

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

R-163
C.A.R.
3/1/2026

Trucks, Tractors and Trailers, Private Passenger Types

03/01/26

(Limits Expressed in Thousands)

		LIMIT PER PERSON																																																						
							1					1					1					1					2					3					4					5														
							0					0					0					0					0					0					0					0					0									
		0					0					0					0					0					0					0					0					0					0									
L I M I T	40	1.00	1.18	1.40	1.51	1.61																																																		
	45	1.01	1.19	1.40	1.51	1.61																																																		
	50	1.02	1.19	1.41	1.52	1.61	1.78																																																	
	60	1.03	1.28	1.41	1.52	1.62	1.78																																																	
	70	1.03	1.29	1.42	1.53	1.63	1.79																																																	
	80	1.04	1.29	1.42	1.53	1.63	1.79																																																	
	100	1.05	1.30	1.43	1.54	1.64	1.80	2.42																																																
	150	1.06	1.31	1.45	1.56	1.65	1.82	2.44	2.87																																															
	200	1.07	1.32	1.46	1.57	1.66	1.83	2.45	2.88	3.19																																														
	250	1.08	1.33	1.46	1.58	1.67	1.84	2.46	2.90	3.20	3.44																																													
P E R	300	1.09	1.34	1.47	1.58	1.68	1.85	2.47	2.91	3.21	3.45	3.66																																												
	350	1.09	1.34	1.48	1.59	1.68	1.86	2.48	2.91	3.22	3.46	3.67																																												
	400						1.86	2.49	2.92	3.23	3.47	3.68	4.02																																											
	500						1.87	2.50	2.93	3.24	3.48	3.69	4.03	4.29																																										
	600						1.88	2.51	2.94	3.25	3.49	3.70	4.04	4.30	4.48																																									
A C C I D E N T	700						1.89	2.52	2.95	3.26	3.50	3.71	4.05	4.31	4.48	4.63																																								
	800						1.89	2.52	2.96	3.27	3.51	3.72	4.06	4.32	4.49	4.64	4.76																																							
	900						1.90	2.53	2.96	3.27	3.51	3.73	4.06	4.32	4.50	4.64	4.77	4.88																																						
	1000						1.90	2.54	2.97	3.28	3.52	3.73	4.07	4.33	4.50	4.65	4.77	4.88	4.98																																					
	1250						1.91	2.55	2.98	3.29	3.53	3.75	4.08	4.34	4.51	4.66	4.78	4.89	4.99	5.14																																				
	1500						1.92	2.56	2.99	3.30	3.54	3.76	4.09	4.35	4.52	4.67	4.79	4.90	4.99	5.15	5.27																																			
	1750						1.93	2.57	3.00	3.31	3.55	3.77	4.10	4.36	4.53	4.67	4.80	4.91	5.00	5.15	5.28	5.38																																		
	2000						1.93	2.57	3.01	3.32	3.56	3.77	4.11	4.36	4.53	4.68	4.80	4.91	5.00	5.16	5.28	5.39	5.48																																	
	2500						1.94	2.58	3.02	3.33	3.57	3.79	4.12	4.37	4.54	4.69	4.81	4.92	5.01	5.17	5.29	5.40	5.49	5.64																																
	3000							2.59	3.03	3.34	3.59	3.80	4.13	4.38	4.55	4.70	4.82	4.93	5.02	5.17	5.30	5.40	5.49	5.65	5.77																															
	4000							2.61	3.04	3.35	3.60	3.81	4.15	4.40	4.57	4.71	4.84	4.95	5.03	5.18	5.31	5.41	5.50	5.66	5.78	5.98																														
	5000							2.62	3.06	3.36	3.61	3.83	4.16	4.41	4.58	4.72	4.85	4.96	5.04	5.19	5.31	5.42	5.51	5.66	5.79	5.99	6.14																													

Increased Limit Factor for 45/45 limit is
Increased Limit Factor for 75/75 limit is
Increased Limit Factor for 550/550 limit is
Increased Limit Factor for 750/750 limit is

1.70
2.15
4.39
4.70

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

1.64
2.24

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

R-164
C.A.R.
3/1/2026

Taxis

03/01/26

(Limits Expressed in Thousands)

LIMIT PER PERSON												
LIMIT PERSON		2	2	3	3	4	5	1	1	2	2	
		0	5	0	5	0	0	0	5	0	5	
		0					0	0	0	0	0	
	40	1.00	1.17	1.34	1.46	1.58						
	45	1.01	1.18	1.34	1.47	1.58						
	50	1.02	1.18	1.35	1.47	1.59	1.77					
	60	1.03	1.20	1.35	1.48	1.59	1.78					
	70	1.03	1.21	1.36	1.49	1.60	1.79					
	80	1.04	1.21	1.36	1.49	1.60	1.79					
	100	1.05	1.22	1.37	1.50	1.61	1.80	2.43				
PERSON	150	1.06	1.24	1.39	1.52	1.63	1.82	2.45	2.87			
	200	1.07	1.25	1.40	1.53	1.64	1.83	2.46	2.89	3.19		
	250	1.08	1.26	1.41	1.54	1.65	1.84	2.47	2.90	3.21	3.44	
	300	1.08	1.27	1.42	1.55	1.66	1.85	2.48	2.91	3.22	3.45	
	350	1.09	1.27	1.43	1.56	1.67	1.86	2.49	2.92	3.22	3.46	
	400						1.86	2.50	2.93	3.23	3.47	
	500						1.87	2.51	2.94	3.24	3.48	
	Increased Limit Factor for 45/45 limit is					1.68	Increased Limit Factor for 40/90 limit is					1.61
	Increased Limit Factor for 75/75 limit is					2.16	Increased Limit Factor for 80/80 limit is					2.23

R-165
C.A.R.
3/1/2026

03/01/26

LIMIT PER PERSON

Increased Limit Factor for 45/45 limit is	1.68	Increased Limit Factor for 40/90 limit is	1.61
Increased Limit Factor for 75/75 limit is	2.16	Increased Limit Factor for 80/80 limit is	2.23
Increased Limit Factor for 550/550 limit is	4.39		
Increased Limit Factor for 750/750 limit is	4.71		

R-166
C.A.R.
3/1/2026

03/01/26

(Limits Expressed in Thousands)

LIMIT PER ACCIDENT

1.69
2.17
4.37
4.66

1.62
2.24

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

R-167
C.A.R.
3/1/2026

Van Pools and Buses

03/01/26

(Limits Expressed in Thousands)

		LIMIT PER PERSON																																																	
							1					1					1					1					2					3					4					5									
							0					0					0					0					0					0					0					0					0				
		0					0					0					0					0					0					0					0					0					0				
L I M I T	40	1.00	1.19	1.41	1.52	1.62																																													
	45	1.01	1.20	1.41	1.53	1.63																																													
	50	1.02	1.20	1.42	1.53	1.63	1.79																																												
	60	1.03	1.29	1.42	1.54	1.64	1.80																																												
	70	1.03	1.30	1.43	1.54	1.64	1.81																																												
	80	1.04	1.30	1.44	1.55	1.65	1.81																																												
	100	1.05	1.31	1.44	1.56	1.66	1.82	2.45																																											
	150	1.06	1.32	1.46	1.57	1.67	1.84	2.47	2.90																																										
	200	1.08	1.33	1.47	1.58	1.68	1.85	2.48	2.92	3.23																																									
	250	1.09	1.34	1.48	1.59	1.69	1.86	2.49	2.93	3.24	3.48																																								
P E R	300	1.09	1.35	1.48	1.60	1.70	1.87	2.50	2.94	3.25	3.49	3.72																																							
	350	1.10	1.36	1.49	1.60	1.70	1.88	2.51	2.95	3.26	3.50	3.73																																							
	400						1.88	2.52	2.96	3.27	3.51	3.74	4.10																																						
	500						1.89	2.53	2.97	3.28	3.52	3.75	4.11	4.40																																					
	600						1.90	2.54	2.98	3.29	3.53	3.76	4.13	4.41	4.57																																				
A C C I D E N T	700						1.91	2.55	2.99	3.30	3.54	3.77	4.14	4.42	4.57	4.70																																			
	800						1.92	2.55	2.99	3.30	3.55	3.78	4.14	4.43	4.58	4.70	4.81																																		
	900						1.92	2.56	3.00	3.31	3.56	3.79	4.15	4.43	4.58	4.71	4.82	4.91																																	
	1000						1.93	2.57	3.00	3.32	3.56	3.79	4.16	4.44	4.59	4.71	4.82	4.92	5.00																																
	1250						1.94	2.58	3.02	3.33	3.58	3.81	4.17	4.45	4.60	4.72	4.83	4.92	5.01	5.16																															
	1500						1.94	2.59	3.03	3.34	3.59	3.82	4.18	4.46	4.60	4.73	4.84	4.93	5.01	5.17	5.29																														
	1750						1.95	2.60	3.04	3.35	3.60	3.83	4.19	4.46	4.61	4.73	4.84	4.94	5.02	5.17	5.30	5.41																													
2000						1.96	2.60	3.04	3.35	3.61	3.84	4.20	4.47	4.62	4.74	4.85	4.94	5.02	5.18	5.30	5.41	5.50																													
2500						1.97	2.62	3.05	3.37	3.62	3.85	4.22	4.48	4.62	4.75	4.86	4.95	5.03	5.19	5.31	5.42	5.51	5.66																												
3000							2.63	3.06	3.38	3.63	3.86	4.23	4.48	4.63	4.76	4.86	4.96	5.04	5.19	5.32	5.42	5.52	5.67	5.80																											
4000							2.64	3.08	3.39	3.65	3.88	4.25	4.50	4.64	4.77	4.88	4.97	5.05	5.20	5.33	5.43	5.53	5.68	5.81	6.00																										
5000							2.65	3.09	3.40	3.67	3.90	4.26	4.51	4.65	4.78	4.89	4.98	5.06	5.21	5.34	5.44	5.53	5.69	5.81	6.01	6.17																									

Increased Limit Factor for 45/45 limit is
Increased Limit Factor for 75/75 limit is
Increased Limit Factor for 550/550 limit is
Increased Limit Factor for 750/750 limit is

1.69
2.17
4.37
4.66

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

1.65
2.26

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

R-168
C.A.R.
3/1/2026

Zone Rated TTT and Bus

03/01/26

(Limits Expressed in Thousands)

		LIMIT PER PERSON																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																	
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Increased Limit Factor for 45/45 limit is
Increased Limit Factor for 75/75 limit is
Increased Limit Factor for 550/550 limit is
Increased Limit Factor for 750/750 limit is

1.71
2.18
4.49
4.76

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

1.79
2.77

R-169
C.A.R.
3/1/2026

03/01/26

LIMIT PER PERSON

LIMIT PER ACCIDENT

1.42
1.78
4.41
4.63

1.38
1.83