentage	Statewide Average $500 Deductible Collectible Premiums **	Minimum Buyback Charge ***
$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) Fleet Average Loss Pure Prem (Form 100)	(2) Non-Fleet Average Loss Pure Prem (Form 100)	(3) Territory Relativity (100K)	(4) Fleet/ Non-Fleet Differential (100K) Fleet (A)	(4) Fleet/ Non-Fleet Differential (100K) Non-Fleet (B)	(5) Fleet Variable Expense Factor* (Form 100)	(6) Non-fleet Variable Expense Factor* (Form 100)	(7) (A) Final Base Rates*** Fleet	(7) (B) Final Base Rates*** Non-Fleet
<u>A-1 & 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) Fleet Average Loss Pure Prem (Form 100)	(2) Non-Fleet Average Loss Pure Prem (Form 100)	(3) Territory Relativity (100K)	(4) Fleet/Non-Fleet Differential (100K) Fleet (A)	(4) Fleet/Non-Fleet Differential (100K) Non-Fleet (B)	(5) Fleet Variable Expense Factor* (Form 100)	(6) Non-fleet Variable Expense Factor* (Form 100)	(7) (A) Final Base Rates** Fleet	(7) (B) Final Base Rates** 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	

Coverage U

	Fleet		Non-Fleet	
	U-1 Uninsured	U-2 Underinsured	U-1 Uninsured	U-2 Underinsured
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) Fleet Average Loss Pure Prem (Form 100)	(2) Non-Fleet Average Loss Pure Prem (Form 100)	(3) Territory Relativity (100K)	(4) Fleet/Non-Fleet Differential (100K) Fleet (A)	(4) Non-Fleet (B)	(5) Loss Pure Premium by Territory * Fleet (A)	(5) Non-Fleet (B)
Collision	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
Limited Collision	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
Comprehensive	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	Comprehensive
* (5A) = (1) x (3) x (4A)	* (5A) = [(1) x (3) x (4A)]
* (5B) = (2) x (3) x (4B)	* (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

Cost New	Symbol Code	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)				

COMPREHENSIVE

Cost New	Symbol Code	1	2	3	4	5	6	7	8	9
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.

	Collision	OTC
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 x 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

	Coverage	
Deductible	Collision	Comprehensive
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

Coverage	Company Expense Percent (Form 100)
Collision	13.48%
Limited Collision	13.48%
Comprehensive	13.48%

VARIABLE EXPENSES

Coverage	Fleet Variable Expense Factor* (Form 100)	Non-Fleet Variable Expense Factor* (Form 100)
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.

<u>WAIVER CHARGES:</u>

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

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

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

(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

Commonwealth Automobile Reinsurers

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***
A-1 & B**	1882.20		0.7737	1.0482	
Territory:					
1		0.8232			2099
2		0.8232			2099
3		0.8232			2099
4		0.8232			2099
5		0.8232			2099
6		0.8232			2099
7		0.8232			2099
8		0.8232			2099
9		0.8232			2099
10		0.8232			2099
11		0.7414			1891
12		0.8046			2052
13		0.8741			2229
14		0.8943			2280
15		0.8517			2172
16		1.0939			2789
17		0.8362			2132
18		1.3582			3463
19		1.2675			3232
20		1.1697			2983
A-1**					
Territory:					
1					1931
2					1931
3					1931
4					1931
5					1931
6					1931
7					1931
8					1931
9					1931
10					1931
11					1739
12					1888
13					2050
14					2097
15					1998
16					2565
17					1961
18					3185
19					2973
20					2744
B, Basic**					
Territory:					
1					168
2					168
3					168
4					168
5					168
6					168
7					168
8					168
9					168
10					168
11					152
12					164
13					179
14					183
15					174
16					224
17					171
18					278
19					259
20					239

* (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: 92.0% of Combined rates.
B: 8.0% of Combined rates.

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

Commonwealth Automobile Reinsurers

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**
A-2	626.8		0.7737	1.0482	
Territory:					
1		0.8232			699
2		0.8232			699
3		0.8232			699
4		0.8232			699
5		0.8232			699
6		0.8232			699
7		0.8232			699
8		0.8232			699
9		0.8232			699
10		0.8232			699
11		0.7414			630
12		0.8046			683
13		0.8741			742
14		0.8943			759
15		0.8517			723
16		1.0939			929
17		0.8362			710
18		1.3582			1153
19		1.2675			1076
20		1.1697			993
PDL, Basic	1165.26		0.7581	1.0482	
Territory:					
1		0.8232			1326
2		0.8232			1326
3		0.8232			1326
4		0.8232			1326
5		0.8232			1326
6		0.8232			1326
7		0.8232			1326
8		0.8232			1326
9		0.8232			1326
10		0.8232			1326
11		0.7414			1195
12		0.8046			1296
13		0.8741			1408
14		0.8943			1441
15		0.8517			1372
16		1.0939			1762
17		0.8362			1347
18		1.3582			2188
19		1.2675			2042
20		1.1697			1885

* (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 Uninsured	U-2 Underinsured
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

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***
A-1 & B**	330.27		0.5674	
Territory:				
1		0.9584		558
2		0.9584		558
3		0.9584		558
4		0.9584		558
5		0.9584		558
6		0.9584		558
7		0.9584		558
8		0.9584		558
9		0.9584		558
10		0.9584		558
11		0.6674		388
12		0.7645		445
13		0.6906		402
14		0.7336		427
15		0.9036		526
16		0.8466		493
17		0.9733		567
18		1.5344		893
19		0.9761		568
20		1.2545		730
A-1**				
Territory:				
1				513
2				513
3				513
4				513
5				513
6				513
7				513
8				513
9				513
10				513
11				357
12				409
13				370
14				393
15				484
16				453
17				522
18				821
19				522
20				671
B, Basic**				
Territory:				
1				45
2				45
3				45
4				45
5				45
6				45
7				45
8				45
9				45
10				45
11				31
12				36
13				32
14				34
15				42
16				40
17				45
18				72
19				46
20				59

* (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: 92.0% of Combined rates.
B: 8.0% 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**
A-2	179.57		0.7737	
Territory:				
1		0.9584		222
2		0.9584		222
3		0.9584		222
4		0.9584		222
5		0.9584		222
6		0.9584		222
7		0.9584		222
8		0.9584		222
9		0.9584		222
10		0.9584		222
11		0.6674		155
12		0.7645		177
13		0.6906		160
14		0.7336		170
15		0.9036		210
16		0.8466		196
17		0.9733		226
18		1.5344		356
19		0.9761		227
20		1.2545		291
PDL, Basic	398.89		0.7581	
Territory:				
1		0.9584		504
2		0.9584		504
3		0.9584		504
4		0.9584		504
5		0.9584		504
6		0.9584		504
7		0.9584		504
8		0.9584		504
9		0.9584		504
10		0.9584		504
11		0.6674		351
12		0.7645		402
13		0.6906		363
14		0.7336		386
15		0.9036		475
16		0.8466		445
17		0.9733		512
18		1.5344		807
19		0.9761		514
20		1.2545		660

* (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 Uninsured	U-2 Underinsured
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

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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***
A-1 & B**	1518.77		0.8899	
Territory:				
1		0.9584		1636
2		0.9584		1636
3		0.9584		1636
4		0.9584		1636
5		0.9584		1636
6		0.9584		1636
7		0.9584		1636
8		0.9584		1636
9		0.9584		1636
10		0.9584		1636
11		0.6674		1139
12		0.7645		1305
13		0.6906		1179
14		0.7336		1252
15		0.9036		1542
16		0.8466		1445
17		0.9733		1661
18		1.5344		2619
19		0.9761		1666
20		1.2545		2141
A-1**				
Territory:				
1				1505
2				1505
3				1505
4				1505
5				1505
6				1505
7				1505
8				1505
9				1505
10				1505
11				1048
12				1200
13				1084
14				1152
15				1418
16				1329
17				1528
18				2409
19				1532
20				1969
B, Basic**				
Territory:				
1				131
2				131
3				131
4				131
5				131
6				131
7				131
8				131
9				131
10				131
11				91
12				105
13				95
14				100
15				124
16				116
17				133
18				210
19				134
20				172

* (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: 92.0% of Combined rates.
B: 8.0% 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**
A-2	362.38		0.7737	
Territory:				
1		0.9584		449
2		0.9584		449
3		0.9584		449
4		0.9584		449
5		0.9584		449
6		0.9584		449
7		0.9584		449
8		0.9584		449
9		0.9584		449
10		0.9584		449
11		0.6674		313
12		0.7645		358
13		0.6906		323
14		0.7336		344
15		0.9036		423
16		0.8466		397
17		0.9733		456
18		1.5344		719
19		0.9761		457
20		1.2545		588
PDL, Basic	838.14		0.7581	
Territory:				
1		0.9584		1060
2		0.9584		1060
3		0.9584		1060
4		0.9584		1060
5		0.9584		1060
6		0.9584		1060
7		0.9584		1060
8		0.9584		1060
9		0.9584		1060
10		0.9584		1060
11		0.6674		738
12		0.7645		845
13		0.6906		764
14		0.7336		811
15		0.9036		999
16		0.8466		936
17		0.9733		1076
18		1.5344		1696
19		0.9761		1079
20		1.2545		1387

* (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 Uninsured	U-2 Underinsured
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

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***
A-1 & B**	331.73		0.7792	
Territory:				
1		1.5496		660
2		1.5496		660
3		1.5496		660
4		1.5496		660
5		1.5496		660
6		1.5496		660
7		1.5496		660
8		1.5496		660
9		1.5496		660
10		1.5496		660
11		0.8932		380
12		0.6852		292
13		0.9463		403
14		0.9190		391
15		0.7238		308
16		0.9203		392
17		1.0871		463
18		1.1907		507
19		1.2811		545
20		1.3971		595
A-1**				
Territory:				
1				574
2				574
3				574
4				574
5				574
6				574
7				574
8				574
9				574
10				574
11				331
12				254
13				351
14				340
15				268
16				341
17				403
18				441
19				474
20				518
B**				
Territory:				
1				86
2				86
3				86
4				86
5				86
6				86
7				86
8				86
9				86
10				86
11				49
12				38
13				52
14				51
15				40
16				51
17				60
18				66
19				71
20				77

* (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 12/1/2023 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**
A-2	72.29		1.0729	
Territory:				
1		1.5496		104
2		1.5496		104
3		1.5496		104
4		1.5496		104
5		1.5496		104
6		1.5496		104
7		1.5496		104
8		1.5496		104
9		1.5496		104
10		1.5496		104
11		0.8932		60
12		0.6852		46
13		0.9463		64
14		0.9190		62
15		0.7238		49
16		0.9203		62
17		1.0871		73
18		1.1907		80
19		1.2811		86
20		1.3971		94
PDL	242.34		0.7581	
Territory:				
1		1.5496		495
2		1.5496		495
3		1.5496		495
4		1.5496		495
5		1.5496		495
6		1.5496		495
7		1.5496		495
8		1.5496		495
9		1.5496		495
10		1.5496		495
11		0.8932		286
12		0.6852		219
13		0.9463		303
14		0.9190		294
15		0.7238		231
16		0.9203		294
17		1.0871		348
18		1.1907		381
19		1.2811		410
20		1.3971		447

* (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***
A-1 & B**	1074.29		0.7737	
Territory:				
1		1.5496		2152
2		1.5496		2152
3		1.5496		2152
4		1.5496		2152
5		1.5496		2152
6		1.5496		2152
7		1.5496		2152
8		1.5496		2152
9		1.5496		2152
10		1.5496		2152
11		0.8932		1240
12		0.6852		951
13		0.9463		1314
14		0.9190		1276
15		0.7238		1005
16		0.9203		1278
17		1.0871		1509
18		1.1907		1653
19		1.2811		1779
20		1.3971		1940
A-1**				
Territory:				
1				1872
2				1872
3				1872
4				1872
5				1872
6				1872
7				1872
8				1872
9				1872
10				1872
11				1079
12				827
13				1143
14				1110
15				874
16				1112
17				1313
18				1438
19				1548
20				1688
B**				
Territory:				
1				280
2				280
3				280
4				280
5				280
6				280
7				280
8				280
9				280
10				280
11				161
12				124
13				171
14				166
15				131
16				166
17				196
18				215
19				231
20				252

* (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 12/1/2023 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**
A2	325.46		0.8254	
Territory:				
1		1.5496		611
2		1.5496		611
3		1.5496		611
4		1.5496		611
5		1.5496		611
6		1.5496		611
7		1.5496		611
8		1.5496		611
9		1.5496		611
10		1.5496		611
11		0.8932		352
12		0.6852		270
13		0.9463		373
14		0.9190		362
15		0.7238		285
16		0.9203		363
17		1.0871		429
18		1.1907		469
19		1.2811		505
20		1.3971		551
PDL	576.81		0.7581	
Territory:				
1		1.5496		1179
2		1.5496		1179
3		1.5496		1179
4		1.5496		1179
5		1.5496		1179
6		1.5496		1179
7		1.5496		1179
8		1.5496		1179
9		1.5496		1179
10		1.5496		1179
11		0.8932		680
12		0.6852		521
13		0.9463		720
14		0.9190		699
15		0.7238		551
16		0.9203		700
17		1.0871		827
18		1.1907		906
19		1.2811		975
20		1.3971		1063

* (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***
A-1 & B**	604.63		0.7737	
Territory:				
1		1.5496		1211
2		1.5496		1211
3		1.5496		1211
4		1.5496		1211
5		1.5496		1211
6		1.5496		1211
7		1.5496		1211
8		1.5496		1211
9		1.5496		1211
10		1.5496		1211
11		0.8932		698
12		0.6852		535
13		0.9463		740
14		0.9190		718
15		0.7238		566
16		0.9203		719
17		1.0871		850
18		1.1907		931
19		1.2811		1001
20		1.3971		1092
A-1**				
Territory:				
1				1054
2				1054
3				1054
4				1054
5				1054
6				1054
7				1054
8				1054
9				1054
10				1054
11				607
12				465
13				644
14				625
15				492
16				626
17				740
18				810
19				871
20				950
B**				
Territory:				
1				157
2				157
3				157
4				157
5				157
6				157
7				157
8				157
9				157
10				157
11				91
12				70
13				96
14				93
15				74
16				93
17				110
18				121
19				130
20				142

* (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 12/1/2023 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**
A2	253.78		1.2642	
Territory:				
1		1.5496		311
2		1.5496		311
3		1.5496		311
4		1.5496		311
5		1.5496		311
6		1.5496		311
7		1.5496		311
8		1.5496		311
9		1.5496		311
10		1.5496		311
11		0.8932		179
12		0.6852		138
13		0.9463		190
14		0.9190		184
15		0.7238		145
16		0.9203		185
17		1.0871		218
18		1.1907		239
19		1.2811		257
20		1.3971		280
PDL	366.96		0.7581	
Territory:				
1		1.5496		750
2		1.5496		750
3		1.5496		750
4		1.5496		750
5		1.5496		750
6		1.5496		750
7		1.5496		750
8		1.5496		750
9		1.5496		750
10		1.5496		750
11		0.8932		432
12		0.6852		332
13		0.9463		458
14		0.9190		445
15		0.7238		350
16		0.9203		445
17		1.0871		526
18		1.1907		576
19		1.2811		620
20		1.3971		676

* (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-1 Uninsured	U-2 Underinsured
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
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**	516.00		0.7737	
Territory:				
1		1.5496		1033
2		1.5496		1033
3		1.5496		1033
4		1.5496		1033
5		1.5496		1033
6		1.5496		1033
7		1.5496		1033
8		1.5496		1033
9		1.5496		1033
10		1.5496		1033
11		0.8932		596
12		0.6852		457
13		0.9463		631
14		0.9190		613
15		0.7238		483
16		0.9203		614
17		1.0871		725
18		1.1907		794
19		1.2811		854
20		1.3971		932
A-1**				
Territory:				
1				899
2				899
3				899
4				899
5				899
6				899
7				899
8				899
9				899
10				899
11				519
12				398
13				549
14				533
15				420
16				534
17				631
18				691
19				743
20				811
B, Basic**				
Territory:				
1				134
2				134
3				134
4				134
5				134
6				134
7				134
8				134
9				134
10				134
11				77
12				59
13				82
14				80
15				63
16				80
17				94
18				103
19				111
20				121

* (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 12/1/2023 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**
A-2	109.02		0.7737	
Territory:				
1		1.5496		218
2		1.5496		218
3		1.5496		218
4		1.5496		218
5		1.5496		218
6		1.5496		218
7		1.5496		218
8		1.5496		218
9		1.5496		218
10		1.5496		218
11		0.8932		126
12		0.6852		97
13		0.9463		133
14		0.9190		129
15		0.7238		102
16		0.9203		130
17		1.0871		153
18		1.1907		168
19		1.2811		181
20		1.3971		197
PDL, Basic	327.77		0.7581	
Territory:				
1		1.5496		670
2		1.5496		670
3		1.5496		670
4		1.5496		670
5		1.5496		670
6		1.5496		670
7		1.5496		670
8		1.5496		670
9		1.5496		670
10		1.5496		670
11		0.8932		386
12		0.6852		296
13		0.9463		409
14		0.9190		397
15		0.7238		313
16		0.9203		398
17		1.0871		470
18		1.1907		515
19		1.2811		554
20		1.3971		604

* (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-1 Uninsured	U-2 Underinsured
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

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Loss Pure Premium by Territory *
Collision	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
Comprehensive	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 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:

	Collision	OTC
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 x 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

	Deductibles:						
Territory	$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)

	Coverage	
Deductible	Collision	Comprehensive
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

Coverage	Company Expense Percent (Form 100)
Collision	13.48%
Comprehensive	13.48%

VARIABLE EXPENSES

Coverage	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

Deductible	Buyback * Percentage	Statewide Average $500 Deductible Collectible Premiums **	Minimum Buyback Charge ***
$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) - (Commision 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

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
A-2	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
PDL, Basic	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) - (Commision Expense Percentage) - (Company Expense).

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

Commonwealth Automobile Reinsurers

Garages
Liability Coverages for Which Rates do not Vary by Territory

	Coverage U	
	U-1 Uninsured	U-2 Underinsured
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

	Vehicle Engine Size Group			
	0cc-100cc	101cc-350cc	351cc-650cc	651cc +
Coverage	A	B	C	D
A-1	$38.00	$32.00	$48.00	$44.00
A-2	$4.00	$4.00	$6.00	$4.00
B (excluding guest)	$10.00	$8.00	$14.00	$12.00
B (including guest)	$38.00	$30.00	$46.00	$42.00
PDL	$56.00	$46.00	$70.00	$66.00

Collision ($500 Deductible)	$3.61 per $100 of value
Comprehensive ($500 Deductible)	$1.75 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.

	Deductibles			
Waiver of Deductible Charges	$300	$500	$1,000	$2,000
Collision, Lim. Collision	$6.00	$8.00	$12.00	$18.00

Deductible Charges					
Collision	$29.00	base	0.763	0.645	< Add the $300 deductible charges to the $500 base premium.
Limited Collision	$6.00	base	0.684	0.513	< Apply the $1000/$2000 factors to the $500 deductible base premium.
Comprehensive	$2.00	base	0.676	0.632	

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	$106
$750	$110
$1,000	$116
$2,000	$136
$5,000	$186
$10,000	$258
$15,000	$320
$20,000	$366
$25,000	$402
$50,000	$604

Limit	U-1 Rate	U-2 Rate
20/40	$34	$0
20/50	$34	$0
25/50	$38	$4
35/80	$48	$16
50/100	$56	$32
100/300	$60	$100
250/500	$66	$378
500/500	$94	$972
500/1000	$122	$1,004

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

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	7500	10000
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		
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

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, 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	1750	2000	2500	3000	4000	5000	7500	10000
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 40/90 limit is	1.52
Increased Limit Factor for 75/75 limit is	2.00	Increased Limit Factor for 80/80 limit is	2.04
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

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	7500	10000
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 40/90 limit is	1.54
Increased Limit Factor for 75/75 limit is	2.02	Increased Limit Factor for 80/80 limit is	2.06
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

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	7500	10000
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		
7500							3.03	3.50	3.84	4.07	4.23	4.50	4.69	4.83	4.95	5.06	5.15	5.22	5.38	5.51	5.62	5.71	5.87	6.00	6.21	6.36	6.65	
10000							3.05	3.52	3.85	4.08	4.25	4.51	4.70	4.84	4.96	5.07	5.16	5.23	5.39	5.52	5.63	5.72	5.88	6.01	6.22	6.38	6.66	6.87

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

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

All Vehicle Types Excluding Taxicabs and 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	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	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	12	13	13	13			
5000							8	9	9	9	9	10	10	10	11	11	11	11	12	12	12	12	13	13	13	14		
7500							8	9	9	9	9	10	10	10	11	11	11	11	12	12	12	12	13	13	13	14	14	
10000							8	9	9	9	9	10	10	10	11	11	11	11	12	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

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

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	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

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

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

All Vehicle Types Excluding Taxicabs and 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	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

Increased Limit Factor for 40/90 limit is 6
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

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	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 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
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)

2024 CAR Filing
Increased Limits Factors
Exhibit 10

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
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												
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								
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	52
Increased Limit Rate for 750/750 limit is	130
Increased Limit Rate for 1000/2000 limit is	136
Increased Limit Rate for 2000/2000 limit is	148

Increased Limit Factor for 40/90 limit is	52
Increased Limit Factor for 80/80 limit is	58

2024 CAR Filing
Increased Limits Factors
Exhibit 11

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

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
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												
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								
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	26
Increased Limit Rate for 750/750 limit is	1074
Increased Limit Rate for 1000/2000 limit is	1116
Increased Limit Rate for 2000/2000 limit is	1222

Increased Limit Factor for 40/90 limit is	22
Increased Limit Factor for 80/80 limit is	76

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

07/01/24

Limit	PPT & GAR *	Light / Medium TTT	Heavy Trucks & Truck Tractors	Extra Heavy Trucks & Truck Tractors, Trailers/Semi Trailers	Taxis, Limos & Car Service	Bus & Van Pool	Motorcycle
$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	1.422
$15,000	1.431	1.528	1.575	1.708	1.427	1.422	1.548
$20,000	1.482	1.582	1.644	1.823	1.478	1.472	1.592
$25,000	1.521	1.624	1.697	1.912	1.517	1.511	1.627
$30,000	1.539	1.644	1.726	1.970	1.534	1.528	1.638
$35,000	1.554	1.660	1.750	2.019	1.549	1.542	1.647
$40,000	1.564	1.670	1.774	2.072	1.559	1.553	1.650
$45,000	1.569	1.675	1.785	2.097	1.564	1.558	1.653
$50,000	1.573	1.680	1.795	2.120	1.568	1.562	1.656
$75,000	1.587	1.695	1.844	2.259	1.583	1.576	1.661
$80,000	1.588	1.696	1.846	2.264	1.584	1.577	1.662
$100,000	1.589	1.697	1.852	2.281	1.585	1.578	1.664
$150,000	1.600	1.709	1.886	2.365	1.597	1.590	1.670
$200,000	1.605	1.714	1.900	2.398	1.602	1.595	1.674
$250,000	1.608	1.717	1.911	2.424	1.605	1.599	1.677
$300,000	1.609	1.718	1.914	2.456	1.609	1.600	1.679
$400,000	1.610	1.719	1.919	2.506	1.615	1.601	1.683
$500,000	1.611	1.721	1.922	2.545	1.619	1.602	1.686
$550,000	1.612	1.722	1.924	2.561	1.622	1.603	1.687
$750,000	1.614	1.723	1.927	2.588	1.626	1.604	1.692
$1,000,000	1.615	1.725	1.930	2.613	1.630	1.605	1.697
$1,500,000	1.710	1.825	2.045	2.768	1.725	1.700	1.703
$2,000,000	1.736	1.854	2.075	2.809	1.752	1.726	1.709
$2,500,000	1.760	1.880	2.104	2.849	1.777	1.749	1.712
$3,000,000	1.790	1.910	2.139	2.894	1.807	1.779	1.714
$4,000,000	1.835	1.960	2.193	2.969	1.852	1.823	1.718
$5,000,000	1.991	2.127	2.380	3.222	2.010	1.979	1.722
$10,000,000	2.153	2.300	2.574	3.484	2.174	2.140	1.732

* 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)

	Town	Proposed Territory	Statistical Town Code
A	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	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
C	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

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

	Town	Proposed Territory	Statistical Town Code
	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
D	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
E	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
F	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
G	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
H	HADLEY	13	531
	HALIFAX	14	070
	HAMILTON	13	333

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

	Town	Proposed Territory	Statistical Town Code
	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

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

	Town	Proposed Territory	Statistical Town Code
	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
N	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
O	OAK BLUFFS	13	057
	OAKHAM	15	976
	ORANGE	12	412
	ORLEANS	11	058
	OTIS	13	179
	OXFORD	12	950
P	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

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

	Town	Proposed Territory	Statistical Town Code
	PLYMPTON	13	071
	PRINCETON	14	980
	PROVINCETOWN	14	059
Q	QUINCY	19	703
R	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
S	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
T	TAUNTON	16	202
	TEMPLETON	11	956
	TEWKSBURY	17	646
	TISBURY	11	061
	TOLLAND	14	496

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

	Town	Proposed Territory	Statistical Town Code
	TOPSFIELD	16	371
	TOWNSEND	13	647
	TRURO	13	086
	TYNGSBOROUGH	15	648
	TYRINGHAM	12	184
U	UPTON	13	957
	UXBRIDGE	12	921
W	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
Y	YARMOUTH	11	062