

RATE SECTION

Memorandum

The rates shown on the rate sheets are the liability and physical damage rates filed by the Commonwealth Automobile Reinsurers for the Massachusetts private passenger automobile residual market.

The same rates apply under a Personal Auto Policy on a risk for which compulsory coverage is not required. For bodily injury charge the total of the Parts 1, 2 and 5 premiums for risks subject to the compulsory law.

The bodily injury increased limits factors shown in this manual are to be applied against the Part 1 and Part 5, basic limits, premium in determining the increased limits premium. Increased limits factors are not applicable to Part 2.

The basic limits rates shown on the rate pages for Other Than Motorcycles are for \$25,000/\$50,000 bodily injury (Parts 1 and 5) and \$30,000 property damage (Part 4). The basic limits rates shown on the rate pages for Motorcycles are for \$20,000/\$40,000 bodily injury (Parts 1 and 5) and \$5,000 property damage (Part 4).

For both Other Than Motorcycles and Motorcycles, please refer to the Special Rating Instructions in the Implementation Notes for the charge for bodily injury and property damage increased limits.

The private passenger rate pages display liability rates for various classes at selected limits. For most risks, the liability premium can be determined directly from the rate pages.

As of 7/1/2025:

- Base rates by coverage have been modified to reflect current loss experience.
- Rating territories are unchanged.
- All discounts remain unchanged.
- BI, Med Pay, U-1 and U-2 increased limit factors have been updated to include new compliance limits. PDL increased limit factors stay unchanged.
- Deductible relativities are unchanged.
- Model year/VRG relativities are revised only to shift the model years of the current relativity tables by one year and now include 2026. The VRG Assignment By Price Table is unchanged.
- The Stated Amount Divisor Table is unchanged.
- The Stated Amount Rates have been updated.
- Towing and Labor and Substitute Transportation are unchanged for all vehicles.
- The commission schedule for assigned risk business is unchanged.
- The motorcycle rates have been updated, including the base rates, increased limit factors, physical damage deductibles, and age rate factors for collision and comprehensive.