

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

2014 CAR Filing  
Increased Limits Factors  
Exhibit 1

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

09/01/14

(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	5	5	7	0	5	0	0	0	5	0
L	40	1.00	1.13	1.21	1.28	1.33																						
I	45	1.02	1.13	1.21	1.28	1.34																						
M	50	1.04	1.13	1.22	1.28	1.34	1.44																					
I	60	1.04	1.14	1.22	1.29	1.34	1.44																					
T	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																
P	400						1.48	1.79	1.98	2.11	2.22	2.31	2.46															
E	500						1.49	1.79	1.98	2.12	2.22	2.32	2.47	2.58														
R	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												
A	800						1.50	1.80	1.99	2.13	2.23	2.33	2.48	2.59	2.66	2.72	2.77											
C	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										
I	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									
D	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								
E	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							
N	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						
T	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 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 Limits Rates for Uninsured Motorists (U1)**

2014 CAR Filing  
Increased Limits Factors  
Exhibit 4

**All Vehicle Types Excluding Taxicabs and Motorcycles**

**09/01/14**

(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	2	5	5	0	0	0	0	0	0	0
	40	4	6	7	7	8																						
	45	5	6	7	7	8																						
	50	5	6	7	7	8	8																					
	60	5	7	7	7	8	8																					
	70	5	7	7	7	8	8																					
	80	5	7	7	7	8	8																					
	100	5	7	7	8	8	8	9																				
	150	5	7	7	8	8	8	9	9																			
	200	5	7	7	8	8	8	9	9	10																		
	250	5	7	7	8	8	8	9	9	10	10																	
	300	5	7	7	8	8	8	9	9	10	10	10																
	350	5	7	7	8	8	8	9	9	10	10	10	10															
	400						8	9	9	10	10	10	10	11														
	500						8	9	9	10	10	10	10	11	11													
	600						8	9	9	10	10	10	10	11	11	11												
	700						8	9	9	10	10	10	10	11	11	11	12											
	800						8	9	9	10	10	10	10	11	11	11	12	12										
	900						8	9	9	10	10	10	10	11	11	11	12	12	12									
	1000						8	9	9	10	10	10	10	11	11	11	12	12	12	12								
	1250						8	9	10	10	10	10	10	11	11	11	12	12	12	12	13							
	1500						8	9	10	10	10	10	10	11	11	11	12	12	12	12	13	13						
	1750						8	9	10	10	10	10	10	11	11	11	12	12	12	12	13	13	13					
	2000						8	9	10	10	10	10	10	11	11	11	12	12	12	12	13	13	13	13				
	2500						8	9	10	10	10	10	10	11	11	11	12	12	12	12	13	13	13	13	14			
	3000							9	10	10	10	10	10	11	11	11	12	12	12	12	13	13	13	13	14	14		
	4000							9	10	10	10	10	10	11	11	11	12	12	12	12	13	13	13	14	14	15		
	5000							9	10	10	10	10	10	11	11	11	12	12	12	12	13	13	13	14	14	15	15	
	7500							9	10	10	10	10	10	11	11	11	12	12	12	12	13	13	13	14	14	15	15	16
	10000							9	10	10	10	10	10	11	11	11	12	12	12	12	13	13	13	14	14	15	15	16

Increased Limit Rate for 45/45 limit is 8  
 Increased Limit Rate for 75/75 limit is 9  
 Increased Limit Rate for 750/750 limit is 12  
 Increased Limit Rate for 550/550 limit is 11

**Commonwealth Automobile Reinsurers  
Massachusetts Commercial Automobile  
Increased Limit Rates for Uninsured Motorists (U1)**

2014 CAR Filing  
Increased Limits Factors  
Exhibit 5

**Taxis**

**09/01/14**

(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	5	5	0	0	0	0	0	0	0	0	
L	40	41	44	47	49	51																							
I	45	42	44	47	49	51																							
M	50	42	44	47	49	51	54																						
I	60	42	45	47	49	51	54																						
T	70	42	45	47	49	51	54																						
	80	42	45	47	49	51	54																						
	100	42	45	48	50	51	54	63																					
	150	42	46	48	50	51	54	64	68																				
	200	43	46	48	50	52	54	64	68	70																			
	250	43	46	48	50	52	55	64	68	71	73																		
	300	43	46	48	50	52	55	64	68	71	73	81																	
	350	43	46	48	50	52	55	64	68	71	73	81																	
	400						55	64	68	71	73	81	96																
	500						55	64	68	71	73	82	96	107															
	600						55	64	68	71	73	82	97	108	112														
	700						55	64	68	71	74	83	97	108	112	114													
	800						55	64	68	71	74	83	97	108	112	114	117												
	900						55	65	68	71	74	83	98	109	112	115	117	119											
	1000						56	65	68	71	75	84	98	109	112	115	117	119	121										
	1250						56	65	69	71	75	84	99	109	112	115	117	119	121	124									
	1500						56	65	69	71	76	85	99	109	112	115	117	119	121	125	128								
	1750						56	65	69	71	76	85	99	109	112	115	117	119	121	125	128	130							
	2000						56	65	69	72	76	85	100	110	113	115	117	119	121	125	128	130	133						
	2500						56	65	69	72	77	86	100	110	113	115	118	120	121	125	128	131	133	137					
	3000							65	69	72	77	86	101	110	113	116	118	120	121	125	128	131	133	137	140				
	4000							65	69	72	78	87	101	110	113	116	118	120	122	125	128	131	133	137	140	145			
	5000							65	69	72	79	88	102	110	113	116	118	120	122	126	129	131	133	137	140	145	149		
	7500							66	69	72	80	89	103	111	114	116	118	120	122	126	129	131	134	137	140	145	149	156	
	10000							66	70	72	80	89	104	111	114	117	119	121	122	126	129	132	134	138	141	145	149	156	161

Increased Limit Rate for 45/45 limit is 52  
 Increased Limit Rate for 75/75 limit is 59  
 Increased Limit Rate for 750/750 limit is 115  
 Increased Limit Rate for 550/550 limit is 110



**Commonwealth Automobile Reinsurers  
Massachusetts Commercial Automobile  
Increased Limits Rates for Underinsured Motorists (U2)**

2014 CAR Filing  
Increased Limits Factors  
Exhibit 7

**Taxis**

**09/01/14**

(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	5	0	0	0	0	0	0	0	0	0	
L	40	0	2	5	8	10																							
I	45	0	2	6	8	10																							
M	50	0	2	6	8	10	13																						
I	60	0	3	6	8	10	14																						
T	70	0	3	6	8	10	14																						
P	80	0	3	6	8	10	14																						
E	100	0	3	6	9	11	14	33																					
R	150	0	4	6	9	11	15	33	65																				
A	200	1	4	7	9	11	15	33	67	91																			
C	250	1	4	7	9	11	15	34	68	92	111																		
I	300	1	4	7	9	11	15	34	68	93	112	151																	
D	350	1	4	7	9	12	16	35	69	94	112	153																	
E	400						16	35	70	94	113	155	223																
N	500						16	36	71	95	114	157	226	279															
T	600						16	37	71	96	116	160	228	281	294														
	700						17	38	72	96	118	161	230	283	294	301													
	800						17	38	73	97	120	163	231	284	294	301	307												
	900						17	39	73	98	121	164	233	286	295	301	307	312											
	1000						17	39	74	98	122	166	234	287	295	302	308	313	317										
	1250						17	40	75	99	125	168	237	287	295	302	308	313	318	328									
	1500						18	41	75	100	127	170	239	288	296	303	308	314	318	328	336								
	1750						18	41	76	100	129	172	241	288	296	303	309	314	319	328	336	343							
	2000						18	42	76	101	130	174	242	289	296	303	309	314	319	329	337	343	349						
	2500						18	43	77	102	133	176	245	289	297	304	310	315	319	329	337	344	350	359					
	3000						44	78	103	135		179	247	289	297	304	310	315	320	329	337	344	350	360	368				
	4000						45	79	104	139		182	250	290	298	305	311	316	320	330	338	345	351	360	368	381			
	5000						46	80	105	141		185	253	291	298	305	311	316	321	331	339	345	351	361	369	381	391		
	7500						48	82	107	146		190	258	291	299	306	312	317	322	331	339	346	352	362	370	382	392	410	
	10000						49	83	108	150		193	261	292	300	307	313	318	322	332	340	347	353	362	370	383	393	411	423

Increased Limit Rate for 45/45 limit is 12  
 Increased Limit Rate for 75/75 limit is 26  
 Increased Limit Rate for 750/750 limit is 304  
 Increased Limit Rate for 550/550 limit is 290





**Commonwealth Automobile Reinsurers  
 Massachusetts Commercial Automobile  
 Increased Limits Rates for Underinsured Motorists (U2)**

2014 CAR Filing  
 Increased Limits Factors  
 Exhibit 9

**Commercial Motorcycles**

**09/01/14**

(Limits Expressed in Thousands)

		LIMIT PER PERSON																	
							1	1	2	2	3	4	5	6	7	8	9	1	
		2	2	3	3	4	5	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	0	0	0	
L I M I T	40	0	11	24	35	45													
	45	2	11	24	35	45													
	50	2	11	24	35	45	65												
	60	2	14	26	35	47	66												
	70	2	14	26	36	47	66												
	P E R	80	3	15	26	36	48	66											
		100	3	15	27	38	48	68	158										
		150	3	17	29	39	50	71	161	306									
		200	5	18	29	41	51	72	162	312	422								
		250	5	18	30	41	53	74	164	317	426	512							
A C C I D E N T	300	5	18	30	42	53	75	165	320	431	515	614							
	350	6	20	32	42	54	75	168	323	434	518	618							
	400						77	171	326	435	521	623	785						
	500						78	176	330	440	525	629	792	918					
	600						80	179	333	443	530	633	797	1022	1344				
	700						80	182	336	446	534	638	801	1110	1346	1376			
	800						81	183	339	449	539	642	806	1185	1347	1377	642		
	900						83	186	341	452	542	645	809	1253	1347	1379	642	806	
	1000						83	188	344	453	545	648	812	1313	1349	1380	642	806	1185

Increased Limit Rate for 45/45 limit is 56  
 Increased Limit Rate for 750/750 limit is 1391  
 Increased Limit Rate for 1000/2000 limit is 1458  
 Increased Limit Rate for 2000/2000 limit is 1598

**Commonwealth Automobile Reinsurers  
 Massachusetts Commercial Automobile  
 Property Damage Liability Increased Limit Factors**

09/01/14

<u>Limit</u>	<u>Motorcycle, PPT, GAR *</u>	<u>Light / Medium TTT</u>	<u>Heavy Trucks &amp; Truck Tractors</u>	<u>Extra Heavy Trucks &amp; Truck Tractors, Trailers/Semi Trailers</u>	<u>Taxis, Limos &amp; Car Service</u>	<u>Bus &amp; Van Pool</u>
\$5,000	1.000	1.000	1.000	1.000	1.000	1.000
\$10,000	1.180	1.350	1.373	1.441	1.170	1.170
\$15,000	1.230	1.359	1.414	1.513	1.230	1.230
\$20,000	1.253	1.365	1.443	1.553	1.253	1.253
\$25,000	1.270	1.369	1.466	1.584	1.270	1.270
\$30,000	1.275	1.371	1.479	1.614	1.275	1.275
\$35,000	1.280	1.372	1.490	1.640	1.280	1.280
\$40,000	1.285	1.377	1.512	1.662	1.285	1.285
\$45,000	1.288	1.380	1.523	1.673	1.288	1.288
\$50,000	1.290	1.382	1.532	1.682	1.290	1.290
\$75,000	1.299	1.385	1.581	1.730	1.299	1.299
\$80,000	1.299	1.385	1.583	1.732	1.299	1.299
\$100,000	1.300	1.386	1.589	1.738	1.300	1.300
\$150,000	1.312	1.402	1.705	1.792	1.312	1.312
\$200,000	1.317	1.408	1.752	1.814	1.317	1.316
\$250,000	1.320	1.413	1.788	1.831	1.320	1.320
\$300,000	1.323	1.434	1.825	1.872	1.323	1.320
\$400,000	1.327	1.467	1.884	1.936	1.327	1.320
\$500,000	1.330	1.492	1.929	1.985	1.330	1.320
\$550,000	1.332	1.531	1.987	2.050	1.332	1.322
\$750,000	1.336	1.597	2.085	2.160	1.336	1.326
\$1,000,000	1.340	1.656	2.176	2.262	1.340	1.330
\$1,500,000	1.420	1.751	2.306	2.397	1.420	1.408
\$2,000,000	1.440	1.780	2.339	2.432	1.440	1.430
\$2,500,000	1.461	1.805	2.372	2.465	1.461	1.450
\$3,000,000	1.470	1.818	2.388	2.483	1.470	1.460
\$4,000,000	1.550	1.848	2.428	2.526	1.550	1.550
\$5,000,000	1.652	2.042	2.683	2.789	1.652	1.640
\$10,000,000	1.786	2.208	2.901	3.016	1.786	1.773

\* All other vehicle types should use these increased limit factors.