

**Massachusetts Commercial Automobile  
Commonwealth Automobile Reinsurers  
Effective November 1, 2022  
Summary**

	Percent	\$ (mills)
TTT	-4.4%	-\$2.26
PPT Fleet	-11.3%	-\$0.30
Garages	3.5%	\$0.23
<b>Subtotal Major Types</b>	<b>-3.8%</b>	<b>-\$2.33</b>
Special Types (1)	-4.8%	-\$0.01
Non-Owned (1)	-4.8%	-\$0.13
Miscellaneous (2)	0.6%	\$0.04
Garage Phy. Dam. (1)	-6.1%	-\$0.20
Zone Rated (3)	16.9%	\$5.44
<b>Subtotal Major &amp; Misc. Types</b>	<b>2.7%</b>	<b>\$2.8</b>
Taxis (4)	4.6%	\$0.11
Limousines (4)	-9.9%	-\$0.05
Car Service (4)	4.6%	\$0.14
Public Buses (5)	8.5%	\$2.72
Van Pools	-4.5%	-\$0.03
<b>Subtotal Public Vehicles</b>	<b>7.5%</b>	<b>\$2.89</b>
<b>Grand Total</b>	<b>3.9%</b>	<b>\$5.7</b>

- (1) Special Types, Non-owned, and Garage Physical Damage effects are estimated using a premium weighted average of the TTT & PPT indications for the appropriate coverages.
- (2) Miscellaneous effects are estimated using a premium-weighted average of the Major and Public types.
- (3) The zone-rated impact reflects the impact of revised increased limits factors.
- (4) For Limousines: includes the combined effect of a liability indication of -9.2% (weighted 0.781) and a physical damage indication of -12.5% (weighted 0.219 and based on the PPT vehicle type indications). For Car Service: includes the combined effect of a liability indication of 5.8% (weighted 0.935) and a physical damage indication of -12.9% (weighted 0.065 and based on the PPT vehicle type indications). For Taxis: includes the combined effect of a liability indication of 4.6% (weighted 0.999) and a physical damage indication of -18.7% (weighted 0.001 and based on the PPT type indications).
- (5) Includes the combined effect of a liability indication of 9.2% (weighted 0.923) and a physical damage indication of 0.5% (weighted 0.077 and based on the TTT type indications).

Note: PPT Non-Fleet rates are indicated to change by -5.8% and is used for the purpose of determining the indicated rate change for Special and Miscellaneous Types.

- (-R) Replacement pages (designated "-R") reflect post-submission revisions to profit and commission expense provisions as directed by CAR.

**Massachusetts Commercial Automobile  
Car Servicing Carriers  
Summary of Rate Changes**

Trucks, Tractors, Trailers

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	19,695.2	621.40	526.36	-15.3%	526.36	-15.3%
A-2, (PIP)	19,695.2	32.56	23.39	-28.2%	26.05	-20.0%
B, (Excess)	15,532.6	581.01	576.89	-0.7%	576.89	-0.7%
PDL, (Basic)	19,695.2	661.70	628.07	-5.1%	628.07	-5.1%
PDL, (Excess)	19,277.6	451.55	480.73	6.5%	480.73	6.5%
Collision, (All Deductibles)	5,902.1	894.65	862.77	-3.6%	862.77	-3.6%
Med Pmts Basic	13,909.5	23.00	15.00	-34.8%	15.00	-34.8%
Comprehensive, (All Deductib	7,222.4	217.04	247.87	14.2%	247.87	14.2%
U-1, (20/40)	19,695.2	5.00	3.00	-40.0%	3.00	-40.0%
U-1, (Excess)	12,816.9	3.03	1.86	-38.6%	1.86	-38.6%
U-2, (Total)	12,902.2	16.89	19.45	15.2%	19.45	15.2%
Average		2,597.82	2,480.31	-4.5%	2,482.97	-4.4%

Factors & Relativities

B, Excess Limits (101)	0.935	1.096
PDL, Excess Limits (101)	0.682	0.765
U-1, Excess (101)	0.605	0.621
Collision , Average Deductible (102)	0.978	0.979
Comprehensive , Average Deductible (102)	0.968	0.974

Notes: Excess average rate for liability coverage is equal to base average rate times average excess limit factor.  
All deductibles average rate for physical coverage is equal to \$500 deductible rate times average deductible relativity.  
U2 (Total) average rate is from Form 100.

**Massachusetts Commercial Automobile  
Car Servicing Carriers  
Summary of Rate Changes**

Private Passenger Types (Fleet)

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	1,072.7	589.14	540.48	-8.3%	540.48	-8.3%
A-2, (PIP)	1,072.7	100.61	50.60	-49.7%	80.49	-20.0%
B, (Excess)	822.9	493.70	531.83	7.7%	531.83	7.7%
PDL, (Basic)	1,072.7	448.21	372.10	-17.0%	372.10	-17.0%
PDL, (Excess)	1,062.2	210.66	195.72	-7.1%	195.72	-7.1%
Collision, (All Deductibles)	430.8	1,457.56	883.75	-39.4%	1,166.05	-20.0%
Med Pmts Basic	846.9	23.00	15.00	-34.8%	15.00	-34.8%
Comprehensive, (All Deductib	465.9	291.19	213.13	-26.8%	232.95	-20.0%
U-1, (20/40)	1,072.7	5.00	3.00	-40.0%	3.00	-40.0%
U-1, (Excess)	813.5	2.81	1.74	-38.1%	1.74	-38.1%
U-2, (Total)	815.6	20.50	23.51	14.7%	23.51	14.7%
Average		2,478.02	2,046.51	-17.4%	2,198.38	-11.3%

Private Passenger Types (Non-Fleet)

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	4,975.9	607.85	573.55	-5.6%	573.55	-5.6%
A-2, (PIP)	4,975.9	141.71	102.86	-27.4%	113.37	-20.0%
B, (Excess)	3,817.4	509.38	564.37	10.8%	564.37	10.8%
PDL, (Basic)	4,975.9	520.60	498.76	-4.2%	498.76	-4.2%
PDL, (Excess)	4,927.2	244.68	262.35	7.2%	262.35	7.2%
Collision, (All Deductibles)	3,450.7	1,473.52	1,330.67	-9.7%	1,330.67	-9.7%
Med Pmts Basic	3,832.9	23.00	15.00	-34.8%	15.00	-34.8%
Comprehensive, (All Deductib	3,689.8	324.68	262.02	-19.3%	262.02	-19.3%
U-1, (20/40)	4,975.9	5.00	3.00	-40.0%	3.00	-40.0%
U-1, (Excess)	3,773.6	2.81	1.74	-38.1%	1.74	-38.1%
U-2, (Total)	3,783.4	20.50	23.51	14.7%	23.51	14.7%
Average		3,206.28	3,018.76	-5.8%	3,029.27	-5.5%

Factors & Relativities

B, Excess Limits (101)	0.838	0.984
PDL, Excess Limits (101)	0.470	0.526
U-1, Excess (101)	0.561	0.579
Collision, Average Deductible (102)	1.012	1.016
Comprehensive, Average Deductible (102)	0.989	0.989

Notes: Excess average rate for liability coverage is equal to base average rate times average excess limit factor.  
All deductibles average rate for physical coverage is equal to \$500 deductible rate times average deductible relativity.  
U2 (Total) average rate is from Form 100.

**Massachusetts Commercial Automobile  
Car Servicing Carriers  
Summary of Rate Changes**

Garages

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	3,291.4	625.44	609.40	-2.6%	609.40	-2.6%
A-2, (PIP)	3,291.4	81.88	60.12	-26.6%	65.50	-20.0%
B, (Excess)	2,605.2	666.09	753.22	13.1%	753.22	13.1%
PDL, (Basic)	3,291.4	546.64	550.86	0.8%	550.86	0.8%
PDL, (Excess)	3,175.6	256.92	289.75	12.8%	289.75	12.8%
U-1, (20/40)	3,291.4	5.00	3.00	-40.0%	3.00	-40.0%
U-1, (Excess)	2,079.2	2.99	1.83	-38.8%	1.83	-38.8%
U-2, (Total)	2,121.8	15.13	17.47	15.5%	17.47	15.5%
Average		2,045.70	2,111.53	3.2%	2,116.91	3.5%
<b>Factors</b>						
B, Excess Limits (101)		1.065	1.236			
PDL, Excess Limits (101)		0.470	0.526			
U-1, Excess (101)		0.597	0.611			

Taxis

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	343.8	2,902.48	3,219.64	10.9%	3,219.64	10.9%
A-2, (PIP)	343.8	1,063.95	753.89	-29.1%	851.16	-20.0%
B, (Excess)	75.2	3,041.80	3,944.06	29.7%	3,944.06	29.7%
PDL, (Basic)	343.8	1,776.04	1,740.97	-2.0%	1,740.97	-2.0%
PDL, (Excess)	333.8	811.65	889.64	9.6%	889.64	9.6%
U-1, (20/40)	343.8	44.00	27.00	-38.6%	35.00	-20.5%
U-1, (Excess)	24.3	21.21	13.12	-38.1%	13.12	-38.1%
U-2, (Total)	24.1	1.01	1.18	16.8%	1.18	16.8%
Average		7,241.64	7,469.25	3.1%	7,574.52	4.6%
<b>Factors</b>						
B, Excess Limits (101)		1.048	1.225			
PDL, Excess Limits (101)		0.457	0.511			
U-1, Excess (101)		0.482	0.486			

Notes: Excess average rate for liability coverage is equal to base average rate times average excess limit factor.  
U2 (Total) average rate is from Form 100.

**Massachusetts Commercial Automobile  
Car Servicing Carriers  
Summary of Rate Changes**

Limousines

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	124.6	943.77	831.60	-11.9%	831.60	-11.9%
A-2, (PIP)	124.6	253.72	192.71	-24.0%	202.98	-20.0%
B, (Excess)	79.7	1,436.42	1,519.33	5.8%	1,519.33	5.8%
PDL, (Basic)	124.6	795.83	624.73	-21.5%	636.66	-20.0%
PDL, (Excess)	104.6	341.41	306.74	-10.2%	312.60	-8.4%
U-1, (20/40)	124.6	5.00	3.00	-40.0%	3.00	-40.0%
U-1, (Excess)	52.3	2.18	1.36	-37.6%	1.36	-37.6%
U-2, (Total)	44.4	9.25	11.21	21.2%	11.21	21.2%
Average		3,207.85	2,885.86	-10.0%	2,912.98	-9.2%
<b>Factors</b>						
B, Excess Limits (101)		1.522	1.827			
PDL, Excess Limits (101)		0.429	0.491			
U-1, Excess (101)		0.436	0.452			

Car Service

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	611.6	1,538.48	1,443.13	-6.2%	1,443.13	-6.2%
A-2, (PIP)	611.6	410.13	373.23	-9.0%	373.23	-9.0%
B, (Excess)	391.2	2,341.57	2,636.60	12.6%	2,636.60	12.6%
PDL, (Basic)	611.6	927.52	1,048.45	13.0%	1,048.45	13.0%
PDL, (Excess)	513.3	397.91	514.79	29.4%	514.79	29.4%
U-1, (20/40)	611.6	5.00	3.00	-40.0%	3.00	-40.0%
U-1, (Excess)	256.5	2.18	1.36	-37.6%	1.36	-37.6%
U-2, (Total)	218.1	9.13	11.21	22.8%	11.21	22.8%
Average		4,717.00	4,990.88	5.8%	4,990.88	5.8%
<b>Factors</b>						
B, Excess Limits (101)		1.522	1.827			
PDL, Excess Limits (101)		0.429	0.491			
U-1, Excess (101)		0.436	0.452			

Notes: Excess average rate for liability coverage is equal to base average rate times average excess limit factor.  
U2 (Total) average rate is from Form 100.

**Massachusetts Commercial Automobile  
Car Servicing Carriers  
Summary of Rate Changes**

Church and School Buses

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	3,456.0	558.74	500.63	-10.4%	500.63	-10.4%
A-2, (PIP)	3,456.0	93.56	86.82	-7.2%	86.82	-7.2%
B, (Excess)	2,817.0	1,440.99	1,548.95	7.5%	1,548.95	7.5%
PDL, (Basic)	3,456.0	502.42	377.27	-24.9%	401.94	-20.0%
PDL, (Excess)	2,889.4	235.63	199.58	-15.3%	212.63	-9.8%
U-1, (20/40)	3,456.0	5.00	3.00	-40.0%	3.00	-40.0%
U-1, (Excess)	1,059.2	3.11	1.92	-38.3%	1.92	-38.3%
U-2, (Total)	1,070.7	8.46	9.75	15.2%	9.75	15.2%
Average		2,534.86	2,400.75	-5.3%	2,436.33	-3.9%

Factors

B, Excess Limits (101)	2.579	3.094
PDL, Excess Limits (101)	0.469	0.529
U-1, Excess (101)	0.621	0.639

Other Buses

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	697.0	887.64	985.86	11.1%	985.86	11.1%
A-2, (PIP)	697.0	304.25	254.42	-16.4%	254.42	-16.4%
B, (Excess)	690.0	2,151.64	2,869.84	33.4%	2,869.84	33.4%
PDL, (Basic)	697.0	657.23	553.38	-15.8%	553.38	-15.8%
PDL, (Excess)	690.3	285.24	271.16	-4.9%	271.16	-4.9%
U-1, (20/40)	697.0	5.00	3.00	-40.0%	3.00	-40.0%
U-1, (Excess)	223.4	3.46	2.14	-38.2%	2.14	-38.2%
U-2, (Total)	229.4	14.24	16.30	14.5%	16.30	14.5%
Average		4,272.45	4,912.29	15.0%	4,912.29	15.0%

Factors

B, Excess Limits (101)	2.424	2.911
PDL, Excess Limits (101)	0.434	0.490
U-1, Excess (101)	0.691	0.714

Notes: Excess average rate for liability coverage is equal to base average rate times average excess limit factor.

All deductibles average rate for physical coverage is equal to \$500 deductible rate times average deductible relativity.

U2 (Total) average rate is from Form 100.

**Massachusetts Commercial Automobile  
Car Servicing Carriers  
Summary of Rate Changes**

Social Service and N.O.C. Buses

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	3,312.3	1,267.33	1,326.99	4.7%	1,326.99	4.7%
A-2, (PIP)	3,312.3	281.21	287.02	2.1%	287.02	2.1%
B, (Excess)	2,959.9	3,072.01	3,862.87	25.7%	3,862.87	25.7%
PDL, (Basic)	3,312.3	757.40	740.32	-2.3%	740.32	-2.3%
PDL, (Excess)	3,016.2	328.71	362.76	10.4%	362.76	10.4%
U-1, (20/40)	3,312.3	5.00	3.00	-40.0%	3.00	-40.0%
U-1, (Excess)	1,424.9	3.46	2.14	-38.2%	2.14	-38.2%
U-2, (Total)	1,410.4	14.24	16.30	14.5%	16.30	14.5%
Average		5,362.99	6,147.42	14.6%	6,147.42	14.6%

Factors

B, Excess Limits (101)	2.424	2.911
PDL, Excess Limits (101)	0.434	0.490
U-1, Excess (101)	0.691	0.714

Van Pools

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	136.0	1,067.04	898.18	-15.8%	898.18	-15.8%
A-2, (PIP)	136.0	201.48	121.36	-39.8%	163.70	-18.8%
B, (Excess)	132.1	2,193.83	2,218.50	1.1%	2,218.50	1.1%
PDL, (Basic)	136.0	683.71	608.33	-11.0%	608.33	-11.0%
PDL, (Excess)	135.0	272.12	274.97	1.0%	274.97	1.0%
Collision, (\$500 Ded.)	50.8	645.79	733.88	13.6%	733.88	13.6%
Comprehensive, (\$500 Ded.)	60.6	273.41	291.55	6.6%	291.55	6.6%
U-1, (20/40)	136.0	5.00	3.00	-40.0%	3.00	-40.0%
U-1, (Excess)	119.8	3.65	2.28	-37.5%	2.28	-37.5%
U-2, (Total)	119.8	37.05	42.21	13.9%	42.21	13.9%
Average		4,756.99	4,501.74	-5.4%	4,544.08	-4.5%

Factors

B, Excess Limits (101)	2.056	2.470
PDL, Excess Limits (101)	0.398	0.452
U-1, Excess (101)	0.729	0.760

Notes: Excess average rate for liability coverage is equal to base average rate times average excess limit factor.

All deductibles average rate for physical coverage is equal to \$500 deductible rate times average deductible relativity.

U2 (Total) average rate is from Form 100.