

**Massachusetts Commercial Automobile  
Commonwealth Automobile Reinsurers  
Effective March 1, 2026  
Summary**

	Percent
TTT	4.1%
PPT Fleet	1.7%
Garages	-6.2%
Subtotal Major Types	3.0%
Special Types (1)	3.5%
Non-Owned (1)	3.5%
Miscellaneous (2)	2.6%
Garage Phy. Dam. (1)	12.9%
Zone Rated (3)	24.4%
Subtotal Major & Misc. Types	9.7%
Taxis (4)	11.0%
Limousines (4)	15.0%
Car Service (4)	8.1%
Public Buses (5)	1.3%
Van Pools	11.0%
Subtotal Public Vehicles	2.1%
Grand Total	7.2%

- (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 revised base rates and increased limits factors.
- (4) For Limousines: includes the combined effect of a liability indication of 19.3% (weighted 0.580) and a physical damage indication of 9.1% (weighted 0.420 and based on the PPT vehicle type indications).  
For Car Service: includes the combined effect of a liability indication of 8.0% (weighted 0.899) and a physical damage indication of 9.1% (weighted 0.101 and based on the PPT vehicle type indications).  
For Taxis: includes the combined effect of a liability indication of 11.1% (weighted 0.987) and a physical damage indication of 9.8% (weighted 0.013 and based on the PPT type indications).
- (5) Includes the combined effect of a liability indication of -2.3% (weighted 0.778) and a physical damage indication of 13.8% (weighted 0.222 and based on the TTT type indications).

Note: PPT Non-Fleet rates are indicated to change by -8.4% and is used for the purpose of determining the indicated rate change for Special and Miscellaneous Types.

**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)	18,054.3	527.35	458.24	-13.1%	458.24	-13.1%
A-2, (PIP)	18,054.3	24.62	21.01	-14.7%	21.01	-14.7%
B, (Excess)	15,563.4	639.15	627.33	-1.8%	627.33	-1.8%
PDL, (Basic)	18,054.3	639.05	596.27	-6.7%	596.27	-6.7%
PDL, (Excess)	17,764.4	550.54	658.43	19.6%	658.43	19.6%
Collision, (All Deductibles)	15,698.9	1,039.97	1,204.78	15.8%	1,195.96	15.0%
Med Pmts Basic	12,644.1	14.00	11.00	-21.4%	11.00	-21.4%
Comprehensive, (All Deductibles)	16,617.6	270.60	296.03	9.4%	296.03	9.4%
U-1, (20/40)	18,054.3	3.00	3.00	0.0%	3.00	0.0%
U-1, (Excess)	12,970.7	2.28	2.44	7.0%	2.44	7.0%
U-2, (Total)	14,233.7	25.38	32.56	28.3%	32.56	28.3%
Average		3,471.49	3,622.36	4.3%	3,614.69	4.1%

Factors & Relativities

B, Excess Limits (101)	1.212	1.369
PDL, Excess Limits (101)	0.861	1.104
U-1, Excess (101)	0.759	0.813
Collision , Average Deductible (102)	0.981	0.990
Comprehensive , Average Deductible (102)	0.966	0.966

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)	1,083.8	478.58	269.40	-43.7%	406.79	-15.0%
A-2, (PIP)	1,083.8	63.39	77.72	22.6%	72.90	15.0%
B, (Excess)	940.5	582.91	370.43	-36.5%	559.34	-4.0%
PDL, (Basic)	1,083.8	376.30	315.49	-16.2%	319.86	-15.0%
PDL, (Excess)	1,071.4	222.39	261.54	17.6%	265.16	19.2%
Collision, (All Deductibles)	931.0	949.90	1,532.59	61.3%	1,092.38	15.0%
Med Pmts Basic	829.5	14.00	11.00	-21.4%	11.00	-21.4%
Comprehensive, (All Deductibles)	968.8	258.24	276.42	7.0%	276.42	7.0%
U-1, (20/40)	1,083.8	3.00	3.00	0.0%	3.00	0.0%
U-1, (Excess)	915.8	2.33	2.50	7.3%	2.50	7.3%
U-2, (Total)	956.2	31.95	40.01	25.2%	40.01	25.2%
Average		2,734.63	2,855.04	4.4%	2,781.34	1.7%

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)	2,651.2	515.15	332.78	-35.4%	437.88	-15.0%
A-2, (PIP)	2,651.2	91.62	86.27	-5.8%	86.27	-5.8%
B, (Excess)	2,300.6	627.45	457.57	-27.1%	602.09	-4.0%
PDL, (Basic)	2,651.2	445.43	358.98	-19.4%	378.62	-15.0%
PDL, (Excess)	2,620.8	263.25	297.59	13.0%	313.88	19.2%
Collision, (All Deductibles)	2,324.4	1,238.27	1,307.71	5.6%	1,307.71	5.6%
Med Pmts Basic	2,046.5	14.00	11.00	-21.4%	11.00	-21.4%
Comprehensive, (All Deductibles)	2,378.5	283.35	338.62	19.5%	325.86	15.0%
U-1, (20/40)	2,651.2	3.00	3.00	0.0%	3.00	0.0%
U-1, (Excess)	2,240.2	2.33	2.50	7.3%	2.50	7.3%
U-2, (Total)	2,339.1	31.95	40.01	25.2%	40.01	25.2%
Average		3,240.72	2,968.48	-8.4%	3,223.29	-0.5%

Factors & Relativities

B, Excess Limits (101)	1.218	1.375
PDL, Excess Limits (101)	0.591	0.829
U-1, Excess (101)	0.778	0.833
Collision, Average Deductible (102)	1.008	1.012
Comprehensive, Average Deductible (102)	0.984	0.987

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)	3,364.3	602.97	492.66	-18.3%	512.52	-15.0%
A-2, (PIP)	3,364.3	51.07	37.58	-26.4%	43.41	-15.0%
B, (Excess)	2,363.9	783.86	736.03	-6.1%	765.70	-2.3%
PDL, (Basic)	3,364.3	556.22	452.41	-18.7%	472.79	-15.0%
PDL, (Excess)	3,226.9	328.17	373.69	13.9%	390.52	19.0%
U-1, (20/40)	3,364.3	3.00	3.00	0.0%	3.00	0.0%
U-1, (Excess)	2,158.9	2.21	2.36	6.8%	2.36	6.8%
U-2, (Total)	2,191.5	18.93	24.71	30.5%	24.71	30.5%
Average		2,092.54	1,878.85	-10.2%	1,961.91	-6.2%

Factors

B, Excess Limits (101)	1.300	1.494
PDL, Excess Limits (101)	0.590	0.826
U-1, Excess (101)	0.736	0.786

Taxis

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	182.6	2,495.05	2,340.88	-6.2%	2,340.88	-6.2%
A-2, (PIP)	182.6	830.81	952.03	14.6%	952.03	14.6%
B, (Excess)	45.2	4,166.73	4,574.08	9.8%	4,574.08	9.8%
PDL, (Basic)	182.6	1,576.47	1,781.74	13.0%	1,781.74	13.0%
PDL, (Excess)	171.1	898.59	1,404.01	56.2%	1,404.01	56.2%
U-1, (20/40)	182.6	27.00	57.00	111.1%	32.00	18.5%
U-1, (Excess)	11.2	12.96	30.44	134.9%	30.44	134.9%
U-2, (Total)	16.1	1.31	1.79	36.6%	1.79	36.6%
Average		6,803.65	7,581.52	11.4%	7,556.52	11.1%

Factors

B, Excess Limits (101)	1.670	1.954
PDL, Excess Limits (101)	0.570	0.788
U-1, Excess (101)	0.480	0.534

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)	121.0	519.95	536.01	3.1%	536.01	3.1%
A-2, (PIP)	121.0	209.42	253.50	21.0%	240.83	15.0%
B, (Excess)	86.2	1,098.13	1,323.94	20.6%	1,323.94	20.6%
PDL, (Basic)	121.0	469.99	588.44	25.2%	540.49	15.0%
PDL, (Excess)	118.5	258.02	450.16	74.5%	413.47	60.2%
U-1, (20/40)	121.0	3.00	3.00	0.0%	3.00	0.0%
U-1, (Excess)	60.7	1.60	1.87	16.9%	1.87	16.9%
U-2, (Total)	74.8	14.38	18.42	28.1%	18.42	28.1%
Average		2,247.28	2,777.58	23.6%	2,681.03	19.3%

Factors

B, Excess Limits (101)	2.112	2.470
PDL, Excess Limits (101)	0.549	0.765
U-1, Excess (101)	0.532	0.623

Car Service

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	468.4	1,646.56	1,605.31	-2.5%	1,605.31	-2.5%
A-2, (PIP)	468.4	450.11	372.38	-17.3%	382.59	-15.0%
B, (Excess)	333.8	3,477.53	3,965.12	14.0%	3,965.12	14.0%
PDL, (Basic)	468.4	1,066.69	1,085.38	1.8%	1,085.38	1.8%
PDL, (Excess)	458.7	585.61	830.32	41.8%	830.32	41.8%
U-1, (20/40)	468.4	3.00	3.00	0.0%	3.00	0.0%
U-1, (Excess)	234.9	1.60	1.87	16.9%	1.87	16.9%
U-2, (Total)	289.6	14.38	18.42	28.1%	18.42	28.1%
Average		6,227.72	6,717.17	7.9%	6,727.38	8.0%

Factors

B, Excess Limits (101)	2.112	2.470
PDL, Excess Limits (101)	0.549	0.765
U-1, Excess (101)	0.532	0.623

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)	3,000.1	575.82	454.14	-21.1%	489.45	-15.0%
A-2, (PIP)	3,000.1	91.13	122.73	34.7%	104.80	15.0%
B, (Excess)	2,907.2	1,683.12	1,522.73	-9.5%	1,641.13	-2.5%
PDL, (Basic)	3,000.1	432.33	441.08	2.0%	441.08	2.0%
PDL, (Excess)	2,982.3	224.38	329.05	46.6%	329.05	46.6%
U-1, (20/40)	3,000.1	3.00	3.00	0.0%	3.00	0.0%
U-1, (Excess)	2,013.2	2.22	2.42	9.0%	2.42	9.0%
U-2, (Total)	2,056.6	20.69	26.67	28.9%	26.67	28.9%
Average		2,972.01	2,843.54	-4.3%	2,975.66	0.1%

Factors

B, Excess Limits (101)	2.923	3.353
PDL, Excess Limits (101)	0.519	0.746
U-1, Excess (101)	0.740	0.807

Other Buses

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	1,059.9	1,063.93	918.43	-13.7%	918.43	-13.7%
A-2, (PIP)	1,059.9	273.03	469.91	72.1%	313.98	15.0%
B, (Excess)	1,059.9	3,536.50	3,500.14	-1.0%	3,500.14	-1.0%
PDL, (Basic)	1,059.9	659.00	708.88	7.6%	708.88	7.6%
PDL, (Excess)	1,059.9	365.09	557.89	52.8%	557.89	52.8%
U-1, (20/40)	1,059.9	3.00	3.00	0.0%	3.00	0.0%
U-1, (Excess)	438.9	2.52	2.70	7.1%	2.70	7.1%
U-2, (Total)	466.7	19.19	24.00	25.1%	24.00	25.1%
Average		5,910.04	6,169.94	4.4%	6,014.01	1.8%

Factors

B, Excess Limits (101)	3.324	3.811
PDL, Excess Limits (101)	0.554	0.787
U-1, Excess (101)	0.839	0.900

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**

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)	4,067.6	1,293.97	963.19	-25.6%	1,099.87	-15.0%
A-2, (PIP)	4,067.6	367.62	314.91	-14.3%	314.91	-14.3%
B, (Excess)	3,920.4	4,301.16	3,670.72	-14.7%	4,191.60	-2.5%
PDL, (Basic)	4,067.6	709.06	660.72	-6.8%	660.72	-6.8%
PDL, (Excess)	3,962.0	392.82	519.99	32.4%	519.99	32.4%
U-1, (20/40)	4,067.6	3.00	3.00	0.0%	3.00	0.0%
U-1, (Excess)	1,938.0	2.52	2.70	7.1%	2.70	7.1%
U-2, (Total)	2,032.4	19.19	24.00	25.1%	24.00	25.1%
Average		6,912.58	5,999.48	-13.2%	6,638.19	-4.0%

Factors

B, Excess Limits (101)	3.324	3.811
PDL, Excess Limits (101)	0.554	0.787
U-1, Excess (101)	0.839	0.900

Van Pools

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	129.2	845.68	941.36	11.3%	941.36	11.3%
A-2, (PIP)	129.2	179.25	25.15	-86.0%	152.36	-15.0%
B, (Excess)	127.5	2,369.60	3,028.36	27.8%	3,028.36	27.8%
PDL, (Basic)	129.2	548.24	427.22	-22.1%	466.00	-15.0%
PDL, (Excess)	128.5	274.67	310.59	13.1%	338.78	23.3%
Collision, (All Ded.)	110.5	813.31	492.49	-39.4%	691.32	-15.0%
Comprehensive, (All Ded.)	124.7	256.32	138.48	-46.0%	217.87	-15.0%
U-1, (20/40)	129.2	3.00	3.00	0.0%	3.00	0.0%
U-1, (Excess)	121.0	2.82	3.02	7.1%	3.02	7.1%
U-2, (Total)	122.9	48.81	59.05	21.0%	59.05	21.0%
Average		5,179.85	5,308.04	2.5%	5,748.75	11.0%

Factors

B, Excess Limits (101)	2.802	3.217
PDL, Excess Limits (101)	0.501	0.727
U-1, Excess (101)	0.941	1.008
Collision, Average Deductible (102)	0.991	0.998
Comprehensive, Average Deductible (102)	0.972	0.972

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.