

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

2024 CAR Filing  
Increased Limits Factors  
Exhibit 1

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

07/01/25

(Limits Expressed in Thousands)

|                                                                                      |       | LIMIT PER PERSON |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |
|--------------------------------------------------------------------------------------|-------|------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|---|
|                                                                                      |       |                  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |   |
|                                                                                      |       | 2                | 2    | 3    | 3    | 4    | 5    | 1    | 1    | 2    | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 1    | 1    | 1    | 1    | 2    | 2    | 3    | 4    | 5    | 7    | 1    |   |
|                                                                                      |       | 0                | 5    | 0    | 5    | 0    | 0    | 0    | 5    | 0    | 5    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 2    | 5    | 0    | 7    | 0    | 5    | 0    | 0    | 5    | 0 |
| L<br>I<br>M<br>I<br>T<br><br>P<br>E<br>R<br><br>A<br>C<br>C<br>I<br>D<br>E<br>N<br>T | 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 40/90 limit is | 1.55 |
| Increased Limit Factor for 75/75 limit is   | 2.03 | Increased Limit Factor for 80/80 limit is | 2.07 |
| Increased Limit Factor for 550/550 limit is | 3.97 |                                           |      |
| Increased Limit Factor for 750/750 limit is | 4.24 |                                           |      |

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

2024 CAR Filing  
Increased Limits Factors  
Exhibit 2

Taxis, Limousines and Car Service

07/01/25

(Limits Expressed in Thousands)

| LIMIT PER PERSON                                                                     |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|--------------------------------------------------------------------------------------|-------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|--|
|                                                                                      |       |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|                                                                                      | 2     | 2    | 3    | 3    | 4    | 5    | 1    | 1    | 2    | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 1    | 1    | 1    | 1    | 2    | 2    | 3    | 4    | 5    | 7    | 1    |      |  |
|                                                                                      | 0     | 5    | 0    | 5    | 0    | 0    | 0    | 5    | 0    | 5    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 2    | 5    | 7    | 0    | 5    | 0    | 0    | 0    | 0    |      |  |
| L<br>I<br>M<br>I<br>T<br><br>P<br>E<br>R<br><br>A<br>C<br>C<br>I<br>D<br>E<br>N<br>T | 40    | 1.00 | 1.16 | 1.30 | 1.41 | 1.50 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|                                                                                      | 45    | 1.01 | 1.17 | 1.30 | 1.41 | 1.50 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|                                                                                      | 50    | 1.02 | 1.17 | 1.31 | 1.41 | 1.50 | 1.66 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|                                                                                      | 60    | 1.03 | 1.19 | 1.31 | 1.42 | 1.51 | 1.66 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|                                                                                      | 70    | 1.03 | 1.20 | 1.32 | 1.43 | 1.52 | 1.67 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|                                                                                      | 80    | 1.04 | 1.20 | 1.32 | 1.43 | 1.52 | 1.67 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|                                                                                      | 100   | 1.04 | 1.21 | 1.33 | 1.44 | 1.53 | 1.68 | 2.22 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|                                                                                      | 150   | 1.06 | 1.22 | 1.35 | 1.45 | 1.54 | 1.70 | 2.23 | 2.60 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|                                                                                      | 200   | 1.07 | 1.23 | 1.36 | 1.46 | 1.55 | 1.71 | 2.24 | 2.61 | 2.87 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|                                                                                      | 250   | 1.07 | 1.24 | 1.36 | 1.47 | 1.56 | 1.72 | 2.25 | 2.62 | 2.89 | 3.09 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|                                                                                      | 300   | 1.08 | 1.25 | 1.37 | 1.47 | 1.57 | 1.72 | 2.26 | 2.63 | 2.89 | 3.10 | 3.28 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|                                                                                      | 350   | 1.09 | 1.25 | 1.37 | 1.48 | 1.57 | 1.73 | 2.27 | 2.64 | 2.90 | 3.10 | 3.29 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|                                                                                      | 400   |      |      |      |      |      | 1.73 | 2.27 | 2.64 | 2.91 | 3.11 | 3.30 | 3.59 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|                                                                                      | 500   |      |      |      |      |      | 1.74 | 2.28 | 2.65 | 2.92 | 3.12 | 3.31 | 3.60 | 3.83 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|                                                                                      | 600   |      |      |      |      |      | 1.75 | 2.29 | 2.66 | 2.93 | 3.13 | 3.32 | 3.61 | 3.84 | 3.99 |      |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|                                                                                      | 700   |      |      |      |      |      | 1.76 | 2.30 | 2.67 | 2.93 | 3.14 | 3.33 | 3.62 | 3.85 | 4.00 | 4.12 |      |      |      |      |      |      |      |      |      |      |      |      |      |  |
|                                                                                      | 800   |      |      |      |      |      | 1.76 | 2.31 | 2.68 | 2.94 | 3.14 | 3.33 | 3.63 | 3.86 | 4.01 | 4.13 | 4.23 |      |      |      |      |      |      |      |      |      |      |      |      |  |
|                                                                                      | 900   |      |      |      |      |      | 1.77 | 2.31 | 2.68 | 2.94 | 3.15 | 3.34 | 3.64 | 3.87 | 4.01 | 4.13 | 4.24 | 4.33 |      |      |      |      |      |      |      |      |      |      |      |  |
|                                                                                      | 1000  |      |      |      |      |      | 1.77 | 2.32 | 2.69 | 2.95 | 3.16 | 3.34 | 3.64 | 3.87 | 4.02 | 4.14 | 4.24 | 4.34 | 4.42 |      |      |      |      |      |      |      |      |      |      |  |
|                                                                                      | 1250  |      |      |      |      |      | 1.78 | 2.33 | 2.70 | 2.96 | 3.17 | 3.36 | 3.65 | 3.88 | 4.02 | 4.15 | 4.25 | 4.35 | 4.43 | 4.56 |      |      |      |      |      |      |      |      |      |  |
|                                                                                      | 1500  |      |      |      |      |      | 1.79 | 2.33 | 2.70 | 2.97 | 3.18 | 3.36 | 3.66 | 3.89 | 4.03 | 4.15 | 4.26 | 4.35 | 4.43 | 4.57 | 4.68 |      |      |      |      |      |      |      |      |  |
|                                                                                      | 1750  |      |      |      |      |      | 1.79 | 2.34 | 2.71 | 2.97 | 3.19 | 3.37 | 3.67 | 3.89 | 4.04 | 4.16 | 4.27 | 4.36 | 4.44 | 4.57 | 4.68 | 4.78 |      |      |      |      |      |      |      |  |
|                                                                                      | 2000  |      |      |      |      |      | 1.80 | 2.35 | 2.72 | 2.98 | 3.19 | 3.38 | 3.68 | 3.90 | 4.04 | 4.16 | 4.27 | 4.36 | 4.44 | 4.58 | 4.69 | 4.78 | 4.86 |      |      |      |      |      |      |  |
|                                                                                      | 2500  |      |      |      |      |      | 1.81 | 2.36 | 2.73 | 2.99 | 3.20 | 3.39 | 3.69 | 3.91 | 4.05 | 4.17 | 4.28 | 4.37 | 4.45 | 4.58 | 4.70 | 4.79 | 4.87 | 5.01 |      |      |      |      |      |  |
|                                                                                      | 3000  |      |      |      |      |      |      | 2.37 | 2.74 | 3.00 | 3.21 | 3.40 | 3.70 | 3.91 | 4.06 | 4.18 | 4.29 | 4.38 | 4.45 | 4.59 | 4.70 | 4.79 | 4.88 | 5.01 | 5.12 |      |      |      |      |  |
|                                                                                      | 4000  |      |      |      |      |      |      | 2.38 | 2.75 | 3.01 | 3.23 | 3.42 | 3.71 | 3.93 | 4.07 | 4.19 | 4.30 | 4.39 | 4.46 | 4.60 | 4.71 | 4.80 | 4.89 | 5.02 | 5.13 | 5.31 |      |      |      |  |
|                                                                                      | 5000  |      |      |      |      |      |      | 2.39 | 2.76 | 3.02 | 3.24 | 3.43 | 3.72 | 3.93 | 4.08 | 4.20 | 4.31 | 4.40 | 4.47 | 4.61 | 4.72 | 4.81 | 4.89 | 5.03 | 5.14 | 5.31 | 5.45 |      |      |  |
|                                                                                      | 7500  |      |      |      |      |      |      | 2.41 | 2.78 | 3.04 | 3.26 | 3.45 | 3.74 | 3.95 | 4.10 | 4.22 | 4.32 | 4.42 | 4.48 | 4.62 | 4.73 | 4.82 | 4.90 | 5.04 | 5.15 | 5.33 | 5.46 | 5.71 |      |  |
|                                                                                      | 10000 |      |      |      |      |      |      | 2.42 | 2.79 | 3.05 | 3.27 | 3.46 | 3.76 | 3.96 | 4.11 | 4.23 | 4.33 | 4.43 | 4.49 | 4.63 | 4.74 | 4.83 | 4.91 | 5.05 | 5.16 | 5.34 | 5.47 | 5.72 | 5.89 |  |

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

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

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

2024 CAR Filing  
Increased Limits Factors  
Exhibit 3

Garages

07/01/25

(Limits Expressed in Thousands)

|                                                                                      |       | LIMIT PER PERSON |      |      |      |      |      |      |      |      |      |                                           |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
|--------------------------------------------------------------------------------------|-------|------------------|------|------|------|------|------|------|------|------|------|-------------------------------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
|                                                                                      |       |                  |      |      |      |      |      |      |      |      |      |                                           |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
|                                                                                      |       | 2                | 2    | 3    | 3    | 4    | 5    | 1    | 1    | 2    | 2    | 3                                         | 4    | 5    | 6    | 7    | 8    | 9    | 1    | 1    | 1    | 1    | 2    | 2    | 3    | 4    | 5    | 7    | 1    |
|                                                                                      |       | 0                | 5    | 0    | 5    | 0    | 0    | 0    | 5    | 0    | 5    | 0                                         | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 5    | 7    | 0    | 5    | 0    | 0    | 0    | 0    | 0    |
| L<br>I<br>M<br>I<br>T<br><br>P<br>E<br>R<br><br>A<br>C<br>C<br>I<br>D<br>E<br>N<br>T | 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

2024 CAR Filing  
Increased Limits Factors  
Exhibit 4

Zone Rated TTT and Bus

07/01/25

(Limits Expressed in Thousands)

|                                                                                      |       | LIMIT PER PERSON |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
|--------------------------------------------------------------------------------------|-------|------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
|                                                                                      |       |                  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
|                                                                                      |       | 2                | 2    | 3    | 3    | 4    | 5    | 1    | 1    | 2    | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 1    | 1    | 1    | 1    | 2    | 2    | 3    | 4    | 5    | 7    | 1    |
|                                                                                      |       | 0                | 5    | 0    | 5    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    |
| L<br>I<br>M<br>I<br>T<br><br>P<br>E<br>R<br><br>A<br>C<br>C<br>I<br>D<br>E<br>N<br>T | 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 40/90 limit is | 1.69 |
| Increased Limit Factor for 75/75 limit is   | 2.39 | Increased Limit Factor for 80/80 limit is | 2.48 |
| Increased Limit Factor for 550/550 limit is | 4.66 |                                           |      |
| Increased Limit Factor for 750/750 limit is | 4.92 |                                           |      |

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

2024 CAR Filing  
Increased Limits Factors  
Exhibit 5

Commercial Motorcycles

07/01/25

(Limits Expressed in Thousands)

|                                                                                      |       | LIMIT PER PERSON |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
|--------------------------------------------------------------------------------------|-------|------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
|                                                                                      |       |                  |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |      |
|                                                                                      |       | 2                | 2    | 3    | 3    | 4    | 5    | 1    | 1    | 2    | 2    | 3    | 4    | 5    | 6    | 7    | 8    | 9    | 1    | 1    | 1    | 1    | 2    | 2    | 3    | 4    | 5    | 7    | 1    |
|                                                                                      |       | 0                | 5    | 0    | 5    | 0    | 0    | 0    | 5    | 0    | 5    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 0    | 2    | 5    | 7    | 0    | 5    | 0    | 0    | 0    | 0    |
| L<br>I<br>M<br>I<br>T<br><br>P<br>E<br>R<br><br>A<br>C<br>C<br>I<br>D<br>E<br>N<br>T | 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 40/90 limit is | 1.28 |
| Increased Limit Factor for 75/75 limit is   | 1.58 | Increased Limit Factor for 80/80 limit is | 1.62 |
| Increased Limit Factor for 550/550 limit is | 3.84 |                                           |      |
| Increased Limit Factor for 750/750 limit is | 4.03 |                                           |      |



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

2024 CAR Filing  
Increased Limits Factors  
Exhibit 6

All Vehicle Types Excluding Taxicabs and Motorcycles

07/01/25

(Limits Expressed in Thousands)

|                  |       | LIMIT PER PERSON |   |   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
|------------------|-------|------------------|---|---|---|---|---|---|---|---|---|---|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|----|
|                  |       |                  |   |   |   |   |   |   |   |   |   |   |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |    |
|                  |       | 2                | 2 | 3 | 3 | 4 | 5 | 1 | 1 | 2 | 2 | 3 | 4  | 5  | 6  | 7  | 8  | 9  | 1  | 1  | 1  | 1  | 2  | 2  | 3  | 4  | 5  | 7  | 1  |
|                  | 0     | 5                | 0 | 5 | 0 | 0 | 0 | 5 | 0 | 5 | 0 | 0 | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 2  | 5  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  |
| LIMIT PER PERSON | 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 | 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)

2024 CAR Filing  
Increased Limits Factors  
Exhibit 7

Taxis

07/01/25

(Limits Expressed in Thousands)

|                                                                                      |       | LIMIT PER PERSON |    |    |    |    |    |    |    |    |    |    |    |    |    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|--------------------------------------------------------------------------------------|-------|------------------|----|----|----|----|----|----|----|----|----|----|----|----|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
|                                                                                      |       |                  |    |    |    |    |    |    |    |    |    |    |    |    |    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|                                                                                      |       | 2                | 2  | 3  | 3  | 4  | 5  | 1  | 1  | 2  | 2  | 3  | 4  | 5  | 6  | 7   | 8   | 9   | 1   | 1   | 1   | 1   | 2   | 2   | 3   | 4   | 5   | 7   | 1   |
|                                                                                      |       | 0                | 5  | 0  | 5  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   |
| L<br>I<br>M<br>I<br>T<br><br>P<br>E<br>R<br><br>A<br>C<br>C<br>I<br>D<br>E<br>N<br>T | 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)

2024 CAR Filing  
Increased Limits Factors  
Exhibit 8

All Vehicle Types Excluding Taxicabs and Motorcycles

07/01/25

(Limits Expressed in Thousands)

|                |       | LIMIT PER PERSON |   |   |   |   |    |    |    |    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|----------------|-------|------------------|---|---|---|---|----|----|----|----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|-----|
|                |       |                  |   |   |   |   |    |    |    |    |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |     |
|                |       | 2                | 2 | 3 | 3 | 4 | 5  | 1  | 1  | 2  | 2   | 3   | 4   | 5   | 6   | 7   | 8   | 9   | 1   | 1   | 1   | 1   | 2   | 2   | 3   | 4   | 5   | 7   | 1   |
|                |       | 0                | 5 | 0 | 5 | 0 | 0  | 0  | 0  | 0  | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 0   | 2   | 5   | 7   | 0   | 0   | 0   | 0   | 0   | 0   |
| LIMITED PERSON | 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)

2024 CAR Filing  
Increased Limits Factors  
Exhibit 9

Taxis

07/01/25

(Limits Expressed in Thousands)

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

Increased Limit Rate for 45/45 limit is  
Increased Limit Rate for 750/750 limit is  
Increased Limit Rate for 1000/2000 limit is  
Increased Limit Rate for 2000/2000 limit is

52  
130  
136  
148

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

52  
58

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

2024 CAR Filing  
Increased Limits Factors  
Exhibit 11

**Commercial Motorcycles**

**07/01/25**

(Limits Expressed in Thousands)

|                                      |      | LIMIT PER PERSON |   |    |    |    |    |     |     |     |     |     |     |      |      |      |      |      |      |
|--------------------------------------|------|------------------|---|----|----|----|----|-----|-----|-----|-----|-----|-----|------|------|------|------|------|------|
|                                      |      |                  |   |    |    |    |    |     |     |     |     |     |     |      |      |      |      |      |      |
|                                      |      | 2                | 2 | 3  | 3  | 4  | 5  | 1   | 1   | 2   | 2   | 3   | 4   | 5    | 6    | 7    | 8    | 9    | 1    |
|                                      |      | 0                | 5 | 0  | 5  | 0  | 0  | 0   | 5   | 0   | 5   | 0   | 0   | 0    | 0    | 0    | 0    | 0    | 0    |
| L<br>I<br>M<br>I<br>T                | 40   | 0                | 4 | 10 | 14 | 20 |    |     |     |     |     |     |     |      |      |      |      |      |      |
|                                      | 45   | 0                | 4 | 10 | 16 | 20 |    |     |     |     |     |     |     |      |      |      |      |      |      |
|                                      | 50   | 0                | 4 | 10 | 16 | 20 | 30 |     |     |     |     |     |     |      |      |      |      |      |      |
|                                      | 60   | 0                | 4 | 10 | 16 | 22 | 30 |     |     |     |     |     |     |      |      |      |      |      |      |
|                                      | 70   | 0                | 4 | 10 | 16 | 22 | 32 |     |     |     |     |     |     |      |      |      |      |      |      |
| P<br>E<br>R                          | 80   | 0                | 4 | 10 | 16 | 22 | 32 |     |     |     |     |     |     |      |      |      |      |      |      |
|                                      | 100  | 0                | 4 | 12 | 16 | 22 | 32 | 96  |     |     |     |     |     |      |      |      |      |      |      |
|                                      | 150  | 0                | 6 | 12 | 18 | 24 | 34 | 96  | 210 |     |     |     |     |      |      |      |      |      |      |
|                                      | 200  | 2                | 6 | 12 | 18 | 24 | 36 | 98  | 214 | 298 |     |     |     |      |      |      |      |      |      |
|                                      | 250  | 2                | 6 | 12 | 18 | 24 | 36 | 100 | 216 | 302 | 368 |     |     |      |      |      |      |      |      |
| A<br>C<br>C<br>I<br>D<br>E<br>N<br>T | 300  | 2                | 6 | 12 | 18 | 24 | 36 | 100 | 220 | 304 | 370 | 512 |     |      |      |      |      |      |      |
|                                      | 350  | 2                | 8 | 14 | 20 | 26 | 38 | 102 | 222 | 306 | 372 | 518 |     |      |      |      |      |      |      |
|                                      | 400  |                  |   |    |    |    | 38 | 104 | 224 | 308 | 374 | 524 | 772 |      |      |      |      |      |      |
|                                      | 500  |                  |   |    |    |    | 40 | 108 | 228 | 312 | 378 | 534 | 780 | 972  |      |      |      |      |      |
|                                      | 600  |                  |   |    |    |    | 40 | 110 | 230 | 314 | 386 | 542 | 788 | 980  | 1028 |      |      |      |      |
|                                      | 700  |                  |   |    |    |    | 40 | 112 | 232 | 318 | 392 | 548 | 796 | 988  | 1030 | 1052 |      |      |      |
|                                      | 800  |                  |   |    |    |    | 42 | 114 | 234 | 320 | 398 | 554 | 800 | 994  | 1030 | 1054 | 1074 |      |      |
|                                      | 900  |                  |   |    |    |    | 42 | 116 | 236 | 320 | 404 | 560 | 806 | 1000 | 1032 | 1054 | 1076 | 1094 |      |
|                                      | 1000 |                  |   |    |    |    | 42 | 118 | 238 | 322 | 408 | 564 | 810 | 1004 | 1032 | 1056 | 1076 | 1094 | 1112 |

Increased Limit Rate for 45/45 limit is  
Increased Limit Rate for 750/750 limit is  
Increased Limit Rate for 1000/2000 limit is  
Increased Limit Rate for 2000/2000 limit is

26  
1074  
1116  
1222

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

22  
76

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

07/01/24

| <u>Limit</u> | <u>PPT &amp; GAR *</u> | <u>Light / Medium<br/>TTT</u> | <u>Heavy Trucks &amp;<br/>Truck Tractors</u> | <u>Extra Heavy Trucks &amp;<br/>Truck Tractors,<br/>Trailers/Semi Trailers</u> | <u>Taxis, Limos &amp;<br/>Car Service</u> | <u>Bus &amp; Van Pool</u> | <u>Motorcycle</u> |
|--------------|------------------------|-------------------------------|----------------------------------------------|--------------------------------------------------------------------------------|-------------------------------------------|---------------------------|-------------------|
| \$5,000      | 1.000                  | 1.000                         | 1.000                                        | 1.000                                                                          | 1.000                                     | 1.000                     | 1.000             |
| \$10,000     | 1.310                  | 1.399                         | 1.425                                        | 1.502                                                                          | 1.308                                     | 1.305                     | 1.422             |
| \$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.