

**Commonwealth Automobile Reinsurers  
Massachusetts Commercial Automobile  
Increased Limit Factors for Non-Zone Rated Bodily Injury Liability**

R-163  
C.A.R.  
11/1/2022

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

11/01/22

(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	0	5	0	0	5	0	0	0	0		
	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	0	0	0	0	0	0	0		
L	40	1.00	1.15	1.28	1.38	1.47																																
I	45	1.01	1.16	1.29	1.39	1.47																																
M	50	1.02	1.16	1.29	1.39	1.48	1.62																															
I	60	1.03	1.18	1.30	1.40	1.48	1.62																															
T	70	1.03	1.19	1.30	1.40	1.49	1.63																															
	80	1.04	1.19	1.31	1.41	1.49	1.63																															
	100	1.04	1.20	1.31	1.41	1.50	1.64	2.17																														
	150	1.05	1.21	1.33	1.43	1.51	1.66	2.18	2.55																													
	200	1.06	1.22	1.34	1.43	1.52	1.67	2.20	2.57	2.83																												
	250	1.07	1.23	1.34	1.44	1.53	1.68	2.20	2.58	2.84	3.05																											
P	300	1.08	1.23	1.35	1.45	1.53	1.68	2.21	2.59	2.85	3.06	3.21																										
E	350	1.08	1.24	1.35	1.45	1.54	1.69	2.22	2.59	2.86	3.06	3.22																										
R	400						1.69	2.22	2.60	2.86	3.07	3.23	3.47																									
	500						1.70	2.23	2.61	2.87	3.08	3.24	3.48	3.67																								
A	600						1.71	2.24	2.62	2.88	3.09	3.24	3.49	3.68	3.80																							
C	700						1.71	2.25	2.62	2.89	3.09	3.25	3.50	3.69	3.80	3.90																						
I	800						1.72	2.26	2.63	2.90	3.10	3.26	3.50	3.69	3.81	3.91	3.99																					
D	900						1.72	2.26	2.64	2.90	3.11	3.26	3.51	3.70	3.81	3.91	4.00	4.07																				
E	1000						1.73	2.27	2.64	2.91	3.11	3.27	3.51	3.70	3.82	3.91	4.00	4.07	4.14																			
N	1250						1.74	2.28	2.65	2.92	3.12	3.27	3.52	3.71	3.82	3.92	4.01	4.08	4.15	4.27																		
T	1500						1.74	2.28	2.66	2.93	3.13	3.28	3.53	3.71	3.83	3.93	4.01	4.09	4.15	4.28	4.38																	
	1750						1.75	2.29	2.67	2.93	3.13	3.29	3.53	3.72	3.83	3.93	4.02	4.09	4.16	4.28	4.39	4.48																
	2000						1.75	2.30	2.67	2.94	3.14	3.29	3.54	3.72	3.84	3.94	4.02	4.10	4.16	4.29	4.39	4.48	4.56															
	2500						1.76	2.31	2.68	2.95	3.15	3.30	3.55	3.73	3.85	3.94	4.03	4.10	4.17	4.29	4.40	4.49	4.56	4.69														
	3000							2.32	2.69	2.96	3.16	3.31	3.56	3.74	3.85	3.95	4.03	4.11	4.17	4.30	4.40	4.49	4.57	4.69	4.80													
	4000							2.33	2.70	2.97	3.17	3.32	3.57	3.74	3.86	3.96	4.04	4.12	4.18	4.31	4.41	4.50	4.58	4.70	4.81	4.97												
	5000							2.34	2.71	2.98	3.18	3.33	3.58	3.75	3.87	3.97	4.05	4.12	4.19	4.31	4.42	4.51	4.58	4.71	4.81	4.98	5.11											

Increased Limit Factor for 45/45 limit is 1.55  
 Increased Limit Factor for 75/75 limit is 1.96  
 Increased Limit Factor for 550/550 limit is 3.74  
 Increased Limit Factor for 750/750 limit is 3.95

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

R-164  
C.A.R.  
11/1/2022

**Taxis**

**11/01/22**

**(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
L	40	1.00	1.16	1.29	1.39	1.47					
I	45	1.01	1.17	1.29	1.39	1.48					
I	50	1.02	1.17	1.29	1.39	1.48	1.63				
T	60	1.03	1.18	1.30	1.40	1.49	1.63				
P	70	1.03	1.19	1.30	1.41	1.49	1.64				
E											
R	80	1.04	1.19	1.31	1.41	1.50	1.64				
	100	1.04	1.20	1.32	1.42	1.50	1.65	2.19			
A	150	1.06	1.21	1.33	1.43	1.52	1.67	2.20	2.57		
C	200	1.07	1.22	1.34	1.44	1.53	1.68	2.21	2.58	2.84	
C	250	1.07	1.23	1.35	1.45	1.53	1.69	2.22	2.59	2.85	3.05
I											
D	300	1.08	1.23	1.35	1.45	1.54	1.69	2.23	2.60	2.86	3.06
E	350	1.09	1.24	1.36	1.46	1.55	1.70	2.24	2.60	2.86	3.06
N	400						1.70	2.24	2.61	2.87	3.07
T	500						1.71	2.25	2.62	2.88	3.08

Increased Limit Factor for 45/45 limit is 1.56  
Increased Limit Factor for 75/75 limit is 1.97

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

R-165  
C.A.R.  
11/1/2022

**Limousines and Car Service**

11/01/22

(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	5	0	5	0	0	0	0	0	0	0	0	5	0					
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0					
L I M I T	40	1.00	1.16	1.29	1.39	1.47																				
	45	1.01	1.17	1.29	1.39	1.48																				
	50	1.02	1.17	1.29	1.39	1.48	1.63																			
	60	1.03	1.18	1.30	1.40	1.49	1.63																			
	70	1.03	1.19	1.30	1.41	1.49	1.64																			
	80	1.04	1.19	1.31	1.41	1.50	1.64																			
	100	1.04	1.20	1.32	1.42	1.50	1.65	2.19																		
	P	150	1.06	1.21	1.33	1.43	1.52	1.67	2.20	2.57																
	E	200	1.07	1.22	1.34	1.44	1.53	1.68	2.21	2.58	2.84															
	R	250	1.07	1.23	1.35	1.45	1.53	1.69	2.22	2.59	2.85	3.05														
	A	300	1.08	1.23	1.35	1.45	1.54	1.69	2.23	2.60	2.86	3.06	3.20													
	C	350	1.09	1.24	1.36	1.46	1.55	1.70	2.24	2.60	2.86	3.06	3.20													
	C	400						1.70	2.24	2.61	2.87	3.07	3.21	3.43												
	I	500						1.71	2.25	2.62	2.88	3.08	3.22	3.44	3.60											
	D	600						1.72	2.26	2.63	2.89	3.09	3.23	3.44	3.61	3.71										
E	700						1.73	2.27	2.63	2.89	3.09	3.23	3.45	3.62	3.71	3.79										
N	800						1.73	2.27	2.64	2.90	3.10	3.24	3.45	3.62	3.71	3.79	3.86									
T	900						1.74	2.28	2.65	2.91	3.10	3.24	3.46	3.63	3.72	3.79	3.86	3.92								
	1000						1.74	2.28	2.65	2.91	3.11	3.24	3.46	3.63	3.72	3.80	3.86	3.92	3.97							
	1250						1.75	2.29	2.66	2.92	3.12	3.25	3.47	3.64	3.73	3.80	3.87	3.92	3.98	4.10						
	1500						1.76	2.30	2.67	2.93	3.12	3.26	3.48	3.64	3.73	3.81	3.87	3.93	3.98	4.10	4.20					

Increased Limit Factor for 45/45 limit is 1.56  
 Increased Limit Factor for 75/75 limit is 1.97  
 Increased Limit Factor for 550/550 limit is 3.66  
 Increased Limit Factor for 750/750 limit is 3.82

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

R-166  
C.A.R.  
11/1/2022

**Garages**

**11/01/22**

(Limits Expressed in Thousands)

LIMIT PER PERSON

	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		
L	40	1.00	1.15	1.27	1.37	1.46																						
I	45	1.01	1.16	1.28	1.38	1.46																						
M	50	1.02	1.16	1.28	1.38	1.47	1.61																					
I	60	1.03	1.17	1.29	1.39	1.47	1.61																					
T	70	1.03	1.18	1.29	1.39	1.48	1.62																					
	80	1.04	1.18	1.30	1.40	1.48	1.62																					
	100	1.04	1.19	1.30	1.40	1.49	1.63	2.15																				
	150	1.05	1.20	1.32	1.42	1.50	1.65	2.16	2.52																			
	200	1.06	1.21	1.33	1.42	1.51	1.66	2.18	2.53	2.78																		
	250	1.07	1.22	1.33	1.43	1.52	1.66	2.18	2.54	2.79	2.99																	
P	300	1.08	1.22	1.34	1.44	1.52	1.67	2.19	2.55	2.80	3.00	3.14																
E	350	1.08	1.23	1.34	1.44	1.53	1.68	2.20	2.55	2.81	3.00	3.15																
R	400						1.68	2.20	2.56	2.81	3.01	3.15	3.37															
	500						1.69	2.21	2.57	2.82	3.02	3.16	3.38	3.55														
A	600						1.70	2.22	2.58	2.83	3.03	3.17	3.39	3.56	3.67													
C	700						1.70	2.23	2.59	2.84	3.03	3.17	3.40	3.57	3.67	3.76												
C	800						1.71	2.23	2.59	2.84	3.04	3.18	3.40	3.57	3.67	3.76	3.83											
I	900						1.71	2.24	2.60	2.85	3.04	3.18	3.40	3.58	3.68	3.76	3.84	3.90										
D	1000						1.72	2.24	2.60	2.85	3.05	3.19	3.41	3.58	3.68	3.76	3.84	3.90	3.96									
E	1250						1.73	2.25	2.61	2.86	3.06	3.20	3.42	3.59	3.69	3.77	3.84	3.91	3.97	4.09								
N	1500						1.73	2.26	2.62	2.87	3.06	3.20	3.42	3.59	3.69	3.78	3.85	3.91	3.97	4.09	4.19							
T	1750						1.74	2.27	2.63	2.88	3.07	3.21	3.43	3.60	3.70	3.78	3.85	3.92	3.98	4.10	4.20	4.28						
	2000						1.74	2.27	2.63	2.88	3.07	3.21	3.44	3.60	3.70	3.78	3.86	3.92	3.98	4.10	4.20	4.28	4.36					
	2500						1.75	2.28	2.64	2.89	3.08	3.22	3.44	3.61	3.71	3.79	3.86	3.93	3.99	4.11	4.21	4.29	4.36	4.49				
	3000							2.29	2.65	2.90	3.09	3.23	3.45	3.61	3.71	3.80	3.87	3.93	3.99	4.11	4.21	4.30	4.37	4.49	4.59			
	4000							2.30	2.66	2.92	3.10	3.24	3.46	3.62	3.72	3.80	3.88	3.94	4.00	4.12	4.22	4.30	4.38	4.50	4.60	4.76		
	5000							2.31	2.67	2.93	3.11	3.25	3.47	3.62	3.72	3.81	3.88	3.95	4.00	4.13	4.23	4.31	4.38	4.50	4.60	4.76	4.88	

Increased Limit Factor for 45/45 limit is 1.54  
 Increased Limit Factor for 75/75 limit is 1.94  
 Increased Limit Factor for 550/550 limit is 3.62  
 Increased Limit Factor for 750/750 limit is 3.79

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

R-167  
C.A.R.  
11/1/2022

**Zone Rated TTT and Bus**

11/01/22

(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	
L	40	1.00	1.19	1.38	1.50	1.62																					
I	45	1.02	1.20	1.38	1.51	1.62																					
M	50	1.04	1.20	1.39	1.51	1.63	1.81																				
I	60	1.05	1.24	1.39	1.52	1.63	1.82																				
T	70	1.05	1.25	1.40	1.53	1.64	1.83																				
	80	1.06	1.25	1.40	1.53	1.64	1.83																				
	100	1.07	1.26	1.41	1.54	1.65	1.84	2.59																			
	150	1.08	1.28	1.43	1.56	1.67	1.86	2.61	3.02																		
	200	1.09	1.29	1.44	1.57	1.68	1.88	2.63	3.03	3.31																	
	250	1.10	1.30	1.45	1.58	1.69	1.89	2.64	3.04	3.33	3.55																
P	300	1.10	1.31	1.46	1.59	1.70	1.90	2.65	3.05	3.33	3.56	3.71															
E	350	1.11	1.31	1.47	1.60	1.71	1.91	2.66	3.06	3.34	3.56	3.72															
R	400						1.92	2.66	3.07	3.35	3.57	3.72	3.97														
	500						1.93	2.68	3.08	3.36	3.58	3.73	3.97	4.16													
A	600						1.94	2.68	3.09	3.37	3.59	3.74	3.98	4.17	4.30												
C	700						1.95	2.69	3.09	3.38	3.59	3.75	3.99	4.18	4.31	4.42											
C	800						1.95	2.70	3.10	3.38	3.60	3.75	3.99	4.18	4.31	4.42	4.51										
I	900						1.96	2.70	3.11	3.39	3.61	3.76	4.00	4.19	4.32	4.42	4.52	4.60									
D	1000						1.97	2.71	3.11	3.39	3.61	3.76	4.00	4.19	4.32	4.43	4.52	4.61	4.68								
E	1250						1.98	2.72	3.12	3.41	3.62	3.77	4.01	4.20	4.33	4.44	4.53	4.61	4.69	4.83							
N	1500						1.99	2.73	3.13	3.41	3.63	3.78	4.02	4.20	4.33	4.44	4.54	4.62	4.69	4.84	4.96						
T	1750						2.00	2.74	3.14	3.42	3.63	3.79	4.03	4.21	4.34	4.45	4.54	4.63	4.70	4.84	4.96	5.06					
	2000						2.00	2.74	3.14	3.43	3.64	3.79	4.03	4.22	4.34	4.45	4.55	4.63	4.70	4.85	4.96	5.06	5.15				
	2500						2.01	2.76	3.16	3.44	3.65	3.80	4.04	4.22	4.35	4.46	4.56	4.64	4.71	4.85	4.97	5.07	5.16	5.30			
	3000							2.76	3.16	3.45	3.66	3.81	4.05	4.23	4.36	4.47	4.56	4.64	4.72	4.86	4.98	5.08	5.16	5.31	5.42		
	4000							2.78	3.18	3.46	3.67	3.82	4.06	4.24	4.37	4.48	4.57	4.66	4.73	4.87	4.99	5.09	5.17	5.32	5.43	5.62	
	5000							2.79	3.19	3.47	3.68	3.83	4.07	4.25	4.38	4.49	4.58	4.66	4.73	4.88	4.99	5.09	5.18	5.32	5.44	5.63	5.77

Increased Limit Factor for 45/45 limit is 1.72  
 Increased Limit Factor for 75/75 limit is 2.31  
 Increased Limit Factor for 550/550 limit is 4.24  
 Increased Limit Factor for 750/750 limit is 4.47

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

R-168  
C.A.R.  
11/1/2022

**Commercial Motorcycles**

**11/01/22**

(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	5	0	5	0	0	0	0	0	0	0	0	5	0	7	0	5	0	0	0	0	0	0	0	0	0	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																												
E	80	1.05	1.15	1.23	1.29	1.35	1.45																												
R	100	1.05	1.15	1.23	1.30	1.35	1.45	1.76																											
A	150	1.06	1.16	1.24	1.31	1.36	1.46	1.77	1.95																										
C	200	1.07	1.17	1.25	1.31	1.37	1.47	1.77	1.96	2.09																									
I	250	1.07	1.17	1.25	1.32	1.37	1.47	1.78	1.97	2.10	2.20																								
D	300	1.08	1.18	1.25	1.32	1.38	1.47	1.78	1.97	2.10	2.21	2.30																							
E	350	1.08	1.18	1.26	1.32	1.38	1.48	1.78	1.97	2.11	2.21	2.31																							
N	400						1.48	1.79	1.98	2.11	2.22	2.31	2.46																						
T	500						1.49	1.79	1.98	2.12	2.22	2.32	2.47	2.58																					
A	600						1.49	1.80	1.99	2.12	2.23	2.32	2.47	2.59	2.66																				
C	700						1.49	1.80	1.99	2.12	2.23	2.32	2.47	2.59	2.66	2.72																			
I	800						1.50	1.80	1.99	2.13	2.23	2.33	2.48	2.59	2.66	2.72	2.77																		
D	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																	
E	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																
N	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															
T	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														
A	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													
C	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												
I	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											
D	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										
E	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									
N	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								
T	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							
A	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 550/550 limit is 2.62  
 Increased Limit Factor for 750/750 limit is 2.74