

**Massachusetts Commercial Automobile  
Commonwealth Automobile Reinsurers  
Effective October 1, 2024  
Summary**

	Percent
Zone Rated (1)	2.3%
Subtotal Major & Misc. Types	2.3%
Taxis (2)	-11.4%
Limousines (2)	-10.5%
Car Service (2)	12.8%
Public Buses (3)	6.6%
Van Pools	9.6%
Subtotal Public Vehicles	6.1%
Grand Total	4.3%

- (1) The zone-rated impact reflects revised base rates and increased limits factors.
- (2) For Limousines: includes the combined effect of a liability indication of -12.7% (weighted 0.823) and a physical damage indication of 0.0% (weighted 0.177).  
For Car Service: includes the combined effect of a liability indication of 13.4% (weighted 0.954) and a physical damage indication of 0.0% (weighted 0.046).  
For Taxis: includes the combined effect of a liability indication of -11.4% (weighted 0.998) and a physical damage indication of 0.0% (weighted 0.002).
- (3) Includes the combined effect of a liability indication of 7.2% (weighted 0.921) and a physical damage indication of 0.0% (weighted 0.079).

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

Taxis

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	219.9	2,952.06	2,565.60	-13.1%	2,565.60	-13.1%
A-2, (PIP)	219.9	727.20	851.95	17.2%	851.95	17.2%
B, (Excess)	58.9	3,716.64	3,230.09	-13.1%	3,230.09	-13.1%
PDL, (Basic)	219.9	1,934.39	1,621.04	-16.2%	1,621.04	-16.2%
PDL, (Excess)	210.4	1,096.80	919.13	-16.2%	919.13	-16.2%
U-1, (20/40)	219.9	27.00			27.00	0.0%
U-1, (Excess)	19.7	9.61			9.61	0.0%
U-2, (Total)	25.6	1.16			1.16	0.0%
Average		7,686.58			6,811.20	-11.4%
<b>Factors</b>						
B, Excess Limits (101)		1.259	1.259			
PDL, Excess Limits (101)		0.567	0.567			
U-1, Excess (101)		0.356	0.356			

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

**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)	102.2	642.65	377.01	-41.3%	514.12	-20.0%
A-2, (PIP)	102.2	183.73	205.26	11.7%	205.26	11.7%
B, (Excess)	72.5	1,107.29	649.59	-41.3%	885.83	-20.0%
PDL, (Basic)	102.2	489.67	464.57	-5.1%	464.57	-5.1%
PDL, (Excess)	99.2	272.26	258.30	-5.1%	258.30	-5.1%
U-1, (20/40)	102.2	3.00			3.00	0.0%
U-1, (Excess)	49.0	1.40			1.40	0.0%
U-2, (Total)	66.6	14.61			14.61	0.0%
Average		2,379.50			2,076.65	-12.7%

Factors

B, Excess Limits (101)	1.723	1.723
PDL, Excess Limits (101)	0.556	0.556
U-1, Excess (101)	0.465	0.465

Car Service

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	443.1	1,327.19	1,831.91	38.0%	1,592.63	20.0%
A-2, (PIP)	443.1	373.58	438.92	17.5%	438.92	17.5%
B, (Excess)	314.5	2,286.75	3,156.38	38.0%	2,744.10	20.0%
PDL, (Basic)	443.1	1,029.32	1,031.75	0.2%	1,031.75	0.2%
PDL, (Excess)	430.0	572.30	573.65	0.2%	573.65	0.2%
U-1, (20/40)	443.1	3.00			3.00	0.0%
U-1, (Excess)	212.6	1.40			1.40	0.0%
U-2, (Total)	288.8	14.61			14.61	0.0%
Average		4,922.00			5,581.18	13.4%

Factors

B, Excess Limits (101)	1.723	1.723
PDL, Excess Limits (101)	0.556	0.556
U-1, Excess (101)	0.465	0.465

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

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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)	2,093.9	475.23	574.33	20.9%	570.28	20.0%
A-2, (PIP)	2,093.9	75.27	125.24	66.4%	90.32	20.0%
B, (Excess)	2,009.7	1,399.08	1,690.83	20.9%	1,678.90	20.0%
PDL, (Basic)	2,093.9	395.12	428.24	8.4%	428.24	8.4%
PDL, (Excess)	2,069.5	209.81	227.40	8.4%	227.40	8.4%
U-1, (20/40)	2,093.9	3.00			3.00	0.0%
U-1, (Excess)	1,355.7	2.25			2.25	0.0%
U-2, (Total)	1,387.4	20.98			20.98	0.0%
Average		2,514.19	2,975.43	18.3%	2,943.37	17.1%

Factors

B, Excess Limits (101)	2.944	2.944
PDL, Excess Limits (101)	0.531	0.531
U-1, Excess (101)	0.750	0.750

Other Buses

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	962.2	947.60	1,030.95	8.8%	1,030.95	8.8%
A-2, (PIP)	962.2	220.62	432.59	96.1%	264.74	20.0%
B, (Excess)	961.5	3,163.09	3,441.31	8.8%	3,441.31	8.8%
PDL, (Basic)	962.2	559.11	638.57	14.2%	638.57	14.2%
PDL, (Excess)	961.7	312.54	356.96	14.2%	356.96	14.2%
U-1, (20/40)	962.2	3.00			3.00	0.0%
U-1, (Excess)	376.8	2.53			2.53	0.0%
U-2, (Total)	392.5	18.85			18.85	0.0%
Average		5,212.18			5,741.52	10.2%

Factors

B, Excess Limits (101)	3.338	3.338
PDL, Excess Limits (101)	0.559	0.559
U-1, Excess (101)	0.844	0.844

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

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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)	3,413.9	1,244.98	1,296.75	4.2%	1,296.75	4.2%
A-2, (PIP)	3,413.9	306.48	392.36	28.0%	367.78	20.0%
B, (Excess)	3,242.1	4,155.74	4,328.55	4.2%	4,328.55	4.2%
PDL, (Basic)	3,413.9	711.33	710.58	-0.1%	710.58	-0.1%
PDL, (Excess)	3,282.5	397.63	397.21	-0.1%	397.21	-0.1%
U-1, (20/40)	3,413.9	3.00			3.00	0.0%
U-1, (Excess)	1,647.7	2.53			2.53	0.0%
U-2, (Total)	1,690.7	18.85			18.85	0.0%
Average		6,605.29			6,881.32	4.2%

Factors

B, Excess Limits (101)	3.338	3.338
PDL, Excess Limits (101)	0.559	0.559
U-1, Excess (101)	0.844	0.844

Van Pools

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	133.0	734.01	852.75	16.2%	852.75	16.2%
A-2, (PIP)	133.0	149.96	179.92	20.0%	179.92	20.0%
B, (Excess)	131.2	2,020.00	2,346.77	16.2%	2,346.77	16.2%
PDL, (Basic)	133.0	621.13	552.83	-11.0%	552.83	-11.0%
PDL, (Excess)	132.2	311.81	277.52	-11.0%	277.52	-11.0%
U-1, (20/40)	133.0	3.00			3.00	0.0%
U-1, (Excess)	121.6	2.77			2.77	0.0%
U-2, (Total)	123.6	44.91			44.91	0.0%
Average		3,854.95			4,223.61	9.6%

Factors

B, Excess Limits (101)	2.752	2.752
PDL, Excess Limits (101)	0.502	0.502
U-1, Excess (101)	0.924	0.924

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