

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

R-162
 C.A.R.
 4/1/2013

Trucks, Tractors and Trailers, Private Passenger Types, Van Pools, Buses

04/01/13

(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		
	0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0	5	0	5	0	0	0	0	0		
	40	1.00	1.13	1.21	1.28	1.33																						
	45	1.02	1.13	1.21	1.28	1.34																						
	50	1.04	1.13	1.22	1.28	1.34	1.44																					
	60	1.04	1.14	1.22	1.29	1.34	1.44																					
	70	1.05	1.14	1.22	1.29	1.35	1.44																					
	80	1.05	1.15	1.23	1.29	1.35	1.45																					
	100	1.05	1.15	1.23	1.30	1.35	1.45	1.76																				
	150	1.06	1.16	1.24	1.31	1.36	1.46	1.77	1.95																			
	200	1.07	1.17	1.25	1.31	1.37	1.47	1.77	1.96	2.09																		
	250	1.07	1.17	1.25	1.32	1.37	1.47	1.78	1.97	2.10	2.20																	
	300	1.08	1.18	1.25	1.32	1.38	1.47	1.78	1.97	2.10	2.21	2.30																
	350	1.08	1.18	1.26	1.32	1.38	1.48	1.78	1.97	2.11	2.21	2.31																
	400						1.48	1.79	1.98	2.11	2.22	2.31	2.46															
	500						1.49	1.79	1.98	2.12	2.22	2.32	2.47	2.58														
	600						1.49	1.80	1.99	2.12	2.23	2.32	2.47	2.59	2.66													
	700						1.49	1.80	1.99	2.12	2.23	2.32	2.47	2.59	2.66	2.72												
	800						1.50	1.80	1.99	2.13	2.23	2.33	2.48	2.59	2.66	2.72	2.77											
	900						1.50	1.81	2.00	2.13	2.24	2.33	2.48	2.60	2.66	2.72	2.77	2.81										
	1000						1.50	1.81	2.00	2.13	2.24	2.33	2.48	2.60	2.67	2.72	2.77	2.81	2.85									
	1250						1.51	1.81	2.00	2.14	2.24	2.34	2.49	2.60	2.67	2.73	2.77	2.82	2.85	2.94								
	1500						1.51	1.82	2.01	2.14	2.25	2.34	2.49	2.61	2.67	2.73	2.78	2.82	2.86	2.95	3.02							
	1750						1.51	1.82	2.01	2.15	2.25	2.35	2.50	2.61	2.68	2.73	2.78	2.82	2.86	2.95	3.02	3.08						
	2000						1.52	1.82	2.01	2.15	2.26	2.35	2.50	2.61	2.68	2.73	2.78	2.82	2.86	2.95	3.02	3.08	3.14					
	2500						1.52	1.83	2.02	2.15	2.26	2.36	2.51	2.62	2.68	2.74	2.79	2.83	2.87	2.96	3.03	3.09	3.14	3.23				
	3000							1.83	2.02	2.16	2.27	2.36	2.51	2.62	2.69	2.74	2.79	2.83	2.87	2.96	3.03	3.09	3.14	3.23	3.30			
	4000							1.84	2.03	2.16	2.27	2.37	2.52	2.63	2.69	2.75	2.80	2.84	2.88	2.97	3.04	3.10	3.15	3.24	3.31	3.42		
	5000							1.85	2.04	2.17	2.28	2.38	2.53	2.63	2.70	2.75	2.80	2.84	2.88	2.97	3.04	3.10	3.15	3.24	3.31	3.43	3.51	

Increased Limit Factor for 45/45 limit is 1.39
 Increased Limit Factor for 75/75 limit is 1.62
 Increased Limit Factor for 750/750 limit is 2.74
 Increased Limit Factor for 550/550 limit is 2.62

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

R-163
 C.A.R.
 4/1/2013

Taxis

04/01/13

(Limits Expressed in Thousands)

		LIMIT PER PERSON									
		2	2	3	3	4	5	1	1	2	2
		0	5	0	5	0	0	0	5	0	5
		0	5	0	5	0	0	0	0	0	0
L I M I T P E R A C C I D E N T	40	1.00	1.12	1.19	1.25	1.31					
	45	1.02	1.12	1.20	1.26	1.31					
	50	1.04	1.12	1.20	1.26	1.31	1.40				
	60	1.04	1.13	1.20	1.26	1.31	1.40				
	70	1.05	1.13	1.20	1.26	1.32	1.40				
	80	1.05	1.14	1.21	1.27	1.32	1.41				
	100	1.05	1.14	1.21	1.27	1.32	1.41	1.67			
	150	1.06	1.15	1.22	1.28	1.33	1.42	1.68	1.85		
	200	1.07	1.15	1.22	1.29	1.34	1.42	1.68	1.85	1.98	
	250	1.07	1.16	1.23	1.29	1.34	1.43	1.69	1.86	1.98	2.08
	300	1.07	1.16	1.23	1.29	1.34	1.43	1.69	1.86	1.98	2.08
	350	1.08	1.16	1.24	1.30	1.35	1.43	1.69	1.87	1.99	2.08
	400						1.44	1.70	1.87	1.99	2.09
	500						1.44	1.70	1.87	2.00	2.09

Increased Limit Factor for 45/45 limit is 1.35
 Increased Limit Factor for 75/75 limit is 1.55

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

R-164
C.A.R.
4/1/2013

Limousines and Car Service

04/01/13

(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
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0
L I M I T P E R A C C I D E N T	40	1.00	1.12	1.19	1.25	1.31															
	45	1.02	1.12	1.20	1.26	1.31															
	50	1.04	1.12	1.20	1.26	1.31	1.40														
	60	1.04	1.13	1.20	1.26	1.31	1.40														
	70	1.05	1.13	1.20	1.26	1.32	1.40														
	80	1.05	1.14	1.21	1.27	1.32	1.41														
	100	1.05	1.14	1.21	1.27	1.32	1.41	1.67													
	150	1.06	1.15	1.22	1.28	1.33	1.42	1.68	1.85												
	200	1.07	1.15	1.22	1.29	1.34	1.42	1.68	1.85	1.98											
	250	1.07	1.16	1.23	1.29	1.34	1.43	1.69	1.86	1.98	2.08										
	300	1.07	1.16	1.23	1.29	1.34	1.43	1.69	1.86	1.98	2.08	2.16									
	350	1.08	1.16	1.24	1.30	1.35	1.43	1.69	1.87	1.99	2.08	2.16									
	400						1.44	1.70	1.87	1.99	2.09	2.16	2.28								
	500						1.44	1.70	1.87	2.00	2.09	2.17	2.28	2.38							
	600						1.44	1.71	1.88	2.00	2.09	2.17	2.29	2.38	2.44						
700						1.45	1.71	1.88	2.00	2.10	2.17	2.29	2.38	2.44	2.49						
800						1.45	1.71	1.88	2.01	2.10	2.18	2.29	2.39	2.44	2.49	2.54					
900						1.45	1.71	1.89	2.01	2.10	2.18	2.30	2.39	2.45	2.50	2.54	2.58				
1000						1.45	1.72	1.89	2.01	2.10	2.18	2.30	2.39	2.45	2.50	2.54	2.58	2.61			
1250						1.46	1.72	1.89	2.02	2.11	2.18	2.30	2.39	2.45	2.50	2.54	2.58	2.61	2.69		
1500						1.46	1.72	1.90	2.02	2.11	2.19	2.31	2.40	2.45	2.50	2.55	2.58	2.62	2.70	2.76	

Increased Limit Factor for 45/45 limit is 1.35
 Increased Limit Factor for 75/75 limit is 1.55
 Increased Limit Factor for 750/750 limit is 2.51
 Increased Limit Factor for 550/550 limit is 2.41

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

R-165
C.A.R.
4/1/2013

Garages

04/01/13

(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					
		0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0	5	0	5	0	0	0	0	0	0	0	0	0	0
L	40	1.00	1.13	1.21	1.27	1.33																										
I	45	1.02	1.13	1.21	1.27	1.33																										
M	50	1.04	1.13	1.21	1.28	1.33	1.43																									
I	60	1.04	1.14	1.22	1.28	1.34	1.43																									
T	70	1.05	1.14	1.22	1.28	1.34	1.43																									
	80	1.05	1.15	1.22	1.29	1.34	1.44																									
	100	1.05	1.15	1.23	1.29	1.35	1.44	1.75																								
	150	1.06	1.16	1.24	1.30	1.36	1.45	1.76	1.95																							
	200	1.07	1.17	1.24	1.31	1.36	1.46	1.76	1.96	2.10																						
	250	1.07	1.17	1.25	1.31	1.37	1.46	1.77	1.96	2.10	2.21																					
P	300	1.08	1.17	1.25	1.31	1.37	1.46	1.77	1.97	2.11	2.22	2.30																				
E	350	1.08	1.18	1.25	1.32	1.37	1.47	1.77	1.97	2.11	2.22	2.31																				
R	400						1.47	1.78	1.98	2.12	2.23	2.31	2.44																			
A	500						1.48	1.78	1.98	2.12	2.23	2.32	2.45	2.55																		
C	600						1.48	1.79	1.99	2.13	2.23	2.32	2.45	2.56	2.65																	
C	700						1.48	1.79	1.99	2.13	2.24	2.32	2.46	2.56	2.65	2.73																
I	800						1.49	1.79	1.99	2.13	2.24	2.33	2.46	2.57	2.65	2.73	2.80															
D	900						1.49	1.80	2.00	2.14	2.24	2.33	2.46	2.57	2.66	2.73	2.80	2.86														
E	1000						1.49	1.80	2.00	2.14	2.25	2.33	2.47	2.57	2.66	2.74	2.80	2.86	2.91													
N	1250						1.50	1.81	2.00	2.14	2.25	2.34	2.47	2.58	2.67	2.74	2.81	2.86	2.91	3.00												
T	1500						1.50	1.81	2.01	2.15	2.26	2.34	2.48	2.58	2.67	2.75	2.81	2.87	2.92	3.01	3.08											
	1750						1.50	1.81	2.01	2.15	2.26	2.34	2.48	2.58	2.67	2.75	2.81	2.87	2.92	3.01	3.08	3.15										
	2000						1.51	1.82	2.01	2.16	2.26	2.35	2.48	2.59	2.68	2.75	2.82	2.88	2.92	3.01	3.09	3.15	3.20									
	2500						1.51	1.82	2.02	2.16	2.27	2.35	2.49	2.59	2.68	2.76	2.82	2.88	2.93	3.02	3.09	3.15	3.21	3.30								
	3000							1.83	2.02	2.17	2.27	2.36	2.49	2.60	2.69	2.76	2.83	2.89	2.93	3.02	3.10	3.16	3.21	3.30	3.37							
	4000							1.83	2.03	2.17	2.28	2.36	2.50	2.60	2.69	2.77	2.84	2.89	2.94	3.03	3.10	3.16	3.22	3.31	3.38	3.49						
	5000							1.84	2.04	2.18	2.28	2.37	2.50	2.61	2.70	2.78	2.84	2.90	2.94	3.03	3.11	3.17	3.22	3.31	3.38	3.50	3.59					

Increased Limit Factor for 45/45 limit is 1.38
 Increased Limit Factor for 75/75 limit is 1.62
 Increased Limit Factor for 750/750 limit is 2.76
 Increased Limit Factor for 550/550 limit is 2.60

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

R-166
C.A.R.
4/1/2013

Commercial Motorcycles

04/01/13

(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	
40	1.00	1.13	1.21	1.28	1.33																								
45	1.02	1.13	1.21	1.28	1.34																								
50	1.04	1.13	1.22	1.28	1.34	1.44																							
60	1.04	1.14	1.22	1.29	1.34	1.44																							
70	1.05	1.14	1.22	1.29	1.35	1.44																							
80	1.05	1.15	1.23	1.29	1.35	1.45																							
100	1.05	1.15	1.23	1.30	1.35	1.45	1.76																						
150	1.06	1.16	1.24	1.31	1.36	1.46	1.77	1.95																					
200	1.07	1.17	1.25	1.31	1.37	1.47	1.77	1.96	2.09																				
250	1.07	1.17	1.25	1.32	1.37	1.47	1.78	1.97	2.10	2.20																			
300	1.08	1.18	1.25	1.32	1.38	1.47	1.78	1.97	2.10	2.21	2.30																		
350	1.08	1.18	1.26	1.32	1.38	1.48	1.78	1.97	2.11	2.21	2.31																		
400						1.48	1.79	1.98	2.11	2.22	2.31	2.46																	
500						1.49	1.79	1.98	2.12	2.22	2.32	2.47	2.58																
600						1.49	1.80	1.99	2.12	2.23	2.32	2.47	2.59	2.66															
700						1.49	1.80	1.99	2.12	2.23	2.32	2.47	2.59	2.66	2.72														
800						1.50	1.80	1.99	2.13	2.23	2.33	2.48	2.59	2.66	2.72	2.77													
900						1.50	1.81	2.00	2.13	2.24	2.33	2.48	2.60	2.66	2.72	2.77	2.81												
1000						1.50	1.81	2.00	2.13	2.24	2.33	2.48	2.60	2.67	2.72	2.77	2.81	2.85											
1250						1.51	1.81	2.00	2.14	2.24	2.34	2.49	2.60	2.67	2.73	2.77	2.82	2.85	2.94										
1500						1.51	1.82	2.01	2.14	2.25	2.34	2.49	2.61	2.67	2.73	2.78	2.82	2.86	2.95	3.02									
1750						1.51	1.82	2.01	2.15	2.25	2.35	2.50	2.61	2.68	2.73	2.78	2.82	2.86	2.95	3.02	3.08								
2000						1.52	1.82	2.01	2.15	2.26	2.35	2.50	2.61	2.68	2.73	2.78	2.82	2.86	2.95	3.02	3.08	3.14							
2500						1.52	1.83	2.02	2.15	2.26	2.36	2.51	2.62	2.68	2.74	2.79	2.83	2.87	2.96	3.03	3.09	3.14	3.23						
3000							1.83	2.02	2.16	2.27	2.36	2.51	2.62	2.69	2.74	2.79	2.83	2.87	2.96	3.03	3.09	3.14	3.23	3.30					
4000							1.84	2.03	2.16	2.27	2.37	2.52	2.63	2.69	2.75	2.80	2.84	2.88	2.97	3.04	3.10	3.15	3.24	3.31	3.42				
5000							1.85	2.04	2.17	2.28	2.38	2.53	2.63	2.70	2.75	2.80	2.84	2.88	2.97	3.04	3.10	3.15	3.24	3.31	3.43	3.51			
7500							1.86	2.05	2.18	2.29	2.39	2.54	2.64	2.70	2.76	2.81	2.85	2.89	2.98	3.05	3.11	3.16	3.25	3.32	3.43	3.52	3.68		
10000							1.86	2.05	2.19	2.30	2.39	2.54	2.64	2.71	2.76	2.81	2.85	2.90	2.98	3.06	3.12	3.17	3.26	3.33	3.44	3.53	3.69	3.80	

Increased Limit Factor for 45/45 limit is 1.39
 Increased Limit Factor for 750/750 limit is 2.74
 Increased Limit Factor for 550/550 limit is 2.62