CAR Commercial Rate – Effective March 1, 2026
Implementation Procedures and Summary of Changes

Below is a description of procedures used to develop rates effective March 1, 2026 including a summary of the changes implemented this year.

The following changes have been incorporated and approved since the original filing:

- **Updates to A-1 and B rates for Limo, Car Service and Buses**
- **Updates to Increased Limit Factors for Van Pools and Buses, and Zone Rated TTTs and Buses**
- **Updates to Rates for Underinsured Motorist Coverage for Motorcycles**

1. 7/1/2025 and subsequent Compulsory Limits

Please note that the BI and PDL base rates included in the schedule 107 are displayed at \$20,000/\$40,000/\$5,000 limits. The rates and rating factors in the schedule 107 can be used to calculate rates at the new minimum compulsory limits and increased limits as described in the Special Rating Instructions in Appendix II of the Manual Rules. The rate pages included in the manual reflect the new minimum compulsory limits and increased limits and may be used by companies to verify their system calculations.

Also note that references to the Compulsory Coverages or related minimum premium amounts within certain rules have been updated to reflect the new minimum limits, where applicable. However, premium development instructions for zone-rated automobiles contained within Rules 54, 55, and 74 continue to refer to the base rates reflected on the rate pages. Servicing Carriers should also use the Special Rating Instructions to bring the base rates up to the new minimum limits.

2. Commission Schedule

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

3. CAR Commercial Automobile Insurance Manual – Manual Rules

Rule 22: The limits of Bodily Injury and Property Damage are updated to reflect the new compulsory limits in effect July 1, 2025.

Rule 40: The limits of Bodily Injury and Property Damage for Other Than Zone Rated automobiles are updated to reflect the new compulsory limits in effect July 1, 2025.

Rule 41: Single limit sample calculation is updated to reflect proposed rates and ILFs.

Rule 55: Trailer interchange premium calculation example is updated to reflect proposed rates.

Rule 63: The limits of Bodily Injury and Property Damage are updated to reflect the new compulsory limits in effect July 1, 2025.

4. CAR Commercial Automobile Policy Forms and Endorsements

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

5. Experience Rating Plan

The CAR Experience Rating Plan has been updated to reflect factors and components resulting from the proposed rate changes. The Experience Rating Plan will be posted to CAR's website upon approval. Policies eligible for experience rating issued prior to distribution of the Experience Rating Plan should include endorsement MM 99 23 – Rate Modification. Finally, note that CAR's Experience Rating Plan will continue to determine experience modifications using the basic limits of $20,000/$40,000/$5,000 at this time, until rating methodologies are updated in the AIB's systems.

Specific changes to the experience rating plan include the following:

Liability

a. Updates to Premium De-Trend Factors
b. Loss Development Factors for immature years have been updated.
c. Updates to Table C – Credibility, Adjusted Expected Loss Ratio, and Maximum Single Loss
d. Examples have been updated.

6. Rate Implementation

a. Territory Schedule

The territory definitions to be used for policies effective with this filing are unchanged. Territory relativities have been updated.

b. Increased Limit Factors (ILF)

ILF's for the non-zone rated Bodily Injury (A-1 and B), Property Damage Liability, U-1 (Uninsured), and U-2 (Underinsured) have been updated.

Refer to Schedule 107 for complete tables of increased limit factors.

c. Deductible Relativities

Physical Damage Deductible Rate Relativities were updated.

Refer to Schedule 107 for Deductible Relativities.

d. Age-Symbol Relativities

Age-Symbol Relativities have been updated.

Refer to Schedule 107 for complete tables of Age-Symbol Relativities.

7. Zone Rates

This filing updates base rates, age/symbol factors, and increased limit factors. Age rate symbol factors are now calculated separately.

a. Base Rates

The updated liability and physical damage zone rates can be found in the rate pages.

b. State Rating Factor

CAR maintains a 20% rating differential for vehicles garaged outside of MA, NH, VT, and ME.

c. Zone Rated Primary Rating Factors

The primary rating factors for zone rated buses are unchanged.

d. Increased Limit Factors

Separate BI ILF tables for the zone-rated classifications in this filing have been updated.

e. Trailer Interchange Agreement Physical Damage Premium Calculation

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

8. Schedule 107 and Rates

a. Trucks, Tractors, and Trailers

Schedule 107-1 contains the information necessary for the calculation of rates for vehicles classified as truck, tractor, or trailer. The methodology for the calculation of these rates is unchanged. The following should be noted:

- Non-zone-rated Collision premiums for truck-tractors and vehicles used in dumping operations are developed by applying a factor of 1.25 times the corresponding truck collision premium. Zone Rated vehicles used in dumping operations are developed by applying a factor of 1.50 times the corresponding truck collision premium.
- Fire, theft, and CAC premiums for the $500 deductible level are developed by applying a factor of 0.64 times the corresponding $500 deductible comprehensive premium.
- Calculation of the $300 deductible fire, theft, and CAC premium follows the same procedure, including a minimum $4 buyback charge.
- Use TTT medical payments rates for zone rated classifications.
- Physical damage rates for zone rated, trailer interchange, and long-distance classes have been updated.

b. Private Passenger Types

Schedule 107-2 contains information necessary for the calculation of rates for vehicles classified as private passenger fleet, and those miscellaneous vehicle classifications with base rates derived from the private passenger non-fleet type. Private passenger non-fleet vehicles (classification code 739100) will continue to be rated using the Servicing Carrier's voluntary filed rate. The methodology for the calculation of these rates for both liability and physical damage remains unchanged.

c. Public Vehicle Types

- Taxi

  Schedule 107-3 contains the information necessary for the calculation of taxi liability rates. The methodology for the calculation of these rates remains unchanged. For collision and limited collision rates, charge 5 times the private passenger type collision or limited collision rate. For comprehensive rates, charge 6 times the private passenger type rate.

- Limousine

  Schedule 107-4 contains the information necessary for the calculation of the limousine liability rates. The methodology for the calculation of these rates remains unchanged. The physical damage rates are developed by applying a factor of 1.5 times the private passenger type rate.

- Car Service

  Schedule 107-5 contains the information necessary for the calculation of the car service liability rates. The methodology for the calculation of these rates remains unchanged. The physical damage rates are developed by applying a factor of 1.5 times the private passenger type rate.

- Public Buses

  Schedule 107-6 contains the information necessary for the calculation of the public bus liability rates. The methodology for the calculation of these rates remains unchanged. The physical damage rates are developed by applying a factor of 1.25 times the TTT rate.

- Van Pools

  Schedule 107-7 contains the information necessary for the calculation of the van pool rates. The methodology for the calculation of these rates remains unchanged.

d. Garages

Schedule 107-8 contains the information necessary for the calculation for garage risks on a per plate basis. The methodology for the calculation of these rates remains unchanged. Garagekeepers premium and dealers physical damage premium are developed by applying a factor of 1.129 to the rates effective December 1, 2023. For garage operations other than covered autos, the calculation of premium on a combined single limit, aggregate basis for compulsory garage risks, and for those garage risks for which a dealer or repair plate has not been issued, will be contained in the Rate Section of the Commercial Automobile Manual.

e. Special Types

The factors and rating procedures for special types remain unchanged. Special Types premium are developed by applying a factor of 1.035 to the rates effective December 1, 2023.

f. Motorcycles

The motorcycle rates have been updated, including the base rates, increased limit factors, and the deductibles.

COMMONWEALTH AUTOMOBILE REINSURERS

SCHEDULE 107

Rating Components

Effective March 1, 2026

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Commonwealth Automobile Reinsurers
101 Arch Street, Suite 400, Boston, MA 02110

(617) 338-4000
FAX: (617) 338-5422 TTY: (617) 880-7848

www.commauto.com

Commonwealth Automobile Reinsurers

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

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Fleet/ Non-Fleet Differential (100K) Fleet	(3) Fleet/ Non-Fleet Differential (100K) Non-Fleet	(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates*** Fleet	(5) Final Base Rates*** Non-Fleet
A-1 & B**	275.54				0.7780		
Territory:							
1		1.5973	0.9844	1.0261		557	580
2		1.5973	0.9844	1.0261		557	580
3		1.5973	0.9844	1.0261		557	580
4		1.5973	0.9844	1.0261		557	580
5		1.5973	0.9844	1.0261		557	580
6		1.5973	0.9844	1.0261		557	580
7		1.5973	0.9844	1.0261		557	580
8		1.5973	0.9844	1.0261		557	580
9		1.5973	0.9844	1.0261		557	580
10		1.5973	0.9844	1.0261		557	580
11		0.6361	0.9577	1.0576		216	238
12		0.8054	1.0000	1.0000		285	285
13		0.7849	1.0000	1.0000		278	278
14		0.9848	0.9910	1.0121		346	353
15		0.9427	1.0000	1.0000		334	334
16		1.0466	1.0000	1.0000		371	371
17		1.1396	1.0000	1.0000		404	404
18		1.3295	1.0000	1.0000		471	471
19		1.4749	0.9673	1.0327		505	539
20		1.7493	1.0000	1.0000		620	620
A-1**							
Territory:							
1						488	508
2						488	508
3						488	508
4						488	508
5						488	508
6						488	508
7						488	508
8						488	508
9						488	508
10						488	508
11						189	208
12						250	250
13						243	243
14						303	309
15						292	292
16						325	325
17						354	354
18						412	412
19						442	472
20						543	543
B, Basic**							
Territory:							
1						69	72
2						69	72
3						69	72
4						69	72
5						69	72
6						69	72
7						69	72
8						69	72
9						69	72
10						69	72
11						27	30
12						35	35
13						35	35
14						43	44
15						42	42
16						46	46
17						50	50
18						59	59
19						63	67
20						77	77

* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

** Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1:	87.6%	of Combined rates.
B:	12.4%	of Combined rates.

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

Commonwealth Automobile Reinsurers

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

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Fleet/ Non-Fleet Differential (100K)		(4) Variable Expense Factor* (Form 100)	(5) Final Base Rates**	
			Fleet	Non-Fleet		Fleet	Non-Fleet
A-2	12.57				0.7780		
Territory:							
1		1.5973	0.9844	1.0261		25	26
2		1.5973	0.9844	1.0261		25	26
3		1.5973	0.9844	1.0261		25	26
4		1.5973	0.9844	1.0261		25	26
5		1.5973	0.9844	1.0261		25	26
6		1.5973	0.9844	1.0261		25	26
7		1.5973	0.9844	1.0261		25	26
8		1.5973	0.9844	1.0261		25	26
9		1.5973	0.9844	1.0261		25	26
10		1.5973	0.9844	1.0261		25	26
11		0.6361	0.9577	1.0576		10	11
12		0.8054	1.0000	1.0000		13	13
13		0.7849	1.0000	1.0000		13	13
14		0.9848	0.9910	1.0121		16	16
15		0.9427	1.0000	1.0000		15	15
16		1.0466	1.0000	1.0000		17	17
17		1.1396	1.0000	1.0000		18	18
18		1.3295	1.0000	1.0000		21	21
19		1.4749	0.9673	1.0327		23	25
20		1.7493	1.0000	1.0000		28	28
PDL, Basic	348.58				0.7564		
Territory:							
1		1.5973	0.9844	1.0261		725	755
2		1.5973	0.9844	1.0261		725	755
3		1.5973	0.9844	1.0261		725	755
4		1.5973	0.9844	1.0261		725	755
5		1.5973	0.9844	1.0261		725	755
6		1.5973	0.9844	1.0261		725	755
7		1.5973	0.9844	1.0261		725	755
8		1.5973	0.9844	1.0261		725	755
9		1.5973	0.9844	1.0261		725	755
10		1.5973	0.9844	1.0261		725	755
11		0.6361	0.9577	1.0576		281	310
12		0.8054	1.0000	1.0000		371	371
13		0.7849	1.0000	1.0000		362	362
14		0.9848	0.9910	1.0121		450	459
15		0.9427	1.0000	1.0000		434	434
16		1.0466	1.0000	1.0000		482	482
17		1.1396	1.0000	1.0000		525	525
18		1.3295	1.0000	1.0000		613	613
19		1.4749	0.9673	1.0327		657	702
20		1.7493	1.0000	1.0000		806	806

* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

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

Commonwealth Automobile Reinsurers

Trucks, Tractors, and Trailers
Liability Coverages for Which Rates do not Vary by Territory

Coverage D

$ 5,000	$11
10,000	13

Coverage U

	U-1 Uninsured	U-2 Underinsured
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	7
40/90	7	9
50/100	7	12
80/80	8	28
100/300	8	34
500/500	11	272

Commonwealth Automobile Reinsurers
Trucks, Tractors, & Trailers
Physical Damage Loss Pure Premium by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Fleet/ Non-Fleet Differential (100K)		(4) Loss Pure Premium by Territory *	
			Fleet	Non-Fleet	Fleet	Non-Fleet
Collision	328.59					
Territory:						
1		1.4091	0.9859	1.0145	456	470
2		1.4091	0.9859	1.0145	456	470
3		1.4091	0.9859	1.0145	456	470
4		1.4091	0.9859	1.0145	456	470
5		1.4091	0.9859	1.0145	456	470
6		1.4091	0.9859	1.0145	456	470
7		1.4091	0.9859	1.0145	456	470
8		1.4091	0.9859	1.0145	456	470
9		1.4091	0.9859	1.0145	456	470
10		1.4091	0.9859	1.0145	456	470
11		0.7812	0.9958	1.0032	256	258
12		0.8741	0.9939	1.0045	285	289
13		0.9121	0.9772	1.0174	293	305
14		0.9849	1.0000	1.0000	324	324
15		0.9768	1.0000	1.0000	321	321
16		1.1077	1.0000	1.0000	364	364
17		1.1044	0.9990	1.0008	363	363
18		1.1248	0.9770	1.0194	361	377
19		1.3862	1.0000	1.0000	455	455
20		1.4163	1.0000	1.0000	465	465
Comprehensive	114.13					
Territory:						
1		1.0872	0.9716	1.0275	121	127
2		1.0872	0.9716	1.0275	121	127
3		1.0872	0.9716	1.0275	121	127
4		1.0872	0.9716	1.0275	121	127
5		1.0872	0.9716	1.0275	121	127
6		1.0872	0.9716	1.0275	121	127
7		1.0872	0.9716	1.0275	121	127
8		1.0872	0.9716	1.0275	121	127
9		1.0872	0.9716	1.0275	121	127
10		1.0872	0.9716	1.0275	121	127
11		0.8240	1.0000	1.0000	94	94
12		0.9537	0.9950	1.0037	108	109
13		0.9405	1.0000	1.0000	107	107
14		1.0022	1.0000	1.0000	114	114
15		1.0405	0.9880	1.0094	117	120
16		1.1023	0.9926	1.0061	125	127
17		1.0352	1.0000	1.0000	118	118
18		1.0498	0.9821	1.0152	118	122
19		1.2314	0.9682	1.0176	136	143
20		1.1987	1.0000	1.0000	137	137

Collision
* (4) = (1) x (2) x (3)

Comprehensive
* (4) = [(1) x (2) x (3)]

Commonwealth Automobile Reinsurers
Trucks, Tractors, & Trailers Rates
Calculation of Limited Collision Percentage of Collision Rate

(1) Statewide Average $500 Collision Base Rate Pure Premium.	$328.59
(2) Variable Expense Factor	0.7367
(3) Statewide Average $500 Collision Base Rate {[(1) / (3)}	$446.03
(4) Statewide Average $500 Limited Collision Base Rate Pure Premium.	$32.86
(5) Variable Expense Factor	0.7367
(6) Statewide Average $500 Limited Collision Base Rate {(4) / (5)}	$44.60
(7) [(6) / (3)]	10.0%

Commonwealth Automobile Reinsurers
Trucks, Tractors, & Trailers
Rate Relativities by Age and Cost New*

COLLISION

Cost New	Symbol Code	Age of Vehicle 1	2,3	4,5	6-9
$ 0,000 - 4,500	01	0.194	0.190	0.173	0.108
4,501 - 6,000	02	0.224	0.220	0.200	0.125
6,001 - 8,000	03	0.296	0.290	0.264	0.165
8,001 - 10,000	04	0.561	0.550	0.501	0.314
10,001 - 15,000	05	1.020	1.000	0.910	0.570
15,001 - 20,000	06	2.060	2.020	1.838	1.151
20,001 - 25,000	07	3.356	3.290	2.994	1.875
25,001 - 40,000	08	3.937	3.860	3.513	2.200
40,001 - 65,000	10	5.182	5.080	4.623	2.896
65,001 - 90,000	11	5.681	5.570	5.069	3.175
90,001 & Over	12		(See Below)		

COMPREHENSIVE

Cost New	Symbol Code	Age of Vehicle 1	2,3	4,5	6-9
$ 0,000 - 4,500	01	0.280	0.280	0.272	0.174
4,501 - 6,000	02	0.320	0.320	0.310	0.198
6,001 - 8,000	03	0.320	0.320	0.310	0.198
8,001 - 10,000	04	0.520	0.520	0.504	0.322
10,001 - 15,000	05	1.000	1.000	0.970	0.620
15,001 - 20,000	06	1.620	1.620	1.571	1.004
20,001 - 25,000	07	2.460	2.460	2.386	1.525
25,001 - 40,000	08	2.790	2.790	2.706	1.730
40,001 - 65,000	10	3.360	3.360	3.259	2.083
65,001 - 90,000	11	3.630	3.630	3.521	2.251
90,001 & Over	12		(See Below)		

Factors to determine charges are based on the original cost new for vehicles with costs in excess of $90,000.
For each $1000 in excess of $90,000 add the following factors to the $65,000-$90,000 age/symbol factor:

	Collision	OTC
Factor	0.025	0.007

For example, the collision age/symbol factor for a vehicle with a $95,000 cost new (age class1) would be:

5.805 = 5.681 + ($95,000-$90,000)/1000 x 0.025

* Relative to Symbol 5 and Age 2,3 (Section 105).

Commonwealth Automobile Reinsurers

Trucks, Tractors & Trailers
Miscellaneous Components of Physical Damage Rates

DEDUCTIBLE RELATIVITIES WITHOUT WAIVER

	Coverage	
Deductible	Collision	Comprehensive
300	1.030	1.020
500	1.000	1.000
1000	0.940	0.950
2000	0.830	0.890
3000	0.740	0.850
4000	0.660	0.810
5000	0.600	0.780

COMPANY EXPENSE

Coverage	Company Expense Percent (Form 100)
Collision	14.04%
Limited Collision	14.04%
Comprehensive	14.04%

VARIABLE EXPENSES

Coverage	Variable Expense Factor* (Form 100)
Collision	0.7367
Limited Collision	0.7367
Comprehensive	0.7313

* Variable Expense Factor = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

Commonwealth Automobile Reinsurers
Trucks, Tractors, and Trailers Base Rates
Collision Waiver of Deductible Charges

(1) Average $500 deductible Collision pure premium,
(Form 100, (5) x (6) x (6A)) 889.97

(2) Waiver Charges = { [(1) x (Terr. Relativity) x (Fleet Relativity)] / Variable Expense Ratio } x
{$X Selected Waiver of Deductible Relativity to $500 Deductible Losses*}
where $X is $300, $500, $1000, $2000, $3000, $4000, or $5000.

* Section 102, Exhibit 1, Page 1, Line 11.

WAIVER CHARGES FOR FLEET

	Deductibles:						
Territory	$300	$500	$1000	$2000	$3000	$4000	$5000
1	25	39	70	123	164	200	228
2	25	39	70	123	164	200	228
3	25	39	70	123	164	200	228
4	25	39	70	123	164	200	228
5	25	39	70	123	164	200	228
6	25	39	70	123	164	200	228
7	25	39	70	123	164	200	228
8	25	39	70	123	164	200	228
9	25	39	70	123	164	200	228
10	25	39	70	123	164	200	228
11	14	22	39	69	92	112	128
12	16	24	44	77	103	125	143
13	16	25	45	79	106	128	146
14	18	27	50	87	117	142	162
15	18	27	50	86	116	140	160
16	20	31	56	98	131	159	182
17	20	31	56	97	131	159	181
18	20	31	56	97	130	158	181
19	25	39	70	122	164	199	228
20	26	39	72	125	168	204	233

WAIVER CHARGES FOR NON-FLEET

	Deductibles:						
Territory	$300	$500	$1000	$2000	$3000	$4000	$5000
1	26	40	73	126	169	206	235
2	26	40	73	126	169	206	235
3	26	40	73	126	169	206	235
4	26	40	73	126	169	206	235
5	26	40	73	126	169	206	235
6	26	40	73	126	169	206	235
7	26	40	73	126	169	206	235
8	26	40	73	126	169	206	235
9	26	40	73	126	169	206	235
10	26	40	73	126	169	206	235
11	14	22	40	69	93	113	129
12	16	24	45	77	104	126	144
13	17	26	47	82	110	133	152
14	18	27	50	87	117	142	162
15	18	27	50	86	116	140	160
16	20	31	56	98	131	159	182
17	20	31	56	97	131	159	182
18	21	32	58	101	136	165	188
19	25	39	70	122	164	199	228
20	26	39	72	125	168	204	233

Commonwealth Automobile Reinsurers

Trucks, Tractors, and Trailers
Other than Collision
Minimum Charge For Deductible

Deductible	Buyback * Percentage	Statewide Average $500 Deductible Collectible Premiums **	Minimum Buyback Charge ***
$300	0.020	296.03	4

* Equal to ($300 deductible relativity - 1)

** Form 100 Line (15)

*** (Statewide average premium) x (Buyback percentage) x (0.75)

Commonwealth Automobile Reinsurers

Private Passenger Types
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Fleet Average Loss Pure Prem (Form 100)	(2) Non-Fleet Average Loss Pure Prem (Form 100)	(3) Territory Relativity (100K)	(4) Fleet/ Non-Fleet Differential (100K) Fleet (A)	Non-Fleet (B)	(5) Fleet Variable Expense Factor* (Form 100)	(6) Non-fleet Variable Expense Factor* (Form 100)	(7) (A) Final Base Rates*** Fleet	(B) Non-Fleet
A-1 & B**	206.58	235.31				0.5153	0.5913		
Territory:									
1			1.5694	1.0000	1.0000			629	625
2			1.5694	1.0000	1.0000			629	625
3			1.5694	1.0000	1.0000			629	625
4			1.5694	1.0000	1.0000			629	625
5			1.5694	1.0000	1.0000			629	625
6			1.5694	1.0000	1.0000			629	625
7			1.5694	1.0000	1.0000			629	625
8			1.5694	1.0000	1.0000			629	625
9			1.5694	1.0000	1.0000			629	625
10			1.5694	1.0000	1.0000			629	625
11			0.6529	1.0000	1.0000			262	260
12			0.7026	1.0000	1.0000			282	280
13			0.7360	1.0000	1.0000			295	293
14			0.8363	1.0000	1.0000			335	333
15			0.7627	1.0000	1.0000			306	304
16			0.9349	1.0000	1.0000			375	372
17			1.0831	1.0000	1.0000			434	431
18			1.3066	1.0000	1.0000			524	520
19			1.7599	1.0000	1.0000			706	700
20			1.8079	1.0000	1.0000			725	719
A-1**									
Territory:									
1								538	535
2								538	535
3								538	535
4								538	535
5								538	535
6								538	535
7								538	535
8								538	535
9								538	535
10								538	535
11								224	223
12								241	240
13								252	251
14								287	285
15								262	260
16								321	318
17								371	369
18								448	445
19								604	599
20								620	615
B, Basic**									
Territory:									
1								91	90
2								91	90
3								91	90
4								91	90
5								91	90
6								91	90
7								91	90
8								91	90
9								91	90
10								91	90
11								38	37
12								41	40
13								43	42
14								48	48
15								44	44
16								54	54
17								63	62
18								76	75
19								102	101
20								105	104

* (5) & (6) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense)

** Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1:	85.6%	of Combined rates (Form 110).
B:	14.4%	of Combined rates (Form 110).

*** (7A) = ({[(1) x (3) x (4A)]} / [(5)]).

*** (7B) = ({[(2) x (3) x (4B)]} / [(6)]).

Commonwealth Automobile Reinsurers

Private Passenger Types
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Fleet Average Loss Pure Prem (Form 100)	(2) Non-Fleet Average Loss Pure Prem (Form 100)	(3) Territory Relativity (100K)	(4) Fleet/ Non-Fleet Differential (100K) Fleet (A)	Non-Fleet (B)	(5) Fleet Variable Expense Factor* (Form 100)	(6) Non-fleet Variable Expense Factor* (Form 100)	(7) (A) Final Base Rates** Fleet	(B) Non-Fleet
A-2	59.48	60.90				0.8295	0.7780		
Territory:									
1			1.5694	1.0000	1.0000			113	123
2			1.5694	1.0000	1.0000			113	123
3			1.5694	1.0000	1.0000			113	123
4			1.5694	1.0000	1.0000			113	123
5			1.5694	1.0000	1.0000			113	123
6			1.5694	1.0000	1.0000			113	123
7			1.5694	1.0000	1.0000			113	123
8			1.5694	1.0000	1.0000			113	123
9			1.5694	1.0000	1.0000			113	123
10			1.5694	1.0000	1.0000			113	123
11			0.6529	1.0000	1.0000			47	51
12			0.7026	1.0000	1.0000			50	55
13			0.7360	1.0000	1.0000			53	58
14			0.8363	1.0000	1.0000			60	65
15			0.7627	1.0000	1.0000			55	60
16			0.9349	1.0000	1.0000			67	73
17			1.0831	1.0000	1.0000			78	85
18			1.3066	1.0000	1.0000			94	102
19			1.7599	1.0000	1.0000			126	138
20			1.8079	1.0000	1.0000			130	142
PDL, Basic	235.28	246.79				0.7461	0.7172		
Territory:									
1			1.5694	1.0000	1.0000			495	540
2			1.5694	1.0000	1.0000			495	540
3			1.5694	1.0000	1.0000			495	540
4			1.5694	1.0000	1.0000			495	540
5			1.5694	1.0000	1.0000			495	540
6			1.5694	1.0000	1.0000			495	540
7			1.5694	1.0000	1.0000			495	540
8			1.5694	1.0000	1.0000			495	540
9			1.5694	1.0000	1.0000			495	540
10			1.5694	1.0000	1.0000			495	540
11			0.6529	1.0000	1.0000			206	225
12			0.7026	1.0000	1.0000			222	242
13			0.7360	1.0000	1.0000			232	253
14			0.8363	1.0000	1.0000			264	288
15			0.7627	1.0000	1.0000			241	262
16			0.9349	1.0000	1.0000			295	322
17			1.0831	1.0000	1.0000			342	373
18			1.3066	1.0000	1.0000			412	450
19			1.7599	1.0000	1.0000			555	606
20			1.8079	1.0000	1.0000			570	622

* (5) & (6) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

** (7A) = {[(1) x (3) x (4A)]} / [(5)].
** (7B) = {[(2) x (3) x (4B)]} / [(6)].

Commonwealth Automobile Reinsurers

Private Passenger Types
Liability Coverages for Which Rates Do Not Vary by Territory

Coverage D

$5,000	$11	(From Form 110)
10,000	13	
15,000	15	
20,000	16	
25,000	18	

Coverage U

	Fleet		Non-Fleet	
	U-1 Uninsured	U-2 Underinsured	U-1 Uninsured	U-2 Underinsured
20/40	3	0	3	0
20/50	4	0	4	0
25/50	5	1	5	1
35/80	6	7	6	7
40/90	7	9	7	9
50/100	7	12	7	12
80/80	8	28	8	28
100/300	8	34	8	34
250/500	9	110	9	110
500/500	11	272	11	272

Commonwealth Automobile Reinsurers

Private Passenger Types
Physical Damage Loss Pure Premium by Territory

Coverage	(1) Fleet Average Loss Pure Prem (Form 100)	(2) Non-Fleet Average Loss Pure Prem (Form 100)	(3) Territory Relativity (100K)	(4) Fleet/ Non-Fleet Differential (100K)		(5) Loss Pure Premium by Territory *	
				Fleet (A)	Non-Fleet (B)	Fleet (A)	Non-Fleet (B)
Collision	982.13	778.98					
Territory:							
1			1.3634	1.0000	1.0000	1339	1062
2			1.3634	1.0000	1.0000	1339	1062
3			1.3634	1.0000	1.0000	1339	1062
4			1.3634	1.0000	1.0000	1339	1062
5			1.3634	1.0000	1.0000	1339	1062
6			1.3634	1.0000	1.0000	1339	1062
7			1.3634	1.0000	1.0000	1339	1062
8			1.3634	1.0000	1.0000	1339	1062
9			1.3634	1.0000	1.0000	1339	1062
10			1.3634	1.0000	1.0000	1339	1062
11			0.6206	1.0000	1.0000	610	483
12			0.7853	1.0000	1.0000	771	612
13			0.7575	1.0000	1.0000	744	590
14			0.9201	1.0000	1.0000	904	717
15			0.8544	1.0000	1.0000	839	666
16			0.9948	1.0000	1.0000	977	775
17			1.0721	1.0000	1.0000	1053	835
18			1.2741	1.0000	1.0000	1251	992
19			1.4777	1.0000	1.0000	1451	1151
20			1.6142	1.0000	1.0000	1585	1257
Limited Collision	68.75	54.53					
Territory:							
1			1.3634	1.0000	1.0000	94	74
2			1.3634	1.0000	1.0000	94	74
3			1.3634	1.0000	1.0000	94	74
4			1.3634	1.0000	1.0000	94	74
5			1.3634	1.0000	1.0000	94	74
6			1.3634	1.0000	1.0000	94	74
7			1.3634	1.0000	1.0000	94	74
8			1.3634	1.0000	1.0000	94	74
9			1.3634	1.0000	1.0000	94	74
10			1.3634	1.0000	1.0000	94	74
11			0.6206	1.0000	1.0000	43	34
12			0.7853	1.0000	1.0000	54	43
13			0.7575	1.0000	1.0000	52	41
14			0.9201	1.0000	1.0000	63	50
15			0.8544	1.0000	1.0000	59	47
16			0.9948	1.0000	1.0000	68	54
17			1.0721	1.0000	1.0000	74	58
18			1.2741	1.0000	1.0000	88	69
19			1.4777	1.0000	1.0000	102	81
20			1.6142	1.0000	1.0000	111	88
Comprehensive	120.77	145.50					
Territory:							
1			1.2036	1.0000	1.0000	145	175
2			1.2036	1.0000	1.0000	145	175
3			1.2036	1.0000	1.0000	145	175
4			1.2036	1.0000	1.0000	145	175
5			1.2036	1.0000	1.0000	145	175
6			1.2036	1.0000	1.0000	145	175
7			1.2036	1.0000	1.0000	145	175
8			1.2036	1.0000	1.0000	145	175
9			1.2036	1.0000	1.0000	145	175
10			1.2036	1.0000	1.0000	145	175
11			0.8234	1.0000	1.0000	99	120
12			0.9614	1.0000	1.0000	116	140
13			0.8820	1.0000	1.0000	107	128
14			1.0184	1.0000	1.0000	123	148
15			1.0118	1.0000	1.0000	122	147
16			1.0684	1.0000	1.0000	129	155
17			1.0189	1.0000	1.0000	123	148
18			1.0048	1.0000	1.0000	121	146
19			1.1329	1.0000	1.0000	137	165
20			1.2016	1.0000	1.0000	145	175

Collision/Lim. Collision	Comprehensive
* (5A) = (1) x (3) x (4A)	* (5A) = [(1) x (3) x (4A)]
* (5B) = (2) x (3) x (4B)	* (5B) = [(2) x (3) x (4B)]

Commonwealth Automobile Reinsurers
Private Passenger Types
Rate Relativities by Age and Cost New*

COLLISION

Cost New	Symbol Code	Age: 1	2	3	4	5	6	7	8	9
0 - 4,500	01	0.847	0.780	0.780	0.780	0.780	0.780	0.780	0.772	0.468
4,501 - 6,000	02	0.847	0.780	0.780	0.780	0.780	0.780	0.780	0.772	0.468
6,001 - 8,000	03	0.907	0.810	0.810	0.810	0.810	0.810	0.810	0.802	0.486
8,001 - 10,000	04	0.907	0.810	0.810	0.810	0.810	0.810	0.810	0.802	0.486
10,001 - 15,000	05	1.120	1.000	1.000	1.000	1.000	1.000	1.000	0.990	0.600
15,001 - 20,000	06	1.322	1.180	1.180	1.180	1.180	1.180	1.180	1.168	0.708
20,001 - 25,000	07	1.322	1.180	1.180	1.180	1.180	1.180	1.180	1.168	0.708
25,001 - 40,000	08	1.322	1.180	1.180	1.180	1.180	1.180	1.180	1.168	0.708
40,001 - 65,000	10	1.322	1.180	1.180	1.180	1.180	1.180	1.180	1.168	0.708
65,001 - 90,000	11	1.904	1.700	1.700	1.700	1.700	1.700	1.700	1.683	1.020
90,001 and Over	12					(see below)				

LIMITED COLLISION

0 - 4,500	01	0.847	0.780	0.780	0.780	0.780	0.780	0.780	0.772	0.468
4,501 - 6,000	02	0.847	0.780	0.780	0.780	0.780	0.780	0.780	0.772	0.468
6,001 - 8,000	03	0.907	0.810	0.810	0.810	0.810	0.810	0.810	0.802	0.486
8,001 - 10,000	04	0.907	0.810	0.810	0.810	0.810	0.810	0.810	0.802	0.486
10,001 - 15,000	05	1.120	1.000	1.000	1.000	1.000	1.000	1.000	0.990	0.600
15,001 - 20,000	06	1.322	1.180	1.180	1.180	1.180	1.180	1.180	1.168	0.708
20,001 - 25,000	07	1.322	1.180	1.180	1.180	1.180	1.180	1.180	1.168	0.708
25,001 - 40,000	08	1.322	1.180	1.180	1.180	1.180	1.180	1.180	1.168	0.708
40,001 - 65,000	10	1.322	1.180	1.180	1.180	1.180	1.180	1.180	1.168	0.708
65,001 - 90,000	11	1.904	1.700	1.700	1.700	1.700	1.700	1.700	1.683	1.020
90,001 and Over	12					(see below)				

COMPREHENSIVE

0 - 4,500	01	0.870	0.870	0.870	0.870	0.861	0.861	0.774	0.731	0.513
4,501 - 6,000	02	0.870	0.870	0.870	0.870	0.861	0.861	0.774	0.731	0.513
6,001 - 8,000	03	0.960	0.960	0.960	0.960	0.950	0.950	0.854	0.806	0.566
8,001 - 10,000	04	0.960	0.960	0.960	0.960	0.950	0.950	0.854	0.806	0.566
10,001 - 15,000	05	1.000	1.000	1.000	1.000	0.990	0.990	0.890	0.840	0.590
15,001 - 20,000	06	1.340	1.340	1.340	1.340	1.327	1.327	1.193	1.126	0.791
20,001 - 25,000	07	1.470	1.470	1.470	1.470	1.455	1.455	1.308	1.235	0.867
25,001 - 40,000	08	1.550	1.550	1.550	1.550	1.535	1.535	1.380	1.302	0.915
40,001 - 65,000	10	1.920	1.920	1.920	1.920	1.901	1.901	1.709	1.613	1.133
65,001 - 90,000	11	3.110	3.110	3.110	3.110	3.079	3.079	2.768	2.612	1.835
90,001 and Over	12					(see below)				

Factors to determine charges based on the original cost new for vehicles with costs in excess of $90,000.
For each $1000 in excess of $90,000 add the following factors to the $65,000-$90,000 factor.

	Collision	OTC
Factor	0.010	0.020

For example, the collision age/symbol factor for a vehicle with a $95,000 cost new (age class 1) would be:

1.954 = 1.904 + (95,000-90,000)/1,000 x 0.01

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* Relative to Age 2, Symbol 5 (Section 105).

Commonwealth Automobile Reinsurers

Private Passenger Types
Miscellaneous Components of Physical Damage Rates

DEDUCTIBLE RELATIVITIES WITHOUT WAIVER

	Coverage	
Deductible	Collision	Comprehensive
300	1.030	1.020
500	1.000	1.000
1000	0.930	0.960
2000	0.800	0.890
3000	0.700	0.840
4000	0.600	0.790
5000	0.530	0.760

COMPANY EXPENSE

Coverage	Company Expense Percent (Form 100)
Collision	14.04%
Limited Collision	14.04%
Comprehensive	14.04%

VARIABLE EXPENSES

Coverage	Fleet Variable Expense Factor* (Form 100)	Non-Fleet Variable Expense Factor* (Form 100)
Collision	1.0260	0.7313
Limited Collision	1.0260	0.7313
Comprehensive	0.7313	0.7600

* Variable Expense Factor =
1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense)

Commonwealth Automobile Reinsurers

Private Passenger Types
Collision Waiver of Deductible Charges

(1A) Fleet: Average $500 deductible Collision pure premium,
[Form 100, {(5) x (6) x (6A)}] 1107.51

(1B) Non-Fleet: Average $500 deductible Collision pure premium,
[Form 100, {(5) x (6) x (6A)}] 945.00

(2) Waiver Charges = / Variable Expense Ratio } x
{$X Selected Waiver of Deductible Relativity to $500 Deductible Losses*}
where $X is $300, $500, $1000, $2000, $3000, $4000, and $5000.

* Section 102, Exhibit 2, Page 1, Line 11.

WAIVER CHARGES:

Deductibles:	$300	$500	$1000	$2000	$3,000	$4,000	$5,000
Fleet	22	32	60	108	148	180	206
Non-Fleet	26	39	72	129	177	216	247

Commonwealth Automobile Reinsurers

Private Passenger Types
Collision - $300 Deductible Buyback Charge

(1A) Fleet: Average $500 deductible Collision pure premium,
[Form 100, {(5) x (6) x (6A)}] 1107.51

(1B) Non-Fleet: Average $500 deductible Collision pure premium,
[Form 100, {(5) x (6) x (6A)}] 945.00

(2) $300 Deductible Buyback Charge = {[(1) x territorial relativity] / variable expense ratio} x {$300 selected deductible relativity to $500 deductible losses (without waiver) - $500 selected deductible relativity to $500 deductible losses* (without waiver)}

* Section 102, Exhibit 2, Page 1, Line 7A.

$300 Deductible Buyback Charges

Territory	Fleet	Non-Fleet
1	44	53
2	44	53
3	44	53
4	44	53
5	44	53
6	44	53
7	44	53
8	44	53
9	44	53
10	44	53
11	20	24
12	25	30
13	25	29
14	30	36
15	28	33
16	32	39
17	35	42
18	41	49
19	48	57
20	52	63

Commonwealth Automobile Reinsurers

Private Passenger Types
Limited Collision - $300 Deductible Buyback Charge

(1A)	Fleet: Average $500 deductible Limited Collision pure premium, [7% of Collision Rate]	77.53
(1B)	Non-Fleet: Average $500 deductible Limited Collision pure premium, [7% of Collision Rate]	66.15

(2) $300 Deductible Buyback Charge = {[(1) x territorial relativity] / variable expense ratio} x {$300 selected deductible relativity to $500 deductible losses (without waiver) - $500 selected deductible relativity to $500 deductible losses* (without waiver)}

* Section 102, Exhibit 2, Page 1, Line 7A.

$300 Deductible Buyback Charges

Territory	Fleet	Non Fleet
1	3	4
2	3	4
3	3	4
4	3	4
5	3	4
6	3	4
7	3	4
8	3	4
9	3	4
10	3	4
11	1	2
12	2	2
13	2	2
14	2	2
15	2	2
16	2	3
17	2	3
18	3	3
19	3	4
20	4	4

Commonwealth Automobile Reinsurers

Private Passenger Types
Comprehensive - $300 Deductible Buyback Charge

(1A) Fleet: Average $500 deductible Comprehensive pure premium,
[Form 100, {(5) x (6) x (6A)}] 204.81

(1B) Non-Fleet: Average $500 deductible Comprehensive pure premium,
[Form 100, {(5) x (6) x (6A)}] 250.9

(2) $300 Deductible Buyback Charge = {[(1) x territorial relativity] / variable expense ratio} x
{$300 selected deductible relativity to $500 deductible losses (without waiver) -
$500 selected deductible relativity to $500 deductible losses* (without waiver)}

* Calculated from Section 102, Exhibit 4, Page 1.

$300 Deductible Buyback Charges

Territory	Fleet	Non Fleet
1	7	8
2	7	8
3	7	8
4	7	8
5	7	8
6	7	8
7	7	8
8	7	8
9	7	8
10	7	8
11	5	5
12	5	6
13	5	6
14	6	7
15	6	7
16	6	7
17	6	7
18	6	7
19	6	7
20	7	8

Commonwealth Automobile Reinsurers

Taxicabs
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Owner Offset	(5) Final Base Rates***
A-1 & B**	1783.45		0.7780	1.0549	
Territory:					
1		0.8228			1990
2		0.8228			1990
3		0.8228			1990
4		0.8228			1990
5		0.8228			1990
6		0.8228			1990
7		0.8228			1990
8		0.8228			1990
9		0.8228			1990
10		0.8228			1990
11		0.7655			1851
12		0.8851			2140
13		0.8808			2130
14		0.8941			2162
15		0.9369			2266
16		1.0138			2451
17		0.9085			2197
18		1.3046			3155
19		1.2246			2961
20		1.1572			2798
A-1**					
Territory:					
1					1877
2					1877
3					1877
4					1877
5					1877
6					1877
7					1877
8					1877
9					1877
10					1877
11					1746
12					2019
13					2009
14					2040
15					2138
16					2312
17					2073
18					2976
19					2793
20					2640
B, Basic**					
Territory:					
1					113
2					113
3					113
4					113
5					113
6					113
7					113
8					113
9					113
10					113
11					105
12					121
13					121
14					122
15					128
16					139
17					124
18					179
19					168
20					158

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

** Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1: 94.3% of Combined rates.
B: 5.7% of Combined rates.

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

Commonwealth Automobile Reinsurer

Taxicabs
Liability Coverages for Which Rates Vary by Territor

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Owner Offset	(5) Final Base Rates**
A-2	726.11		0.7780	1.0549	
Territory:					
1		0.8228			810
2		0.8228			810
3		0.8228			810
4		0.8228			810
5		0.8228			810
6		0.8228			810
7		0.8228			810
8		0.8228			810
9		0.8228			810
10		0.8228			810
11		0.7655			754
12		0.8851			871
13		0.8808			867
14		0.8941			880
15		0.9369			922
16		1.0138			998
17		0.9085			894
18		1.3046			1284
19		1.2246			1206
20		1.1572			1139
PDL, Basic	1319.76		0.7564	1.0549	
Territory:					
1		0.8228			1514
2		0.8228			1514
3		0.8228			1514
4		0.8228			1514
5		0.8228			1514
6		0.8228			1514
7		0.8228			1514
8		0.8228			1514
9		0.8228			1514
10		0.8228			1514
11		0.7655			1409
12		0.8851			1629
13		0.8808			1621
14		0.8941			1646
15		0.9369			1724
16		1.0138			1866
17		0.9085			1672
18		1.3046			2401
19		1.2246			2254
20		1.1572			2130

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

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

Commonwealth Automobile Reinsurers

Taxicabs
Liability Coverages for Which Rates Do Not Vary by Territory

	Coverage U	
	U-1 Uninsured	U-2 Underinsured
20/40	32	0
20/50	33	0
25/50	36	1
35/80	44	7
40/90	47	9
50/100	50	12
80/80	54	28
100/300	57	34
250/500	78	110

Limousines
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
A-1 & B**	449.97		0.7780	
Territory:				
1		0.9442		546
2		0.9442		546
3		0.9442		546
4		0.9442		546
5		0.9442		546
6		0.9442		546
7		0.9442		546
8		0.9442		546
9		0.9442		546
10		0.9442		546
11		0.7341		425
12		0.7927		458
13		0.7385		427
14		0.8070		467
15		0.9706		561
16		0.9313		539
17		0.9974		577
18		1.3821		799
19		0.9273		536
20		1.2248		708
A-1**				
Territory:				
1				515
2				515
3				515
4				515
5				515
6				515
7				515
8				515
9				515
10				515
11				401
12				432
13				403
14				441
15				529
16				508
17				544
18				754
19				506
20				668
B, Basic**				
Territory:				
1				31
2				31
3				31
4				31
5				31
6				31
7				31
8				31
9				31
10				31
11				24
12				26
13				24
14				26
15				32
16				31
17				33
18				45
19				30
20				40

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

** Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1:	94.3%	of Combined rates.
B:	5.7%	of Combined rates.

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

Commonwealth Automobile Reinsurer

Limousines
Liability Coverages for Which Rates Vary by Territor

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
A-2	211.24		0.8190	
Territory:				
1		0.9442		244
2		0.9442		244
3		0.9442		244
4		0.9442		244
5		0.9442		244
6		0.9442		244
7		0.9442		244
8		0.9442		244
9		0.9442		244
10		0.9442		244
11		0.7341		189
12		0.7927		204
13		0.7385		190
14		0.8070		208
15		0.9706		250
16		0.9313		240
17		0.9974		257
18		1.3821		356
19		0.9273		239
20		1.2248		316
PDL, Basic	480.27		0.8235	
Territory:				
1		0.9442		551
2		0.9442		551
3		0.9442		551
4		0.9442		551
5		0.9442		551
6		0.9442		551
7		0.9442		551
8		0.9442		551
9		0.9442		551
10		0.9442		551
11		0.7341		428
12		0.7927		462
13		0.7385		431
14		0.8070		471
15		0.9706		566
16		0.9313		543
17		0.9974		582
18		1.3821		806
19		0.9273		541
20		1.2248		714

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

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

Commonwealth Automobile Reinsurers

Limousines
Liability Coverages for Which Rates Do Not Vary by Territory

Coverage U

	U-1 Uninsured	U-2 Underinsured
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	7
40/90	7	9
50/100	7	12
80/80	8	28
100/300	8	34
250/500	9	110
500/500	11	272

Commonwealth Automobile Reinsurers

Car Service
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
A-1 & B**	1287.86		0.7780	
Territory:				
1		0.9442		1563
2		0.9442		1563
3		0.9442		1563
4		0.9442		1563
5		0.9442		1563
6		0.9442		1563
7		0.9442		1563
8		0.9442		1563
9		0.9442		1563
10		0.9442		1563
11		0.7341		1215
12		0.7927		1312
13		0.7385		1222
14		0.8070		1336
15		0.9706		1607
16		0.9313		1542
17		0.9974		1651
18		1.3821		2288
19		0.9273		1535
20		1.2248		2027
A-1**				
Territory:				
1				1474
2				1474
3				1474
4				1474
5				1474
6				1474
7				1474
8				1474
9				1474
10				1474
11				1146
12				1238
13				1153
14				1260
15				1516
16				1455
17				1558
18				2158
19				1448
20				1912
B, Basic**				
Territory:				
1				89
2				89
3				89
4				89
5				89
6				89
7				89
8				89
9				89
10				89
11				69
12				74
13				69
14				76
15				91
16				87
17				93
18				130
19				87
20				115

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

** Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1:	94.3%	of Combined rates.
B:	5.7%	of Combined rates.

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

Commonwealth Automobile Reinsurer

Car Service
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(6) Final Base Rates**
A-2	300.1		0.7573	
Territory:				
1		0.9442		374
2		0.9442		374
3		0.9442		374
4		0.9442		374
5		0.9442		374
6		0.9442		374
7		0.9442		374
8		0.9442		374
9		0.9442		374
10		0.9442		374
11		0.7341		291
12		0.7927		314
13		0.7385		293
14		0.8070		320
15		0.9706		385
16		0.9313		369
17		0.9974		395
18		1.3821		548
19		0.9273		367
20		1.2248		485
PDL, Basic	846.57		0.7564	
Territory:				
1		0.9442		1057
2		0.9442		1057
3		0.9442		1057
4		0.9442		1057
5		0.9442		1057
6		0.9442		1057
7		0.9442		1057
8		0.9442		1057
9		0.9442		1057
10		0.9442		1057
11		0.7341		822
12		0.7927		887
13		0.7385		827
14		0.8070		903
15		0.9706		1086
16		0.9313		1042
17		0.9974		1116
18		1.3821		1547
19		0.9273		1038
20		1.2248		1371

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

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

Commonwealth Automobile Reinsurer

Car Service
Liability Coverages for Which Rates Do Not Vary by Territory

	Coverage U	
	U-1 Uninsured	U-2 Underinsured
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	7
40/90	7	9
50/100	7	12
80/80	8	28
100/300	8	34
250/500	9	110
500/500	11	272

Commonwealth Automobile Reinsurers

School and Church Buses
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
A-1 & B**	262.78		0.7219	
Territory:				
1		1.4938		544
2		1.4938		544
3		1.4938		544
4		1.4938		544
5		1.4938		544
6		1.4938		544
7		1.4938		544
8		1.4938		544
9		1.4938		544
10		1.4938		544
11		0.8333		303
12		0.6969		254
13		0.9401		342
14		0.8668		316
15		0.6974		254
16		0.9145		333
17		1.0430		380
18		1.2500		455
19		1.3049		475
20		1.3549		493
A-1**				
Territory:				
1				476
2				476
3				476
4				476
5				476
6				476
7				476
8				476
9				476
10				476
11				265
12				222
13				299
14				277
15				222
16				292
17				333
18				398
19				416
20				432
B**				
Territory:				
1				68
2				68
3				68
4				68
5				68
6				68
7				68
8				68
9				68
10				68
11				38
12				32
13				43
14				39
15				32
16				41
17				47
18				57
19				59
20				61

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

** Combined A-1 & B rates are allocated in following manner (calculated using TTT data in Section 100A of CAR 12/1/2023 filing)

A-1:	87.6%	of Combined rates.
B:	12.4%	of Combined rates.

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

Commonwealth Automobile Reinsurers

School and Church Buses
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
A-2	71.00		0.9112	
Territory:				
1		1.4938		116
2		1.4938		116
3		1.4938		116
4		1.4938		116
5		1.4938		116
6		1.4938		116
7		1.4938		116
8		1.4938		116
9		1.4938		116
10		1.4938		116
11		0.8333		65
12		0.6969		54
13		0.9401		73
14		0.8668		68
15		0.6974		54
16		0.9145		71
17		1.0430		81
18		1.2500		97
19		1.3049		102
20		1.3549		106
PDL	248.15		0.7564	
Territory:				
1		1.4938		490
2		1.4938		490
3		1.4938		490
4		1.4938		490
5		1.4938		490
6		1.4938		490
7		1.4938		490
8		1.4938		490
9		1.4938		490
10		1.4938		490
11		0.8333		273
12		0.6969		229
13		0.9401		308
14		0.8668		284
15		0.6974		229
16		0.9145		300
17		1.0430		342
18		1.2500		410
19		1.3049		428
20		1.3549		444

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

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

Commonwealth Automobile Reinsurers

Social Service and N.O.C
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
A-1 & B**	807.43		0.6813	
Territory:				
1		1.4938		1770
2		1.4938		1770
3		1.4938		1770
4		1.4938		1770
5		1.4938		1770
6		1.4938		1770
7		1.4938		1770
8		1.4938		1770
9		1.4938		1770
10		1.4938		1770
11		0.8333		988
12		0.6969		826
13		0.9401		1114
14		0.8668		1027
15		0.6974		827
16		0.9145		1084
17		1.0430		1236
18		1.2500		1481
19		1.3049		1546
20		1.3549		1606
A-1**				
Territory:				
1				1550
2				1550
3				1550
4				1550
5				1550
6				1550
7				1550
8				1550
9				1550
10				1550
11				865
12				723
13				975
14				899
15				724
16				949
17				1082
18				1297
19				1354
20				1406
B**				
Territory:				
1				220
2				220
3				220
4				220
5				220
6				220
7				220
8				220
9				220
10				220
11				123
12				103
13				139
14				128
15				103
16				135
17				154
18				184
19				192
20				200

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

** Combined A-1 & B rates are allocated in following manner (calculated using TTT data in Section 100A of CAR 12/1/2023 filing):

A-1:	87.6%	of Combined rates.
B:	12.4%	of Combined rates.

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

Commonwealth Automobile Reinsurers

Social Service and N.O.C
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
A2	263.88		0.7780	
Territory:				
1		1.4938		507
2		1.4938		507
3		1.4938		507
4		1.4938		507
5		1.4938		507
6		1.4938		507
7		1.4938		507
8		1.4938		507
9		1.4938		507
10		1.4938		507
11		0.8333		283
12		0.6969		236
13		0.9401		319
14		0.8668		294
15		0.6974		237
16		0.9145		310
17		1.0430		354
18		1.2500		424
19		1.3049		443
20		1.3549		460
PDL	538.50		0.7564	
Territory:				
1		1.4938		1063
2		1.4938		1063
3		1.4938		1063
4		1.4938		1063
5		1.4938		1063
6		1.4938		1063
7		1.4938		1063
8		1.4938		1063
9		1.4938		1063
10		1.4938		1063
11		0.8333		593
12		0.6969		496
13		0.9401		669
14		0.8668		617
15		0.6974		496
16		0.9145		651
17		1.0430		743
18		1.2500		890
19		1.3049		929
20		1.3549		965

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

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

Commonwealth Automobile Reinsurers

Other Buses
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
A-1 & B**	538.72		0.7780	
Territory:				
1		1.4938		1034
2		1.4938		1034
3		1.4938		1034
4		1.4938		1034
5		1.4938		1034
6		1.4938		1034
7		1.4938		1034
8		1.4938		1034
9		1.4938		1034
10		1.4938		1034
11		0.8333		577
12		0.6969		483
13		0.9401		651
14		0.8668		600
15		0.6974		483
16		0.9145		633
17		1.0430		722
18		1.2500		866
19		1.3049		904
20		1.3549		938
A-1**				
Territory:				
1				905
2				905
3				905
4				905
5				905
6				905
7				905
8				905
9				905
10				905
11				505
12				423
13				570
14				525
15				423
16				554
17				632
18				758
19				792
20				821
B**				
Territory:				
1				129
2				129
3				129
4				129
5				129
6				129
7				129
8				129
9				129
10				129
11				72
12				60
13				81
14				75
15				60
16				79
17				90
18				108
19				112
20				117

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

** Combined A-1 & B rates are allocated in following manner (calculated using TTT data in Section 100A of CAR 12/1/2023 filing):

A-1: 87.6% of Combined rates.
B: 12.4% of Combined rates.

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

Commonwealth Automobile Reinsurers

Other Buses
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
A2	275.88		1.1644	
Territory:				
1		1.4938		354
2		1.4938		354
3		1.4938		354
4		1.4938		354
5		1.4938		354
6		1.4938		354
7		1.4938		354
8		1.4938		354
9		1.4938		354
10		1.4938		354
11		0.8333		197
12		0.6969		165
13		0.9401		223
14		0.8668		205
15		0.6974		165
16		0.9145		217
17		1.0430		247
18		1.2500		296
19		1.3049		309
20		1.3549		321
PDL	404.26		0.7564	
Territory:				
1		1.4938		798
2		1.4938		798
3		1.4938		798
4		1.4938		798
5		1.4938		798
6		1.4938		798
7		1.4938		798
8		1.4938		798
9		1.4938		798
10		1.4938		798
11		0.8333		445
12		0.6969		372
13		0.9401		502
14		0.8668		463
15		0.6974		373
16		0.9145		489
17		1.0430		557
18		1.2500		668
19		1.3049		697
20		1.3549		724

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

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

Commonwealth Automobile Reinsurers

Public Buses
Liability Coverages for Which Rates do not Vary by Territory

Medical Payments (Coverage D)

$5,000	$ 11

Coverage U

	U-1 Uninsured	U-2 Underinsured
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	7
40/90	7	9
50/100	7	12
80/80	8	28
100/300	8	34
250/500	9	110
500/500	11	272

Commonwealth Automobile Reinsurers

Van Pools
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
A-1 & B**	580.67		0.7780	
Territory:				
1		1.4938		1115
2		1.4938		1115
3		1.4938		1115
4		1.4938		1115
5		1.4938		1115
6		1.4938		1115
7		1.4938		1115
8		1.4938		1115
9		1.4938		1115
10		1.4938		1115
11		0.8333		622
12		0.6969		520
13		0.9401		702
14		0.8668		647
15		0.6974		521
16		0.9145		683
17		1.0430		778
18		1.2500		933
19		1.3049		974
20		1.3549		1011
A-1**				
Territory:				
1				976
2				976
3				976
4				976
5				976
6				976
7				976
8				976
9				976
10				976
11				545
12				455
13				615
14				566
15				456
16				598
17				681
18				817
19				853
20				885
B, Basic**				
Territory:				
1				139
2				139
3				139
4				139
5				139
6				139
7				139
8				139
9				139
10				139
11				77
12				65
13				87
14				81
15				65
16				85
17				97
18				116
19				121
20				126

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

** Combined A-1 & B rates are allocated in following manner (calculated using TTT data in Section 100A of CAR 12/1/2023 filing):

A-1:	87.6%	of Combined rates.
B:	12.4%	of Combined rates.

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

Commonwealth Automobile Reinsurers

Van Pools
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
A-2	15.47		0.1284	
Territory:				
1		1.4938		180
2		1.4938		180
3		1.4938		180
4		1.4938		180
5		1.4938		180
6		1.4938		180
7		1.4938		180
8		1.4938		180
9		1.4938		180
10		1.4938		180
11		0.8333		100
12		0.6969		84
13		0.9401		113
14		0.8668		104
15		0.6974		84
16		0.9145		110
17		1.0430		126
18		1.2500		151
19		1.3049		157
20		1.3549		163
PDL, Basic	256.21		0.6935	
Territory:				
1		1.4938		552
2		1.4938		552
3		1.4938		552
4		1.4938		552
5		1.4938		552
6		1.4938		552
7		1.4938		552
8		1.4938		552
9		1.4938		552
10		1.4938		552
11		0.8333		308
12		0.6969		257
13		0.9401		347
14		0.8668		320
15		0.6974		258
16		0.9145		338
17		1.0430		385
18		1.2500		462
19		1.3049		482
20		1.3549		501

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

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

Commonwealth Automobile Reinsurers

Van Pools
Liability Coverages for Which Rates Do Not Vary by Territory

Coverage D	
$ 5,000	11
$ 10,000	13

Coverage U

	U-1 Uninsured	U-2 Underinsured
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	7
40/90	7	9
50/100	7	12
80/80	8	28
100/300	8	34
250/500	9	110
500/500	11	272

Commonwealth Automobile Reinsurers
Van Pools
Physical Damage Loss Pure Premium by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Loss Pure Premium by Territory *
Collision	130.14		
Territory:			
1		1.153	150
2		1.153	150
3		1.153	150
4		1.153	150
5		1.153	150
6		1.153	150
7		1.153	150
8		1.153	150
9		1.153	150
10		1.153	150
11		0.9026	117
12		1.0712	139
13		0.9864	128
14		1.0713	139
15		1.0678	139
16		0.9109	119
17		1.021	133
18		1.0122	132
19		0.9777	127
20		0.9642	125
Comprehensive	49.79		
Territory:			
1		1.226	61
2		1.226	61
3		1.226	61
4		1.226	61
5		1.226	61
6		1.226	61
7		1.226	61
8		1.226	61
9		1.226	61
10		1.226	61
11		0.9505	47
12		0.9616	48
13		0.9605	48
14		0.9278	46
15		1.0193	51
16		0.9747	49
17		1.0667	53
18		1.0879	54
19		1.082	54
20		0.9736	48

Collision
* (3) = (1) x (2)

Comprehensive
* (3) = [(1) x (2)]

Commonwealth Automobile Reinsurers
Van Pools
Rate Relativities by Age and Cost New*

COLLISION

Cost New	Symbol Code	Age of Vehicle 1	2,3	4,5	6-9
$ 0,000 - 4,500	01	0.194	0.190	0.173	0.108
4,501 - 6,000	02	0.224	0.220	0.200	0.125
6,001 - 8,000	03	0.296	0.290	0.264	0.165
8,001 - 10,000	04	0.561	0.550	0.501	0.314
10,001 - 15,000	05	1.020	1.000	0.910	0.570
15,001 - 20,000	06	2.060	2.020	1.838	1.151
20,001 - 25,000	07	3.356	3.290	2.994	1.875
25,001 - 40,000	08	3.937	3.860	3.513	2.200
40,001 - 65,000	10	5.182	5.080	4.623	2.896
65,001 - 90,000	11	5.681	5.570	5.069	3.175
90,001 & Over	12	(See Below)			

COMPREHENSIVE

Cost New	Symbol Code	Age of Vehicle 1	2,3	4,5	6-9
$ 0,000 - 4,500	01	0.280	0.280	0.272	0.174
4,501 - 6,000	02	0.320	0.320	0.310	0.198
6,001 - 8,000	03	0.320	0.320	0.310	0.198
8,001 - 10,000	04	0.520	0.520	0.504	0.322
10,001 - 15,000	05	1.000	1.000	0.970	0.620
15,001 - 20,000	06	1.620	1.620	1.571	1.004
20,001 - 25,000	07	2.460	2.460	2.386	1.525
25,001 - 40,000	08	2.790	2.790	2.706	1.730
40,001 - 65,000	10	3.360	3.360	3.259	2.083
65,001 - 90,000	11	3.630	3.630	3.521	2.251
90,001 & Over	12	(See Below)			

Factors to determine charges are based on the original cost new for vehicles with costs in excess of $90,000. For each $1000 in excess of $90,000 add the following factors to the $65,000-$90,000 age/symbol factor:

	Collision	OTC
Factor	0.025	0.007

For example, the collision age/symbol factor for a vehicle with a $95,000 cost new (age class1) would be:

5.806 = 5.681 + ($95,000-$90,000)/1000 x 0.025

* Relative to Symbol 5 and Age 2,3 (Use TTT relativities)

Commonwealth Automobile Reinsurers
Van Pools
Collision Waiver of Deductible Charges

(1) Average $500 deductible Collision pure premium, (Form 100, (5) x (6) x (6A))	360.89

(2) Waiver Charges = { [(1) x (Terr. Relativity)] / Variable Expense Ratio } x
{$X Selected Waiver of Deductible Relativity to $500 Deductible Losses*}
where $X is $300, $500, $1000, $2000, $3000, $4000, or $5000.

* Section 102, Exhibit 1, Page 1, Line 11.

WAIVER CHARGES

	Deductibles:						
Territory	$300	$500	$1000	$2000	$3000	$4000	$5000
1	12	18	33	58	78	95	108
2	12	18	33	58	78	95	108
3	12	18	33	58	78	95	108
4	12	18	33	58	78	95	108
5	12	18	33	58	78	95	108
6	12	18	33	58	78	95	108
7	12	18	33	58	78	95	108
8	12	18	33	58	78	95	108
9	12	18	33	58	78	95	108
10	12	18	33	58	78	95	108
11	9	14	26	46	61	74	85
12	11	17	31	54	73	88	101
13	10	16	29	50	67	81	93
14	11	17	31	54	73	88	101
15	11	17	31	54	72	88	100
16	9	14	26	46	62	75	86
17	11	16	30	52	69	84	96
18	10	16	29	51	69	83	95
19	10	16	28	49	66	80	92
20	10	15	28	49	65	79	91

Commonwealth Automobile Reinsurers

Van Pools
Miscellaneous Components of Physical Damage Rates

DEDUCTIBLE RELATIVITIES WITHOUT WAIVER
(Same as Trucks)

	Coverage	
Deductible	Collision	Comprehensive
300	1.030	1.020
500	1.000	1.000
1000	0.940	0.950
2000	0.830	0.890
3000	0.740	0.850
4000	0.660	0.810
5000	0.600	0.780

COMPANY EXPENSE

Coverage	Company Expense Percent (Form 100)
Collision	14.04%
Comprehensive	14.04%

VARIABLE EXPENSES

Coverage	Variable Expense Factor* (Form 100)
Collision	0.5220
Comprehensive	0.4782

* Variable Expense Factor = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense)

Commonwealth Automobile Reinsurers

Van Pools
Other than Collision
Minimum Charge For Deductible

Deductible	Buyback * Percentage	Statewide Average $500 Deductible Collectible Premiums **	Minimum Buyback Charge ***
$300	0.020	217.87	3

* Equal to ($300 deductible relativity - 1)

** Form 100 Line (18)

*** (Statewide average premium) x (Buyback percentage) x (0.75)

Commonwealth Automobile Reinsurers

Garages
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
A-1 & B**	376.26		0.7479	
Territory:				
1		2.5538		1285
2		2.5538		1285
3		2.5538		1285
4		2.5538		1285
5		2.5538		1285
6		2.5538		1285
7		2.5538		1285
8		2.5538		1285
9		2.5538		1285
10		2.5538		1285
11		0.8832		444
12		0.8211		413
13		0.5064		255
14		0.8268		416
15		0.7586		382
16		1.2594		634
17		1.2064		607
18		1.1628		585
19		1.3300		669
20		1.5243		767
A-1**				
Territory:				
1				1130
2				1130
3				1130
4				1130
5				1130
6				1130
7				1130
8				1130
9				1130
10				1130
11				391
12				363
13				224
14				366
15				336
16				558
17				534
18				515
19				588
20				675
B, Basic**				
Territory:				
1				155
2				155
3				155
4				155
5				155
6				155
7				155
8				155
9				155
10				155
11				53
12				50
13				31
14				50
15				46
16				76
17				73
18				70
19				81
20				92

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commision Expense Percentage) - (Company Expense).

** Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1:	88.0%	of Combined rates (Form 110).
B:	12.0%	of Combined rates (Form 110).

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

Commonwealth Automobile Reinsurer

Garages
Liability Coverages for Which Rates Vary by Territor

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
A-2	28.70		0.6736	
Territory:				
1		2.5538		109
2		2.5538		109
3		2.5538		109
4		2.5538		109
5		2.5538		109
6		2.5538		109
7		2.5538		109
8		2.5538		109
9		2.5538		109
10		2.5538		109
11		0.8832		38
12		0.8211		35
13		0.5064		22
14		0.8268		35
15		0.7586		32
16		1.2594		54
17		1.2064		51
18		1.1628		50
19		1.3300		57
20		1.5243		65
PDL, Basic	335.80		0.7238	
Territory:				
1		2.5538		1185
2		2.5538		1185
3		2.5538		1185
4		2.5538		1185
5		2.5538		1185
6		2.5538		1185
7		2.5538		1185
8		2.5538		1185
9		2.5538		1185
10		2.5538		1185
11		0.8832		410
12		0.8211		381
13		0.5064		235
14		0.8268		384
15		0.7586		352
16		1.2594		584
17		1.2064		560
18		1.1628		539
19		1.3300		617
20		1.5243		707

* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commision Expense Percentage) - (Company Expense).

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

Commonwealth Automobile Reinsurers

Garages
Liability Coverages for Which Rates do not Vary by Territory

	Coverage U	
	U-1 Uninsured	U-2 Underinsured
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	7
40/90	7	9
50/100	7	12
80/80	8	28
100/300	8	34
250/500	9	110
500/500	11	272

2025 Massachusetts Commercial Automobile
Commonwealth Automobile Reinsurers
Commercial Motorcycle Rates

	Vehicle Engine Size Group			
	0cc-100cc	101cc-350cc	351cc-650cc	651cc +
Coverage	A	B	C	D
A-1	$36.00	$30.00	$46.00	$42.00
A-2	$4.00	$4.00	$6.00	$4.00
B (excluding guest)	$10.00	$8.00	$12.00	$12.00
B (including guest)	$34.00	$30.00	$46.00	$40.00
PDL	$54.00	$46.00	$70.00	$62.00

Collision ($500 deductible)	$4.01 per $100 of value
Comprehensive ($500 deductible)	$1.62 per $100 of value
Limited Collision ($500 deductible)	6.0% of the $500 deductible Collision rate

Determine motorcycle Collision and Comprehensive rates by the following procedure:
(a) Determine the motorcycle's Original Cost New in hundreds of dollars,
(b) Multiply the value determined in (a) by the rate per $100,
(c) Multiply the value determined in (b) by the Age Rate Factor.

Motorcycle Age Rate Factors			
Age Group	Motorcycle Age Based on Model Year	Collision Factor	Comprehensive Factor
1	Current MY	1.00	1.00
2	1st Preceding	0.95	0.94
3	2nd Preceding	0.89	0.87
4	3rd Preceding	0.84	0.81
5	4th Preceding	0.78	0.74
6	5th Preceding	0.73	0.68
7	6th Preceding	0.68	0.61
8	7th Preceding	0.62	0.55
9	8th Preceding	0.60	0.52
10	9th Preceding	0.58	0.50
11	10th Preceding	0.55	0.47
12	All Other	0.53	0.45

The current model year changes October 1,
regardless of the actual date the models are introduced.

	Deductibles				
Waiver of Deductible Charges	$300	$500	$1,000	$2,000	
Collision, Lim. Collision	$8.00	$10.00	$14.00	$22.00	
Deductible Charges					
Collision	$34.00	base	0.750	0.626	< Add the $300 deductible charges to the $500 base premium.
Limited Collision	$4.00	base	0.667	0.487	< Apply the $1000/$2000 factors to the $500 deductible base premium.
Comprehensive	$3.00	base	0.658	0.611	

Fire only:	Charge 5% of the Commercial motorcycle comprehensive premium
Fire & Theft only:	Charge 90% of the Commercial motorcycle comprehensive premium

Limit Per Person	MedPay Rate
$500	$82
$750	$86
$1,000	$90
$2,000	$106
$5,000	$148
$10,000	$204
$15,000	$254
$20,000	$294
$25,000	$326
$50,000	$494

Limit	U-1 Rate	U-2 Rate
20/40	$32	$0
20/50	$32	$0
25/50	$36	$4
25/60	$38	$10
35/80	$46	$30
50/100	$50	$54
100/300	$56	$162
250/500	$78	$530
500/500	$112	$1,300
500/1000	$120	$1,340

Substitute Transportation	Rate
$15/day - $450 max	$90
$30/day - $900 max	$180
$45/day - $1,350 max	$334
$100/day - $3,000 max	$692

Towing & Labor	Rate
$50/day per disablement	$16
$100/day per disablement	$32

Electric Motorcycles

For electric motorcycles used for commercial purposes, use the commercial motorcycle rates specified for Vehicle Engine Size Group D.

2026 CAR Filing
Increased Limits Factors
Exhibit 1

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

Trucks, Tractors and Trailers, Private Passenger Types

03/01/26

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	1.00	1.18	1.40	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																		
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														
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		
7500							2.64	3.08	3.39	3.64	3.85	4.19	4.42	4.60	4.74	4.87	4.98	5.05	5.20	5.33	5.43	5.53	5.68	5.80	6.00	6.15	6.43	
10000							2.66	3.09	3.40	3.66	3.87	4.20	4.44	4.61	4.75	4.88	4.99	5.06	5.21	5.34	5.44	5.54	5.69	5.81	6.01	6.16	6.44	6.64

Increased Limit Factor for 45/45 limit is 1.70
Increased Limit Factor for 75/75 limit is 2.15
Increased Limit Factor for 550/550 limit is 4.39
Increased Limit Factor for 750/750 limit is 4.70

Increased Limit Factor for 40/90 limit is 1.64
Increased Limit Factor for 80/80 limit is 2.24

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

Taxis, Limousines and Car Service

03/01/26

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	1.00	1.17	1.34	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																					
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	3.66																	
350	1.09	1.27	1.43	1.56	1.67	1.86	2.49	2.92	3.22	3.46	3.67																	
400						1.86	2.50	2.93	3.23	3.47	3.68	4.02																
500						1.87	2.51	2.94	3.24	3.48	3.69	4.03	4.29															
600						1.88	2.52	2.95	3.25	3.49	3.70	4.04	4.30	4.48														
700						1.89	2.53	2.96	3.26	3.50	3.71	4.05	4.31	4.49	4.64													
800						1.90	2.53	2.96	3.27	3.51	3.72	4.06	4.32	4.50	4.64	4.77												
900						1.90	2.54	2.97	3.27	3.51	3.73	4.06	4.32	4.50	4.65	4.78	4.89											
1000						1.91	2.54	2.97	3.28	3.52	3.73	4.07	4.33	4.51	4.66	4.78	4.90	5.00										
1250						1.92	2.56	2.99	3.29	3.53	3.75	4.08	4.34	4.52	4.67	4.80	4.91	5.01	5.16									
1500						1.92	2.57	3.00	3.30	3.54	3.76	4.09	4.35	4.53	4.68	4.80	4.92	5.01	5.17	5.29								
1750						1.93	2.57	3.00	3.31	3.55	3.77	4.10	4.36	4.53	4.68	4.81	4.93	5.02	5.17	5.30	5.41							
2000						1.94	2.58	3.01	3.32	3.56	3.77	4.11	4.36	4.54	4.69	4.82	4.93	5.02	5.18	5.30	5.41	5.50						
2500						1.95	2.59	3.02	3.33	3.57	3.79	4.12	4.37	4.55	4.70	4.83	4.94	5.03	5.19	5.31	5.42	5.51	5.66					
3000							2.60	3.03	3.34	3.59	3.80	4.13	4.38	4.56	4.71	4.84	4.95	5.04	5.19	5.32	5.42	5.52	5.67	5.80				
4000							2.62	3.05	3.35	3.60	3.81	4.15	4.40	4.57	4.72	4.85	4.97	5.05	5.20	5.33	5.43	5.53	5.68	5.81	6.00			
5000							2.63	3.06	3.37	3.61	3.83	4.16	4.41	4.58	4.73	4.86	4.98	5.06	5.21	5.34	5.44	5.53	5.69	5.81	6.01	6.17		
7500							2.65	3.08	3.39	3.64	3.85	4.19	4.43	4.60	4.75	4.88	5.00	5.07	5.22	5.35	5.46	5.55	5.70	5.83	6.03	6.18	6.46	
10000							2.67	3.10	3.40	3.66	3.87	4.20	4.44	4.62	4.77	4.90	5.01	5.08	5.23	5.36	5.47	5.56	5.71	5.84	6.04	6.19	6.47	6.67

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

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

Garages

03/01/26

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	1.00	1.18	1.35	1.47	1.59																							
45	1.01	1.19	1.35	1.48	1.59																							
50	1.02	1.19	1.36	1.48	1.60	1.78																						
60	1.03	1.21	1.36	1.49	1.60	1.79																						
70	1.03	1.22	1.37	1.50	1.61	1.80																						
80	1.04	1.22	1.37	1.50	1.61	1.80																						
100	1.05	1.23	1.38	1.51	1.62	1.81	2.44																					
150	1.06	1.25	1.40	1.53	1.64	1.83	2.46	2.88																				
200	1.07	1.26	1.41	1.54	1.65	1.84	2.47	2.89	3.19																			
250	1.08	1.27	1.42	1.55	1.66	1.85	2.48	2.90	3.20	3.43																		
300	1.09	1.28	1.43	1.56	1.67	1.86	2.49	2.91	3.21	3.44	3.65																	
350	1.09	1.28	1.44	1.57	1.68	1.87	2.50	2.92	3.22	3.45	3.66																	
400						1.87	2.51	2.93	3.23	3.46	3.67	4.00																
500						1.88	2.52	2.94	3.24	3.47	3.68	4.01	4.27															
600						1.89	2.53	2.95	3.25	3.48	3.69	4.02	4.28	4.45														
700						1.90	2.53	2.96	3.26	3.49	3.70	4.03	4.29	4.46	4.60													
800						1.91	2.54	2.96	3.26	3.50	3.71	4.04	4.30	4.46	4.60	4.72												
900						1.91	2.55	2.97	3.27	3.50	3.71	4.05	4.30	4.47	4.61	4.73	4.83											
1000						1.92	2.55	2.98	3.27	3.51	3.72	4.05	4.31	4.47	4.61	4.73	4.84	4.93										
1250						1.93	2.56	2.99	3.29	3.52	3.73	4.07	4.32	4.48	4.62	4.74	4.85	4.94	5.09									
1500						1.93	2.57	3.00	3.30	3.53	3.74	4.08	4.33	4.49	4.63	4.75	4.85	4.94	5.10	5.22								
1750						1.94	2.58	3.00	3.30	3.54	3.75	4.09	4.34	4.50	4.64	4.76	4.86	4.95	5.10	5.23	5.33							
2000						1.95	2.59	3.01	3.31	3.55	3.76	4.09	4.34	4.50	4.64	4.76	4.87	4.95	5.11	5.23	5.33	5.43						
2500						1.96	2.60	3.02	3.32	3.56	3.77	4.11	4.35	4.51	4.65	4.77	4.88	4.96	5.11	5.24	5.34	5.43	5.58					
3000							2.61	3.03	3.33	3.57	3.78	4.12	4.36	4.52	4.66	4.78	4.89	4.97	5.12	5.24	5.35	5.44	5.59	5.71				
4000							2.63	3.05	3.35	3.59	3.80	4.13	4.37	4.54	4.67	4.79	4.90	4.98	5.13	5.25	5.36	5.45	5.60	5.72	5.92			
5000							2.64	3.06	3.36	3.60	3.81	4.15	4.38	4.55	4.68	4.80	4.91	4.99	5.14	5.26	5.37	5.46	5.61	5.73	5.93	6.08		
7500							2.66	3.08	3.38	3.63	3.84	4.17	4.40	4.56	4.70	4.82	4.93	5.00	5.15	5.27	5.38	5.47	5.62	5.75	5.94	6.09	6.37	
10000							2.67	3.09	3.39	3.64	3.85	4.19	4.41	4.58	4.71	4.83	4.94	5.01	5.16	5.28	5.39	5.48	5.63	5.76	5.95	6.10	6.38	6.57

Increased Limit Factor for 45/45 limit is	1.69	Increased Limit Factor for 40/90 limit is	1.62
Increased Limit Factor for 75/75 limit is	2.17	Increased Limit Factor for 80/80 limit is	2.24
Increased Limit Factor for 550/550 limit is	4.37		
Increased Limit Factor for 750/750 limit is	4.66		

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

Van Pools and Buses

03/01/26

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	1.00	1.19	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																		
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														
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		
7500							2.67	3.11	3.43	3.69	3.92	4.29	4.52	4.67	4.79	4.90	5.00	5.07	5.22	5.35	5.46	5.55	5.70	5.83	6.03	6.18	6.46	
10000							2.69	3.13	3.44	3.71	3.94	4.30	4.53	4.68	4.81	4.91	5.01	5.08	5.23	5.36	5.47	5.56	5.71	5.84	6.04	6.19	6.47	6.67

Increased Limit Factor for 45/45 limit is	1.71	Increased Limit Factor for 40/90 limit is	1.65
Increased Limit Factor for 75/75 limit is	2.18	Increased Limit Factor for 80/80 limit is	2.26
Increased Limit Factor for 550/550 limit is	4.49		
Increased Limit Factor for 750/750 limit is	4.76		

Exhibit 5

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

Zone Rated TTT and Bus

03/01/26

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	1.00	1.21	1.46	1.61	1.75																							
45	1.02	1.22	1.46	1.62	1.75																							
50	1.03	1.22	1.47	1.62	1.76	1.99																						
60	1.04	1.29	1.48	1.63	1.77	1.99																						
70	1.04	1.30	1.48	1.64	1.78	2.00																						
80	1.05	1.31	1.49	1.65	1.78	2.01																						
100	1.06	1.32	1.50	1.66	1.79	2.02	3.05																					
150	1.08	1.34	1.52	1.68	1.81	2.05	3.08	3.68																				
200	1.09	1.35	1.54	1.69	1.83	2.07	3.10	3.70	4.13																			
250	1.10	1.36	1.55	1.70	1.84	2.09	3.12	3.72	4.15	4.48																		
300	1.11	1.37	1.56	1.71	1.85	2.10	3.13	3.73	4.16	4.49	4.70																	
350	1.11	1.38	1.57	1.72	1.86	2.11	3.14	3.74	4.17	4.50	4.70																	
400						2.12	3.15	3.75	4.18	4.51	4.71	5.02																
500						2.14	3.17	3.77	4.20	4.53	4.72	5.03	5.26															
600						2.15	3.18	3.78	4.21	4.54	4.73	5.04	5.27	5.44														
700						2.16	3.19	3.80	4.22	4.55	4.74	5.05	5.28	5.45	5.59													
800						2.17	3.20	3.81	4.23	4.56	4.75	5.05	5.29	5.45	5.59	5.71												
900						2.18	3.21	3.81	4.24	4.56	4.75	5.06	5.29	5.46	5.60	5.72	5.82											
1000						2.19	3.22	3.82	4.25	4.57	4.76	5.06	5.30	5.46	5.60	5.72	5.83	5.92										
1250						2.21	3.24	3.84	4.27	4.58	4.77	5.08	5.31	5.47	5.61	5.73	5.84	5.93	6.11									
1500						2.22	3.25	3.85	4.28	4.59	4.78	5.09	5.32	5.48	5.62	5.74	5.84	5.94	6.12	6.27								
1750						2.23	3.26	3.86	4.29	4.60	4.79	5.09	5.33	5.49	5.63	5.75	5.85	5.94	6.13	6.27	6.40							
2000						2.24	3.27	3.87	4.30	4.60	4.80	5.10	5.33	5.49	5.63	5.75	5.86	5.95	6.13	6.28	6.41	6.51						
2500						2.26	3.29	3.89	4.32	4.62	4.81	5.11	5.34	5.50	5.64	5.76	5.87	5.96	6.14	6.29	6.41	6.52	6.71					
3000							3.30	3.90	4.33	4.63	4.82	5.12	5.35	5.51	5.65	5.77	5.88	5.97	6.15	6.30	6.42	6.53	6.71	6.86				
4000							3.32	3.93	4.35	4.64	4.83	5.14	5.36	5.53	5.66	5.78	5.89	5.98	6.16	6.31	6.43	6.54	6.72	6.87	7.11			
5000							3.34	3.94	4.37	4.65	4.85	5.15	5.37	5.54	5.67	5.79	5.90	5.99	6.17	6.32	6.44	6.55	6.73	6.88	7.12	7.30		
7500							3.37	3.97	4.40	4.67	4.87	5.17	5.39	5.55	5.69	5.81	5.92	6.00	6.18	6.33	6.46	6.57	6.75	6.90	7.13	7.32	7.65	
10000							3.39	3.99	4.42	4.69	4.88	5.19	5.40	5.57	5.70	5.82	5.93	6.01	6.20	6.35	6.47	6.58	6.76	6.91	7.15	7.33	7.66	7.89

Increased Limit Factor for 45/45 limit is	1.87
Increased Limit Factor for 75/75 limit is	2.60
Increased Limit Factor for 550/550 limit is	5.36
Increased Limit Factor for 750/750 limit is	5.65
Increased Limit Factor for 40/90 limit is	1.79
Increased Limit Factor for 80/80 limit is	2.77

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

Commercial Motorcycles

03/01/26

(Limits Expressed in Thousands)

		LIMIT PER PERSON																											
		20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
	40	1.00	1.11	1.21	1.29	1.36																							
	45	1.01	1.11	1.21	1.29	1.36																							
	50	1.01	1.11	1.21	1.29	1.36	1.48																						
	60	1.01	1.12	1.22	1.30	1.37	1.49																						
	70	1.02	1.12	1.22	1.30	1.37	1.49																						
	80	1.02	1.13	1.22	1.31	1.38	1.49																						
	100	1.03	1.13	1.23	1.31	1.38	1.50	2.00																					
L	150	1.03	1.14	1.24	1.32	1.39	1.51	2.01	2.38																				
I	200	1.04	1.15	1.25	1.33	1.40	1.53	2.03	2.40	2.66																			
M	250	1.05	1.16	1.25	1.34	1.41	1.53	2.03	2.41	2.67	2.88																		
I																													
T	300	1.05	1.16	1.26	1.34	1.41	1.54	2.04	2.41	2.68	2.89	3.22																	
	350	1.05	1.17	1.26	1.34	1.42	1.55	2.05	2.42	2.69	2.89	3.24																	
P	400						1.55	2.05	2.43	2.69	2.90	3.25	3.83																
E	500						1.56	2.06	2.44	2.70	2.91	3.28	3.85	4.30															
R	600						1.56	2.07	2.45	2.71	2.93	3.29	3.87	4.32	4.47														
A	700						1.57	2.08	2.45	2.72	2.94	3.31	3.89	4.33	4.48	4.58													
C	800						1.58	2.09	2.46	2.73	2.96	3.32	3.90	4.35	4.48	4.59	4.68												
C	900						1.58	2.09	2.47	2.73	2.97	3.33	3.91	4.36	4.49	4.59	4.68	4.76											
I	1000						1.58	2.10	2.47	2.74	2.98	3.35	3.92	4.37	4.49	4.59	4.68	4.76	4.83										
D	1250						1.59	2.11	2.48	2.75	3.00	3.37	3.94	4.38	4.50	4.60	4.69	4.77	4.84	4.99									
E																													
N	1500						1.60	2.11	2.49	2.75	3.02	3.39	3.96	4.38	4.50	4.61	4.70	4.77	4.84	4.99	5.11								
T	1750						1.60	2.12	2.50	2.76	3.04	3.40	3.98	4.39	4.51	4.61	4.70	4.78	4.85	5.00	5.12	5.22							
	2000						1.61	2.13	2.50	2.77	3.05	3.41	3.99	4.39	4.51	4.62	4.71	4.78	4.85	5.00	5.12	5.23	5.32						
	2500						1.62	2.14	2.51	2.78	3.07	3.44	4.01	4.40	4.52	4.62	4.71	4.79	4.86	5.01	5.13	5.23	5.32	5.47					
	3000							2.15	2.52	2.79	3.09	3.46	4.03	4.41	4.53	4.63	4.72	4.80	4.87	5.02	5.14	5.24	5.33	5.48	5.60				
	4000							2.16	2.53	2.80	3.12	3.48	4.06	4.42	4.54	4.64	4.73	4.81	4.88	5.03	5.15	5.25	5.34	5.49	5.61	5.80			
	5000							2.17	2.54	2.81	3.14	3.51	4.08	4.42	4.54	4.65	4.74	4.81	4.88	5.03	5.15	5.26	5.35	5.49	5.62	5.81	5.96		
	7500							2.19	2.56	2.83	3.18	3.55	4.12	4.44	4.56	4.66	4.75	4.83	4.90	5.05	5.17	5.27	5.36	5.51	5.63	5.82	5.97	6.24	
	10000							2.20	2.58	2.84	3.21	3.58	4.15	4.45	4.57	4.67	4.76	4.84	4.91	5.06	5.18	5.28	5.37	5.52	5.64	5.83	5.98	6.25	6.44

Increased Limit Factor for 45/45 limit is	1.42	Increased Limit Factor for 40/90 limit is	1.38
Increased Limit Factor for 75/75 limit is	1.78	Increased Limit Factor for 80/80 limit is	1.83
Increased Limit Factor for 550/550 limit is	4.41		
Increased Limit Factor for 750/750 limit is	4.63		

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

All Vehicle Types Excluding Taxicabs and Motorcycles

03/01/26

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
40	3	5	6	6	7																							
45	4	5	6	6	7																							
50	4	5	6	6	7	7																						
60	4	6	6	6	7	7																						
70	4	6	6	6	7	7																						
80	4	6	6	6	7	7																						
100	4	6	6	7	7	7	8																					
150	4	6	6	7	7	7	8	8																				
200	4	6	6	7	7	7	8	8	9																			
250	4	6	6	7	7	7	8	8	9	9																		
300	4	6	6	7	7	7	8	8	9	9	9																	
350	4	6	6	7	7	7	8	8	9	9	9																	
400						7	8	8	9	9	9	10																
500						7	8	8	9	9	10	10	11															
600						7	8	8	9	9	10	10	11	11														
700						7	8	8	9	9	10	10	11	11	12													
800						7	8	8	9	9	10	10	11	11	12	12												
900						7	8	8	9	9	10	10	11	11	12	12	12											
1000						7	8	8	9	9	10	10	11	11	12	12	12	12										
1250						7	8	9	9	9	10	10	11	11	12	12	12	12	13									
1500						7	8	9	9	9	10	10	11	11	12	12	12	12	13	13								
1750						7	8	9	9	9	10	10	11	11	12	12	12	12	13	13	13							
2000						7	8	9	9	9	10	10	11	11	12	12	12	12	13	13	13	13						
2500						7	8	9	9	9	10	11	11	11	12	12	12	12	13	13	13	13	14					
3000							8	9	9	9	10	11	11	11	12	12	12	12	13	13	13	13	14	14				
4000							8	9	9	9	10	11	11	11	12	12	12	12	13	13	13	13	14	14	15			
5000							8	9	9	9	10	11	11	11	12	12	12	12	13	13	13	13	14	14	15	15		
7500							8	9	9	9	10	11	11	11	12	12	12	12	13	13	13	13	14	14	15	15	16	
10000							8	9	9	9	10	11	11	11	12	12	12	12	13	13	13	14	14	14	15	15	16	16

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	11
Increased Limit Rate for 750/750 limit is	12
Increased Limit Factor for 40/90 limit is	7
Increased Limit Factor for 80/80 limit is	8

2026 CAR Filing
Increased Limits Factors
Exhibit 8

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

Taxis

03/01/26

(Limits Expressed in Thousands)

LIMIT PER PERSON

		20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
	40	32	36	41	44	46																							
	45	33	36	42	44	46																							
	50	33	36	42	44	46	49																						
	60	33	39	42	44	46	50																						
	70	33	39	42	44	46	50																						
	80	33	39	42	44	46	50																						
	100	33	39	42	45	47	50	56																					
L	150	34	40	42	45	47	50	57	65																				
I	200	34	40	43	45	47	50	57	66	72																			
M	250	34	40	43	45	47	50	57	66	72	77																		
I																													
T	300	34	40	43	45	47	51	57	66	72	77	87																	
	350	34	40	43	45	48	51	57	66	73	78	88																	
P	400						51	57	66	73	78	88	105																
E	500						51	58	67	73	78	89	106	119															
R	600						51	58	67	73	79	89	106	119	124														
A	700						51	58	67	73	79	90	107	120	124	127													
C	800						51	58	67	74	79	90	107	120	124	127	129												
C	900						51	58	67	74	80	91	108	121	124	127	130	132											
I	1000						51	58	67	74	80	91	108	121	124	127	130	132	134										
D	1250						51	59	68	74	81	91	108	121	125	127	130	132	134	138									
E																													
N	1500						51	59	68	74	81	92	109	121	125	128	130	132	134	138	142								
T	1750						51	59	68	74	82	92	109	122	125	128	130	132	134	138	142	145							
	2000						51	59	68	75	82	93	110	122	125	128	130	132	134	139	142	145	147						
	2500						52	59	68	75	83	94	111	122	125	128	131	133	135	139	142	145	147	152					
	3000							60	69	75	83	94	111	122	125	128	131	133	135	139	142	145	148	152	155				
	4000							60	69	75	84	95	112	122	126	128	131	133	135	139	143	145	148	152	155	161			
	5000							60	69	76	85	96	113	122	126	129	131	133	135	139	143	146	148	152	156	161	165		
	7500							61	70	76	86	97	114	123	126	129	132	134	136	140	143	146	148	153	156	161	165	173	
	10000							61	70	76	87	98	115	123	126	129	132	134	136	140	143	146	149	153	156	161	166	173	178

Increased Limit Rate for 45/45 limit is	48
Increased Limit Rate for 75/75 limit is	54
Increased Limit Rate for 550/550 limit is	122
Increased Limit Rate for 750/750 limit is	128

Increased Limit Factor for 40/90 limit is	47
Increased Limit Factor for 80/80 limit is	54

2026 CAR Filing
Increased Limits Factors
Exhibit 9

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

All Vehicle Types Excluding Taxicabs and Motorcycles

03/01/26

(Limits Expressed in Thousands)

LIMIT PER PERSON

		20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
	40	0	1	4	6	8																							
	45	0	1	4	6	8																							
	50	0	1	4	7	8	12																						
	60	0	2	5	7	9	12																						
	70	0	2	5	7	9	12																						
	80	0	2	5	7	9	12																						
	100	0	2	5	7	9	12	32																					
L	150	0	3	5	7	9	13	33	64																				
I	200	0	3	5	8	9	13	33	65	88																			
M	250	0	3	6	8	10	13	34	66	89	107																		
I																													
T	300	0	3	6	8	10	14	34	67	90	108	147																	
	350	0	3	6	8	10	14	35	67	91	109	148																	
P	400						14	35	68	91	109	150	217																
E	500						14	36	69	92	110	153	220	272															
R	600						15	37	70	93	112	155	222	274	292														
A	700						15	37	70	93	114	157	224	276	293	305													
C	800						15	38	71	94	115	158	225	277	293	305	316												
C	900						15	38	71	94	117	159	227	279	294	306	316	325											
I	1000						15	39	72	95	118	161	228	280	294	306	317	326	334										
D	1250						16	40	72	96	121	163	230	281	295	307	317	327	335	345									
E																													
N	1500						16	40	73	96	123	165	233	282	296	308	318	327	335	345	354								
T	1750						16	41	74	97	125	167	234	282	296	308	319	328	335	346	354	361							
	2000						16	42	74	98	126	169	236	283	297	309	319	328	336	346	354	361	368						
	2500						17	43	75	98	129	171	239	284	298	310	320	329	336	346	355	362	368	378					
	3000							43	76	99	131	174	241	284	298	310	321	330	337	347	355	362	368	379	387				
	4000							44	77	100	134	177	244	285	300	312	322	331	337	347	356	363	369	379	388	401			
	5000							45	78	101	137	179	247	286	300	312	323	332	338	348	356	363	370	380	388	402	412		
	7500							47	80	103	142	184	251	288	302	314	324	334	339	349	357	364	371	381	389	402	413	431	
	10000							48	81	104	145	188	255	289	303	315	326	335	339	350	358	365	371	381	390	403	413	432	445

Increased Limit Rate for 45/45 limit is	10	Increased Limit Factor for 40/90 limit is	9
Increased Limit Rate for 75/75 limit is	24	Increased Limit Factor for 80/80 limit is	28
Increased Limit Rate for 550/550 limit is	285		
Increased Limit Rate for 750/750 limit is	310		

Exhibit 10

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

Taxis

03/01/26

(Limits Expressed in Thousands)

LIMIT PER PERSON

		20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000	1250	1500	1750	2000	2500	3000	4000	5000	7500	10000
	40	0	1	4	6	8																							
	45	0	1	4	6	8																							
	50	0	1	4	7	8	12																						
	60	0	2	5	7	9	12																						
	70	0	2	5	7	9	12																						
	80	0	2	5	7	9	12																						
	100	0	2	5	7	9	12	32																					
L	150	0	3	5	7	9	13	33	64																				
I	200	0	3	5	8	9	13	33	65	88																			
M	250	0	3	6	8	10	13	34	66	89	107																		
I																													
T	300	0	3	6	8	10	14	34	67	90	108	147																	
	350	0	3	6	8	10	14	35	67	91	109	148																	
P	400						14	35	68	91	109	150	217																
E	500						14	36	69	92	110	153	220	272															
R	600						15	37	70	93	112	155	222	274	292														
A	700						15	37	70	93	114	157	224	276	293	305													
C	800						15	38	71	94	115	158	225	277	293	305	316												
C	900						15	38	71	94	117	159	227	279	294	306	316	325											
I	1000						15	39	72	95	118	161	228	280	294	306	317	326	334										
D	1250						16	40	72	96	121	163	230	281	295	307	317	327	335	345									
E																													
N	1500						16	40	73	96	123	165	233	282	296	308	318	327	335	345	354								
T	1750						16	41	74	97	125	167	234	282	296	308	319	328	335	346	354	361							
	2000						16	42	74	98	126	169	236	283	297	309	319	328	336	346	354	361	368						
	2500						17	43	75	98	129	171	239	284	298	310	320	329	336	346	355	362	368	378					
	3000							43	76	99	131	174	241	284	298	310	321	330	337	347	355	362	368	379	387				
	4000							44	77	100	134	177	244	285	300	312	322	331	337	347	356	363	369	379	388	401			
	5000							45	78	101	137	179	247	286	300	312	323	332	338	348	356	363	370	380	388	402	412		
	7500							47	80	103	142	184	251	288	302	314	324	334	339	349	357	364	371	381	389	402	413	431	
	10000							48	81	104	145	188	255	289	303	315	326	335	339	350	358	365	371	381	390	403	413	432	445

Increased Limit Rate for 45/45 limit is	10	Increased Limit Factor for 40/90 limit is	9
Increased Limit Rate for 75/75 limit is	24	Increased Limit Factor for 80/80 limit is	28
Increased Limit Rate for 550/550 limit is	285		
Increased Limit Rate for 750/750 limit is	310		

Exhibit 11

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

Commercial Motorcycles

03/01/26

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000
40	32	36	42	46	48													
45	32	36	42	46	48													
50	32	36	42	46	48	50												
60	32	38	42	46	48	50												
70	32	38	42	46	48	50												
80	32	38	42	46	48	50												
100	32	38	42	46	48	50	56											
150	32	40	44	46	48	50	56	64										
200	34	40	44	46	48	50	56	64	72									
250	34	40	44	46	48	50	56	66	72	78								
300	34	40	44	46	48	50	56	66	72	78	86							
350	34	40	44	46	48	50	56	66	72	78	86							
400						50	56	66	72	78	86	100						
500						50	56	66	72	78	86	102	112					
600						50	56	66	74	78	88	102	114	122				
700						50	56	66	74	78	88	102	116	122	126			
800						50	58	66	74	80	88	102	118	122	126	128		
900						50	58	66	74	80	88	102	118	124	126	128	130	
1000						50	58	66	74	80	88	102	120	124	126	128	130	132

Increased Limit Rate for 45/45 limit is	48	Increased Limit Factor for 40/90 limit is	48
Increased Limit Rate for 750/750 limit is	128	Increased Limit Factor for 80/80 limit is	54
Increased Limit Rate for 1000/2000 limit is	134		
Increased Limit Rate for 2000/2000 limit is	146		

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

Commercial Motorcycles

03/01/26

(Limits Expressed in Thousands)

LIMIT PER PERSON

LIMIT PER ACCIDENT	20	25	30	35	40	50	100	150	200	250	300	400	500	600	700	800	900	1000
40	0	4	18	28	36													
45	0	4	18	28	36													
50	0	4	20	28	38	52												
60	0	10	20	30	38	52												
70	0	10	20	30	38	52												
80	0	10	20	30	38	54												
100	0	12	22	30	40	54	154											
150	0	12	22	32	40	56	156	306										
200	2	14	24	32	42	60	160	312	424									
250	2	14	24	34	42	60	160	316	430	516								
300	2	14	24	34	44	62	162	320	432	520	704							
350	2	14	26	34	44	64	166	324	436	524	712							
400						64	168	326	438	526	720	1040						
500						66	172	330	442	530	732	1052	1300					
600						66	176	334	446	540	742	1062	1310	1398				
700						68	178	336	450	548	752	1070	1320	1402	1460			
800						70	182	340	452	556	758	1078	1328	1404	1462	1512		
900						70	184	342	454	562	766	1084	1334	1406	1464	1514	1558	
1000						70	186	344	456	568	772	1090	1340	1408	1466	1516	1560	1600

Increased Limit Rate for 45/45 limit is	44	Increased Limit Factor for 40/90 limit is	40
Increased Limit Rate for 750/750 limit is	1486	Increased Limit Factor for 80/80 limit is	120
Increased Limit Rate for 1000/2000 limit is	1608		
Increased Limit Rate for 2000/2000 limit is	1760		

Exhibit 13

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

03/01/26

Limit	PPT & GAR *	Light / Medium TTT	Heavy Trucks & Truck Tractors	Extra Heavy Trucks & Truck Tractors, Trailers/Semi Trailers	Taxis, Limos & Car Service	Bus & Van Pool	Motorcycle
$5,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
$10,000	1.385	1.479	1.510	1.580	1.381	1.380	1.535
$15,000	1.559	1.665	1.715	1.847	1.552	1.551	1.725
$20,000	1.641	1.752	1.819	1.993	1.633	1.632	1.801
$25,000	1.704	1.820	1.900	2.106	1.695	1.694	1.860
$30,000	1.735	1.853	1.941	2.174	1.725	1.724	1.879
$35,000	1.761	1.881	1.976	2.232	1.751	1.749	1.894
$40,000	1.779	1.900	1.999	2.287	1.769	1.768	1.898
$45,000	1.787	1.909	2.010	2.313	1.777	1.776	1.901
$50,000	1.795	1.917	2.020	2.336	1.784	1.784	1.905
$75,000	1.823	1.947	2.067	2.473	1.811	1.811	1.910
$80,000	1.824	1.948	2.069	2.478	1.812	1.812	1.911
$100,000	1.827	1.951	2.075	2.495	1.815	1.815	1.914
$150,000	1.840	1.965	2.142	2.580	1.833	1.829	1.920
$200,000	1.845	1.971	2.169	2.614	1.840	1.835	1.925
$250,000	1.849	1.975	2.189	2.640	1.846	1.839	1.928
$300,000	1.850	1.976	2.195	2.665	1.850	1.840	1.930
$400,000	1.852	1.978	2.204	2.703	1.857	1.841	1.934
$500,000	1.853	1.979	2.211	2.733	1.863	1.842	1.937
$550,000	1.854	1.980	2.213	2.753	1.865	1.843	1.938
$750,000	1.856	1.982	2.216	2.788	1.868	1.845	1.943
$1,000,000	1.857	1.984	2.219	2.820	1.870	1.846	1.948
$1,500,000	1.967	2.099	2.349	2.985	1.980	1.956	1.954
$2,000,000	1.997	2.133	2.386	3.031	2.010	1.985	1.960
$2,500,000	2.024	2.162	2.418	3.073	2.039	2.012	1.963
$3,000,000	2.059	2.197	2.458	3.123	2.074	2.047	1.965
$4,000,000	2.109	2.254	2.520	3.203	2.125	2.097	1.969
$5,000,000	2.290	2.446	2.736	3.476	2.306	2.276	1.973
$10,000,000	2.476	2.645	2.959	3.759	2.494	2.461	1.983

* All other vehicle types should use these increased limit factors, unless otherwise specified.

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

	Town	Proposed Territory	Statistical Town Code
A	ABINGTON	14	010
	ACTON	12	630
	ACUSHNET	13	230
	ADAMS	14	110
	AGAWAM	12	420
	ALFORD	16	170
	AMESBURY	15	310
	AMHERST	12	510
	ANDOVER	14	311
	ARLINGTON	17	610
	ASHBURNHAM	14	930
	ASHBY	13	670
	ASHFIELD	14	470
	ASHLAND	16	631
	ATHOL	11	910
	ATTLEBORO	12	210
	AUBURN	15	931
	AVON	17	730
	AYER	11	632
B	BARNSTABLE	11	021
	BARRE	12	932
	BECKET	16	171
	BEDFORD	13	633
	BELCHERTOWN	12	530
	BELLINGHAM	15	731
	BELMONT	17	611
	BERKLEY	15	231
	BERLIN	14	933
	BERNARDSTON	12	471
	BEVERLY	16	312
	BILLERICA	15	634
	BLACKSTONE	15	934
	BLANDFORD	17	490
	BOLTON	14	970
	BOSTON CENTRAL	07	821
	BOURNE	12	050
	BOXBOROUGH	13	671
	BOXFORD	16	370
	BOYLSTON	14	971
	BRAINTREE	18	710
	BREWSTER	11	080
	BRIDGEWATER	14	011
	BRIGHTON	08	822
	BRIMFIELD	14	491
	BROCKTON	20	002
	BROOKFIELD	14	935
	BROOKLINE	20	702
	BUCKLAND	16	430
	BURLINGTON	16	635
C	CAMBRIDGE	19	600
	CANTON	17	711
	CARLISLE	15	672
	CARVER	16	030
	CHARLEMONT	15	472
	CHARLTON	12	936
	CHATHAM	11	051
	CHELMSFORD	13	612
	CHELSEA	20	802
	CHESHIRE	13	130
	CHESTER	16	440
	CHESTERFIELD	16	570

COMMONWEALTH AUTOMOBILE REINSURERS
MASSACHUSETTS COMMERCIAL AUTOMOBILE
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	Town	Proposed Territory	Statistical Town Code
	CHICOPEE	13	402
	CHILMARK	15	081
	CLARKSBURG	15	131
	CLINTON	15	911
	COHASSET	15	732
	COLRAIN	16	431
	CONCORD	14	613
	CONWAY	16	473
	CUMMINGTON	15	571
D	DALTON	15	132
	DANVERS	16	313
	DARTMOUTH	12	211
	DEDHAM	18	712
	DEERFIELD	12	432
	DENNIS	11	052
	DIGHTON	15	232
	DORCHESTER	05	819
	DOUGLAS	13	937
	DOVER	16	733
	DRACUT	14	614
	DUDLEY	12	938
	DUNSTABLE	15	673
	DUXBURY	13	031
E	E BOSTON/CHARLESTOWN	10	824
	E BRIDGEWATER	15	032
	E BROOKFIELD	13	973
	E LONGMEADOW	15	441
	EASTHAM	12	082
	EASTHAMPTON	12	511
	EASTON	16	212
	EDGARTOWN	13	053
	EGREMONT	13	172
	ERVING	14	433
	ESSEX	12	330
	EVERETT	19	602
F	FAIRHAVEN	15	213
	FALL RIVER	17	201
	FALMOUTH	11	054
	FITCHBURG	12	902
	FLORIDA	12	173
	FOXBOROUGH	15	734
	FRAMINGHAM	17	615
	FRANKLIN	15	713
	FREETOWN	12	233
G	GARDNER	12	912
	GAY HEAD	17	083
	GEORGETOWN	13	331
	GILL	11	474
	GLOUCESTER	16	314
	GOSHEN	12	573
	GOSNOLD	11	084
	GRAFTON	13	913
	GRANBY	13	574
	GRANVILLE	14	492
	GREAT BARRINGTON	12	111
	GREENFIELD	11	410
	GROTON	13	636
	GROVELAND	13	332
H	HADLEY	13	531
	HALIFAX	14	070
	HAMILTON	13	333

COMMONWEALTH AUTOMOBILE REINSURERS
MASSACHUSETTS COMMERCIAL AUTOMOBILE
TOWN-TERRITORY DEFINITIONS
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	Town	Proposed Territory	Statistical Town Code
	HAMPDEN	14	493
	HANCOCK	11	174
	HANOVER	16	033
	HANSON	14	034
	HARDWICK	15	939
	HARVARD	12	974
	HARWICH	11	055
	HATFIELD	14	532
	HAVERHILL	16	302
	HAWLEY	16	475
	HEATH	15	476
	HINGHAM	16	012
	HINSDALE	15	133
	HOLBROOK	15	735
	HOLDEN	13	940
	HOLLAND	14	494
	HOLLISTON	15	637
	HOLYOKE	13	403
	HOPEDALE	15	941
	HOPKINTON	15	638
	HUBBARDSTON	16	942
	HUDSON	13	616
	HULL	17	035
	HUNTINGTON	15	533
	HYDE PARK	04	818
I	IPSWICH	13	315
J	JAMAICA PLAIN	03	817
K	KINGSTON	16	036
L	LAKEVILLE	14	037
	LANCASTER	13	943
	LANESBOROUGH	11	134
	LAWRENCE	20	303
	LEE	11	135
	LEICESTER	14	944
	LENOX	14	136
	LEOMINSTER	11	914
	LEVERETT	16	477
	LEXINGTON	16	617
	LEYDEN	13	478
	LINCOLN	16	639
	LITTLETON	13	640
	LONGMEADOW	14	442
	LOWELL	18	601
	LUDLOW	11	421
	LUNENBURG	13	945
	LYNN	19	300
	LYNNFIELD	17	334
M	MALDEN	19	603
	MANCHESTER	15	335
	MANSFIELD	15	214
	MARBLEHEAD	17	316
	MARION	13	038
	MARLBOROUGH	13	618
	MARSHFIELD	16	039
	MASHPEE	13	085
	MATTAPOISETT	13	040
	MAYNARD	15	620
	MEDFIELD	14	736
	MEDFORD	18	604
	MEDWAY	13	737
	MELROSE	19	619

COMMONWEALTH AUTOMOBILE REINSURERS
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TOWN-TERRITORY DEFINITIONS
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	Town	Proposed Territory	Statistical Town Code
	MENDON	13	946
	MERRIMAC	15	336
	METHUEN	17	317
	MIDDLEBOROUGH	12	013
	MIDDLEFIELD	16	576
	MIDDLETON	16	337
	MILFORD	14	915
	MILLBURY	16	916
	MILLIS	11	738
	MILLVILLE	16	947
	MILTON	17	714
	MONROE	15	479
	MONSON	12	422
	MONTAGUE	13	411
	MONTEREY	15	175
	MONTGOMERY	16	495
	MT WASHINGTON	16	176
N	NAHANT	16	338
	NANTUCKET	11	056
	NATICK	15	621
	NEEDHAM	17	715
	NEW ASHFORD	12	177
	NEW BEDFORD	18	200
	NEW BRAINTREE	11	975
	NEW MARLBOROUGH	14	178
	NEW SALEM	15	480
	NEWBURY	13	339
	NEWBURYPORT	13	318
	NEWTON	18	605
	NO ADAMS	11	112
	NO ANDOVER	14	319
	NO ATTLEBOROUGH	11	215
	NO BROOKFIELD	12	948
	NO READING	15	641
	NORFOLK	15	739
	NORTHAMPTON	13	512
	NORTHBOROUGH	13	949
	NORTHBRIDGE	12	917
	NORTHFIELD	15	434
	NORTON	15	234
	NORWELL	15	041
	NORWOOD	18	716
O	OAK BLUFFS	13	057
	OAKHAM	15	976
	ORANGE	12	412
	ORLEANS	11	058
	OTIS	13	179
	OXFORD	12	950
P	PALMER	11	423
	PAXTON	16	977
	PEABODY	18	320
	PELHAM	14	577
	PEMBROKE	14	042
	PEPPERELL	13	642
	PERU	11	180
	PETERSHAM	16	978
	PHILLIPSTON	15	979
	PITTSFIELD	11	102
	PLAINFIELD	16	578
	PLAINVILLE	12	740
	PLYMOUTH	14	014

COMMONWEALTH AUTOMOBILE REINSURERS
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TOWN-TERRITORY DEFINITIONS
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	Town	Proposed Territory	Statistical Town Code
	PLYMPTON	13	071
	PRINCETON	14	980
	PROVINCETOWN	14	059
Q	QUINCY	19	703
R	RANDOLPH	18	717
	RAYNHAM	15	235
	READING	17	622
	REHOBOTH	12	236
	REVERE	20	803
	RICHMOND	16	181
	ROCHESTER	12	043
	ROCKLAND	18	015
	ROCKPORT	15	340
	ROSLINDALE	02	816
	ROWE	11	481
	ROWLEY	16	341
	ROXBURY	06	820
	ROYALSTON	16	981
	RUSSELL	14	443
	RUTLAND	13	951
S	SALEM	16	304
	SALISBURY	12	342
	SANDISFIELD	13	182
	SANDWICH	11	060
	SAUGUS	18	321
	SAVOY	17	183
	SCITUATE	17	044
	SEEKONK	12	237
	SHARON	18	741
	SHEFFIELD	13	137
	SHELBURNE	15	435
	SHERBORN	15	674
	SHIRLEY	15	643
	SHREWSBURY	14	918
	SHUTESBURY	15	482
	SOMERSET	15	238
	SOMERVILLE	20	606
	SOUTH BOSTON	09	823
	SOUTH HADLEY	13	513
	SOUTHAMPTON	12	580
	SOUTHBOROUGH	15	952
	SOUTHBRIDGE	13	919
	SOUTHWICK	14	444
	SPENCER	12	920
	SPRINGFIELD	19	400
	STERLING	12	953
	STOCKBRIDGE	15	138
	STONEHAM	17	623
	STOUGHTON	18	718
	STOW	15	644
	STURBRIDGE	13	954
	SUDBURY	12	645
	SUNDERLAND	12	436
	SUTTON	15	955
	SWAMPSCOTT	17	322
	SWANSEA	12	239
T	TAUNTON	16	202
	TEMPLETON	11	956
	TEWKSBURY	17	646
	TISBURY	11	061
	TOLLAND	14	496

COMMONWEALTH AUTOMOBILE REINSURERS
MASSACHUSETTS COMMERCIAL AUTOMOBILE
TOWN-TERRITORY DEFINITIONS
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	Town	Proposed Territory	Statistical Town Code
	TOPSFIELD	16	371
	TOWNSEND	13	647
	TRURO	13	086
	TYNGSBOROUGH	15	648
	TYRINGHAM	12	184
U	UPTON	13	957
	UXBRIDGE	12	921
W	WAKEFIELD	17	624
	WALES	12	497
	WALPOLE	14	719
	WALTHAM	17	607
	WARE	11	514
	WAREHAM	14	016
	WARREN	12	958
	WARWICK	15	483
	WASHINGTON	15	185
	WATERTOWN	18	608
	WAYLAND	16	649
	WEBSTER	11	922
	WELLESLEY	15	720
	WELLFLEET	13	087
	WENDELL	14	484
	WENHAM	15	343
	WEST BOYLSTON	14	959
	WEST BRIDGEWATER	16	045
	WEST BROOKFIELD	12	960
	WEST NEWBURY	14	344
	WEST ROXBURY	01	815
	WEST SPRINGFIELD	14	425
	WEST STOCKBRIDGE	12	139
	WEST TISBURY	14	088
	WESTBOROUGH	14	923
	WESTFIELD	11	424
	WESTFORD	14	650
	WESTHAMPTON	15	581
	WESTMINSTER	14	961
	WESTON	13	651
	WESTPORT	12	240
	WESTWOOD	16	742
	WEYMOUTH	17	721
	WHATELY	14	437
	WHITMAN	15	017
	WILBRAHAM	12	445
	WILLIAMSBURG	12	534
	WILLIAMSTOWN	15	140
	WILMINGTON	17	652
	WINCHENDON	12	924
	WINCHESTER	17	625
	WINDSOR	14	186
	WINTHROP	18	810
	WOBURN	16	626
	WORCESTER	18	900
	WORTHINGTON	13	582
	WRENTHAM	13	743
Y	YARMOUTH	11	062