

**INCREASED LIMITS FACTORS**

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

R-171  
C.A.R.  
10/1/2002

**Trucks, Tractors and Trailers, Private Passenger Types, Van Pools and Buses  
Table 1**

**10/1/2002**

**(Limits Expressed in Thousands)**

	LIMIT PER PERSON																														
	2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	1	1	1	1	2	2	3	4	5	7	1			
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0		
L	40	1.00	1.08	1.15	1.21	1.25																									
I	45	1.01	1.08	1.16	1.21	1.25																									
M	50	1.02	1.08	1.16	1.21	1.25	1.33																								
I	60	1.02	1.10	1.16	1.21	1.26	1.33																								
T	70	1.03	1.10	1.16	1.22	1.26	1.33																								
P	80	1.03	1.11	1.17	1.22	1.26	1.34																								
E	100	1.03	1.11	1.17	1.22	1.27	1.34	1.63																							
R	150	1.04	1.12	1.18	1.23	1.27	1.35	1.64	1.81																						
A	200	1.04	1.12	1.18	1.23	1.28	1.35	1.64	1.82	1.94																					
C	250	1.04	1.12	1.19	1.24	1.28	1.36	1.65	1.82	1.95	2.05																				
I	300	1.04	1.13	1.19	1.24	1.28	1.36	1.65	1.83	1.95	2.05	2.14																			
D	350	1.05	1.13	1.19	1.24	1.29	1.37	1.65	1.83	1.96	2.05	2.14																			
E	400						1.37	1.66	1.83	1.96	2.06	2.15	2.29																		
N	500						1.37	1.66	1.84	1.96	2.06	2.15	2.30	2.41																	
T	600						1.38	1.67	1.84	1.97	2.07	2.16	2.30	2.42	2.47																
	700						1.38	1.67	1.85	1.97	2.07	2.16	2.31	2.42	2.48	2.52															
	800						1.38	1.67	1.85	1.97	2.07	2.17	2.31	2.42	2.48	2.52	2.56														
	900						1.39	1.67	1.85	1.98	2.08	2.17	2.31	2.43	2.48	2.52	2.56	2.59													
	1000						1.39	1.68	1.85	1.98	2.08	2.17	2.32	2.43	2.48	2.52	2.56	2.59	2.62												
	1250						1.39	1.68	1.86	1.98	2.08	2.18	2.32	2.43	2.48	2.53	2.56	2.59	2.62	2.71											
	1500						1.40	1.69	1.86	1.99	2.09	2.18	2.33	2.44	2.49	2.53	2.56	2.60	2.63	2.71	2.77										
	1750						1.40	1.69	1.87	1.99	2.09	2.19	2.33	2.44	2.49	2.53	2.57	2.60	2.63	2.71	2.78	2.83									
	2000						1.40	1.69	1.87	1.99	2.10	2.19	2.33	2.44	2.49	2.53	2.57	2.60	2.63	2.71	2.78	2.84	2.88								
	2500						1.41	1.70	1.87	2.00	2.10	2.19	2.34	2.44	2.49	2.54	2.57	2.60	2.64	2.72	2.78	2.84	2.89	2.97							
	3000							1.70	1.88	2.00	2.11	2.20	2.34	2.45	2.50	2.54	2.57	2.61	2.64	2.72	2.79	2.84	2.89	2.97	3.04						
	4000							1.71	1.88	2.01	2.11	2.21	2.35	2.45	2.50	2.54	2.58	2.61	2.65	2.73	2.79	2.85	2.90	2.98	3.04	3.15					
	5000							1.71	1.89	2.01	2.12	2.21	2.36	2.45	2.50	2.54	2.58	2.61	2.65	2.73	2.80	2.85	2.90	2.98	3.05	3.15	3.23				
	7500							1.72	1.90	2.02	2.13	2.22	2.37	2.46	2.51	2.55	2.59	2.62	2.66	2.74	2.80	2.86	2.91	2.99	3.05	3.16	3.24	3.38			
	10000							1.73	1.90	2.03	2.14	2.23	2.38	2.46	2.51	2.55	2.59	2.62	2.66	2.74	2.81	2.86	2.91	2.99	3.06	3.16	3.24	3.39	3.49		

Increased Limit Factor for 45/45 limit is 1.29  
 Increased Limit Factor for 75/75 limit is 1.52  
 Increased Limit Factor for 550/550 limit is 2.45  
 Increased Limit Factor for 750/750 limit is 2.54

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

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**Taxis  
Table 2**

**10/01/02**

**(Limits Expressed in Thousands)**

LIMIT PER PERSON

	2 0	2 5	3 0	3 5	4 0	5 0	1 0	1 5	2 0	2 5	3 0	4 0	5 0	6 0	7 0	8 0	9 0	1 0	1 5	1 0	2 5	3 0	4 0	5 0	7 0	0 5	1 0		
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T																													
	40	1.00	1.06	1.10	1.14	1.16																							
	45	1.01	1.06	1.11	1.14	1.17																							
	50	1.02	1.06	1.11	1.14	1.17	1.21																						
	60	1.02	1.07	1.11	1.14	1.17	1.22																						
	70	1.02	1.07	1.11	1.14	1.17	1.22																						
	80	1.02	1.07	1.11	1.14	1.17	1.22																						
	100	1.03	1.08	1.11	1.15	1.17	1.22	1.42																					
	150	1.03	1.08	1.12	1.15	1.18	1.23	1.42	1.51																				
	200	1.03	1.08	1.12	1.15	1.18	1.23	1.42	1.52	1.58																			
	250	1.03	1.09	1.12	1.16	1.18	1.23	1.43	1.52	1.58	1.63																		
	300	1.04	1.09	1.13	1.16	1.19	1.24	1.43	1.52	1.59	1.63	1.71																	
	350	1.04	1.09	1.13	1.16	1.19	1.24	1.43	1.52	1.59	1.64	1.71																	
	400						1.24	1.43	1.52	1.59	1.64	1.72	1.84																
	500						1.24	1.44	1.53	1.59	1.64	1.72	1.85	1.95															
	600						1.25	1.44	1.53	1.59	1.64	1.72	1.85	1.95	2.05														
	700						1.25	1.44	1.53	1.59	1.65	1.73	1.85	1.95	2.05	2.14													
	800						1.25	1.44	1.53	1.60	1.65	1.73	1.86	1.96	2.06	2.14	2.22												
	900						1.25	1.44	1.53	1.60	1.65	1.73	1.86	1.96	2.06	2.15	2.22	2.29											
	1000						1.25	1.44	1.53	1.60	1.66	1.74	1.86	1.96	2.06	2.15	2.22	2.29	2.35										
	1250						1.26	1.45	1.54	1.60	1.66	1.74	1.87	1.97	2.07	2.16	2.23	2.30	2.35	2.43									
	1500						1.26	1.45	1.54	1.60	1.66	1.74	1.87	1.97	2.07	2.16	2.24	2.30	2.36	2.43	2.49								
	1750						1.26	1.45	1.54	1.60	1.67	1.75	1.87	1.98	2.08	2.17	2.24	2.31	2.36	2.43	2.49	2.54							
	2000						1.26	1.45	1.54	1.61	1.67	1.75	1.88	1.98	2.08	2.17	2.24	2.31	2.36	2.43	2.49	2.54	2.59						
	2500						1.27	1.45	1.54	1.61	1.68	1.76	1.88	1.99	2.09	2.18	2.25	2.32	2.37	2.44	2.50	2.55	2.59	2.66					
	3000							1.46	1.55	1.61	1.68	1.76	1.89	1.99	2.09	2.18	2.26	2.32	2.37	2.44	2.50	2.55	2.59	2.67	2.72				
	4000							1.46	1.55	1.61	1.69	1.77	1.89	2.00	2.10	2.19	2.26	2.33	2.37	2.45	2.50	2.55	2.60	2.67	2.73	2.82			
	5000							1.46	1.55	1.62	1.69	1.77	1.90	2.01	2.11	2.20	2.27	2.34	2.38	2.45	2.51	2.56	2.60	2.67	2.73	2.83	2.90		
	7500							1.47	1.56	1.62	1.70	1.78	1.91	2.02	2.12	2.21	2.28	2.35	2.38	2.46	2.51	2.56	2.61	2.68	2.74	2.83	2.90	3.04	
	10000							1.47	1.56	1.62	1.71	1.79	1.91	2.03	2.13	2.21	2.29	2.35	2.39	2.46	2.52	2.57	2.61	2.68	2.74	2.84	2.91	3.04	3.13

Increased Limit Factor for 45/45 limit is 1.19  
 Increased Limit Factor for 75/75 limit is 1.23  
 Increased Limit Factor for 550/550 limit is 2.00  
 Increased Limit Factor for 750/750 limit is 2.18



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

R-174  
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10/1/2002

**Garages  
Table 4**

**10/01/02**

**(Limits Expressed in Thousands)**

	LIMIT PER PERSON																												
	2 0	2 5	3 0	3 5	4 0	5 0	1 0	1 5	2 0	2 5	3 0	4 0	5 0	6 0	7 0	8 0	9 0	1 0	1 5	1 0	2 0	2 5	3 0	4 0	5 0	7 0	0 0	1 0	
40	1.00	1.09	1.16	1.22	1.27																								
45	1.01	1.09	1.16	1.22	1.27																								
50	1.01	1.09	1.17	1.22	1.27	1.36																							
60	1.01	1.10	1.17	1.23	1.28	1.36																							
70	1.02	1.10	1.17	1.23	1.28	1.36																							
80	1.02	1.11	1.17	1.23	1.28	1.37																							
100	1.02	1.11	1.18	1.24	1.29	1.37	1.70																						
150	1.03	1.12	1.19	1.24	1.29	1.38	1.71	1.92																					
200	1.04	1.12	1.19	1.25	1.30	1.39	1.72	1.93	2.08																				
250	1.04	1.13	1.20	1.25	1.30	1.39	1.73	1.94	2.09	2.20																			
300	1.04	1.13	1.20	1.26	1.31	1.40	1.73	1.94	2.09	2.21	2.32																		
350	1.05	1.13	1.20	1.26	1.31	1.40	1.73	1.95	2.10	2.21	2.32																		
400						1.40	1.74	1.95	2.10	2.21	2.32	2.50																	
500						1.41	1.74	1.95	2.10	2.22	2.33	2.50	2.64																
600						1.41	1.75	1.96	2.11	2.23	2.34	2.51	2.65	2.80															
700						1.42	1.75	1.96	2.11	2.23	2.34	2.51	2.65	2.81	2.95														
800						1.42	1.76	1.97	2.12	2.23	2.34	2.52	2.65	2.81	2.95	3.07													
900						1.42	1.76	1.97	2.12	2.24	2.35	2.52	2.66	2.82	2.96	3.08	3.18												
1000						1.43	1.76	1.97	2.12	2.24	2.35	2.53	2.66	2.82	2.96	3.08	3.19	3.28											
1250						1.43	1.77	1.98	2.13	2.25	2.36	2.53	2.67	2.83	2.97	3.09	3.20	3.29	3.39										
1500						1.44	1.77	1.98	2.13	2.25	2.36	2.54	2.68	2.84	2.98	3.10	3.20	3.29	3.39	3.47									
1750						1.44	1.78	1.99	2.14	2.26	2.37	2.54	2.69	2.85	2.99	3.11	3.21	3.29	3.39	3.48	3.55								
2000						1.44	1.78	1.99	2.14	2.26	2.37	2.55	2.69	2.85	2.99	3.11	3.22	3.30	3.40	3.48	3.55	3.61							
2500						1.45	1.79	2.00	2.15	2.27	2.38	2.55	2.70	2.86	3.00	3.12	3.23	3.30	3.40	3.48	3.55	3.61	3.72						
3000							1.79	2.00	2.15	2.27	2.38	2.56	2.71	2.87	3.01	3.13	3.24	3.31	3.41	3.49	3.56	3.62	3.72	3.80					
4000							1.80	2.01	2.16	2.28	2.39	2.57	2.72	2.89	3.02	3.14	3.25	3.31	3.41	3.50	3.56	3.63	3.73	3.81	3.94				
5000							1.80	2.01	2.16	2.29	2.40	2.57	2.73	2.90	3.03	3.15	3.26	3.32	3.42	3.50	3.57	3.63	3.73	3.81	3.94	4.04			
7500							1.81	2.03	2.17	2.30	2.41	2.59	2.75	2.91	3.05	3.17	3.28	3.33	3.43	3.51	3.58	3.64	3.74	3.82	3.95	4.05	4.24		
10000							1.82	2.03	2.18	2.31	2.42	2.60	2.76	2.93	3.06	3.18	3.28	3.33	3.43	3.52	3.59	3.65	3.75	3.83	3.96	4.06	4.24	4.37	

Increased Limit Factor for 45/45 limit is 1.32  
 Increased Limit Factor for 75/75 limit is 1.58  
 Increased Limit Factor for 550/550 limit is 2.72  
 Increased Limit Factor for 750/750 limit is 3.01