

**CAR Commercial Rate – Effective November 1, 2022**  
**Implementation Procedures and Summary of Changes**

Below is a description of procedures used to develop rates effective November 1, 2022 including a summary of the changes implemented this year.

**Please note that the approved rates included changes to the effective date from July 1, 2022 to November 1, 2022. There was an update to the final approved rate, impacting most of the base rate calculations (all originally filed zone rate pages, zone rated ILF's, and the out of state rating factor have not changed).**

**1. Commission Schedule**

With this filing, there is no longer a distinction by classification of commissions to be paid. For all classes, commissions will be 8.34 % of premiums written. **The commission rate has not changed since the original filing.**

**2. Company Expenses**

The schedule 107 and rate calculations have been modified to incorporate company expenses based on a percentage of premium, updated from the use of an expense pure premium. The schedule 107 and rate pages reflect expenses as a variable load, in a manner consistent with the premium tax, commission, and profit provisions of the rate. **The company expense load has been updated since the original filing.**

**3. CAR Commercial Automobile Insurance Manual – Manual Rules**

**Section I – General Rules**

Rule 4: Reference to the RMV-3 form has been replaced to cite the Registry's new Registration and Title Application (RTA)

**Section II – Common Coverages and Rating Procedures**

Rule 22: A section has been added to clarify rating procedures for zone rated and non-zone rated automobiles garaged out of state.

Rule 41: Single limit sample calculation is updated to reflect proposed rates and ILFs.

**Section III – Trucks, Tractors and Trailers**

Rule 54: The premium development calculation has been modified for both the liability and physical damage to introduce a state rating factor reflecting a rating differential for vehicles garaged outside of Massachusetts. Amendments also include minor editorial modifications.

Rule 55: Section D is updated to clarify the premium determination for coverage afforded with a trailer interchange agreement and to update sample calculations.

## **Section V- Public Autos**

Rule 74: The premium development calculation has been updated for both the liability and physical damage to introduce a state rating factor reflecting a rating differential for vehicles garaged outside of Massachusetts. Amendments also include minor editorial modifications.

### **4. CAR Commercial Automobile Policy Forms and Endorsements**

No Policy Form or Endorsement changes are included with rate filing.

### **5. Experience Rating Plan (No changes from the original filing)**

The CAR Experience Rating Plan has been updated to reflect factors and components resulting from the proposed rate changes. The Experience Rating Plan will be posted to CAR's website upon approval. Policies eligible for experience rating issued prior to distribution of the Experience Rating Plan should include endorsement MM 99 23 – Rate Modification.

Specific changes to the experience rating plan include the following:

#### Liability

- a. Updates to Premium De-Trend Factors
- b. Loss Development Factors for immature years have been updated.
- c. Updates to Table C – Credibility, Adjusted Expected Loss Ratio, and Maximum Single Loss
- d. Examples have been updated.

#### Physical Damage

- a. Updates to Premium De-Trend Factors
- b. Loss Development Factors for immature years have been updated.
- c. The Experience Rating Adjustment Factor (ERAF) has been changed from .4 to .2.
- d. Updates to Table C – Credibility, Adjusted Expected Loss Ratio, and Maximum Single Loss for Zone Rated and All Other
- e. Examples have been updated

### **6. Rate Implementation**

#### **a. Territory Schedule**

The territory definitions to be used for policies effective with this filing are unchanged. Territory relativities have been updated, **but unchanged from the original filing.**

#### **b. Increased Limit Factors (ILF)**

The Bodily Injury and Property Damage Liability ILF's have been updated. Uninsured/Underinsured Motorists ILF's have been updated to reflect changes in the base rates.

Separate BI ILFs are introduced for the zone-rated market segment in this filing.

Refer to Schedule 107 for complete tables of increased limit factors.

**The ILF's have not changed since the original filing, however, the base rates for the Uninsured/Underinsured Motorists ILF's have been updated to reflect changes in the base rates.**

**c. Deductible Relativities**

Physical Damage Deductible Rate Relativities were updated.

Refer to Schedule 107 for Deductible Relativities.

**The deductible relativities have not changed since the original filing.**

**d. Age-Symbol Relativities**

Age-Symbol Relativities have been updated.

Refer to Schedule 107 for complete tables of Age-Symbol Relativities.

**The age-symbol relativities have not changed since the original filing.**

**7. Zone Rates (No changes from the original filing)**

The rating procedure for zone rated automobiles has been modified to introduce a rating differential for vehicles garaged out of state. In addition, base rates and primary classification rating factors are updated and, and separate bodily injury increased limits factors are introduced for all zone-rated classifications.

**a. Base Rates**

CAR's liability and physical damage base rate tables are updated to adopt ISO regional zone relativities and the AIB metropolitan rating factor. These changes are reflected in the base rate tables.

**b. State Rating Factor**

With this filing CAR introduces a 20% rating differential for vehicles garaged outside of MA, NH, VT, and ME. Refer to updates to Manual Rules 22, 52, 54, 72, and 74 described above for more information on the revised rating procedure. The State Rating Factor was also added to the Rate Page R-55.

**c. Zone Rated Primary Rating Factors**

Primary rating factors for zone-rated TTTs have been updated as follows:

	<u>Approved Rating Factor</u>	<u>Current Rating Factor</u>
Medium Trucks	.95	.84
Heavy Trucks	1.00	.90
Extra Heavy Trucks	1.10	.96
Heavy Truck Tractors	1.00	.88
Extra Heavy Truck Tractors	1.10	.96
Trailers	No Proposed Changes	

The primary rating factors for zone rated buses for the following fleet and non-fleet classes have also been updated:

<u>Classification</u>	<u>Code</u>	<u>Approved Rating Factor</u>	<u>Current Rating Factor</u>
Inter-City	5309/5379	1.58	1.30
Charter	5409/5479	1.58	1.30
Sightseeing	5509/5579	1.48	1.30
SSA Emp. Own	6409/6479	0.95	1.00
SSA All Other	6509/6579	0.95	1.00
Bus NOC	5809/5879	0.95	1.00

**d. Increased Limit Factors**

Separate BI ILF tables are introduced for the zone-rated classifications in this filing.

**8. Schedule 107 and Rates**

**a. Trucks, Tractors, and Trailers**

Schedule 107-1 contains the information necessary for the calculation of rates for vehicles classified as truck, tractor, or trailer. The methodology for the calculation of these rates is unchanged. The following should be noted:

- Non-zone-rated Collision premiums for truck-tractors and vehicles used in dumping operations are developed by applying a factor of 1.25 times the corresponding truck collision premium. Zone Rated vehicles used in dumping operations are developed by applying a factor of 1.5 times the corresponding truck collision premium.
- Fire, theft, and CAC premiums for the \$500 deductible level are developed by applying a factor of 0.64 times the corresponding \$500 deductible comprehensive premium.

- Calculation of the \$300 deductible fire, theft, and CAC premium follows the same procedure, including a minimum \$4 buyback charge.
- Use TTT medical payments rates for zone rated classifications.
- Physical damage rates for zone rated, trailer interchange, and long-distance classes have been updated.

**b. Private Passenger Types**

Schedule 107-2 contains information necessary for the calculation of rates for vehicles classified as private passenger fleet, and those miscellaneous vehicle classifications with base rates derived from the private passenger non-fleet type. Private passenger non-fleet vehicles (classification code 739100) will continue to be rated using the Servicing Carrier's voluntary filed rate. The methodology for the calculation of these rates for both liability and physical damage remains unchanged.

**c. Public Vehicle Types**

- Taxi  
Schedule 107-3 contains the information necessary for the calculation of taxi liability rates. The methodology for the calculation of these rates remains unchanged. For collision and limited collision rates, charge 5 times the private passenger type collision or limited collision rate. For comprehensive rates, charge 6 times the private passenger type rate.
- Limousine  
Schedule 107-4 contains the information necessary for the calculation of the limousine liability rates. The methodology for the calculation of these rates remains unchanged. The physical damage rates are developed by applying a factor of 1.5 times the private passenger type rate.
- Car Service  
Schedule 107-5 contains the information necessary for the calculation of the car service liability rates. The methodology for the calculation of these rates remains unchanged. The physical damage rates are developed by applying a factor of 1.5 times the private passenger type rate.
- Public Buses  
Schedule 107-6 contains the information necessary for the calculation of the public bus liability rates. The methodology for the calculation of these rates remains unchanged. The physical damage rates are developed by applying a factor of 1.25 times the TTT rate.
- Van Pools  
Schedule 107-7 contains the information necessary for the calculation of the van pool rates. The methodology for the calculation of these rates remains unchanged.

d. **Garages**

Schedule 107-8 contains the information necessary for the calculation for garage risks on a per plate basis. The methodology for the calculation of these rates remains unchanged. Garagekeepers premium and dealers physical damage premium are developed by applying a factor of .939 to the rates effective July 1, 2020. For garage operations other than covered autos, the calculation of premium on a combined single limit, aggregate basis for compulsory garage risks, and for those garage risks for which a dealer or repair plate has not been issued, will be contained in the Rate Section of the Commercial Automobile Manual.

**The Garage Physical Damage rate has changed since the original filing.**

e. **Special Types**

The factors and rating procedures for special types remain unchanged. Special Types premium are developed by applying a factor of .952 to the rates effective July 1, 2020.

**The Special Types rate has changed since the original filing.**

f. **Motorcycles**

Motorcycle rates have not been updated.

# **COMMONWEALTH AUTOMOBILE REINSURERS**

---

## **SCHEDULE 107 Rating Components**

**Effective November 1, 2022**

**Printed and Distributed by**

**Commonwealth Automobile Reinsurers  
101 Arch Street, Suite 400, Boston, MA 02110**

**(617) 338-4000**

**FAX: (617) 338-5422      TTY: (617) 880-7848**

**[www.commauto.com](http://www.commauto.com)**

Commonwealth Automobile Reinsurers

Trucks, Tractors, and Trailers  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1)	(2)	(3)		(4)	(5)	
	Average Loss Pure Premium (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)	Fleet/ Non-Fleet	Variable Expense Factor* (Form 100)	Final Base Rates***	
			Fleet	Non-Fleet		Fleet	Non-Fleet
<u>A-1 &amp; B**</u>	308.80				0.7419		
Territory:							
1		1.9354	1.0000	1.0000		806	806
2		1.9354	1.0000	1.0000		806	806
3		1.9354	1.0000	1.0000		806	806
4		1.9354	1.0000	1.0000		806	806
5		1.9354	1.0000	1.0000		806	806
6		1.9354	1.0000	1.0000		806	806
7		1.9354	1.0000	1.0000		806	806
8		1.9354	1.0000	1.0000		806	806
9		1.9354	1.0000	1.0000		806	806
10		1.9354	1.0000	1.0000		806	806
11		0.6105	1.0000	1.0000		254	254
12		0.8070	1.0000	1.0000		336	336
13		0.7754	1.0000	1.0000		323	323
14		0.9906	1.0000	1.0000		412	412
15		0.9144	1.0000	1.0000		381	381
16		1.0223	1.0000	1.0000		426	426
17		1.1614	1.0000	1.0000		483	483
18		1.3417	1.0000	1.0000		558	558
19		1.5106	0.9886	1.0130		622	637
20		1.7527	0.9909	1.0112		723	738
<u>A-1**</u>							
Territory:							
1						703	703
2						703	703
3						703	703
4						703	703
5						703	703
6						703	703
7						703	703
8						703	703
9						703	703
10						703	703
11						222	222
12						293	293
13						282	282
14						359	359
15						332	332
16						372	372
17						421	421
18						487	487
19						543	556
20						631	644
<u>B. Basic**</u>							
Territory:							
1						103	103
2						103	103
3						103	103
4						103	103
5						103	103
6						103	103
7						103	103
8						103	103
9						103	103
10						103	103
11						32	32
12						43	43
13						41	41
14						53	53
15						49	49
16						54	54
17						62	62
18						71	71
19						79	81
20						92	94

\* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1: 87.2% of Combined rates.  
B: 12.8% of Combined rates.

\*\*\* (5) = {[ (1) x (2) x (3) ] / (4)}.



Commonwealth Automobile Reinsurers

2022 CAR  
Schedule 107-1  
Page 2

Trucks, Tractors, and Trailers  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1)	(2)	(3)		(4)	(5)	
	Average Loss Pure Premium	Territory Relativity	Fleet/ Non-Fleet Differential (100K)		Variable Expense Factor*	Final Base Rates**	
	(Form 100)	(100K)	Fleet	Non-Fleet	(Form 100)	Fleet	Non-Fleet
<u>A-2</u>	13.72				0.6660		
Territory:							
1		1.9354	1.0000	1.0000		40	40
2		1.9354	1.0000	1.0000		40	40
3		1.9354	1.0000	1.0000		40	40
4		1.9354	1.0000	1.0000		40	40
5		1.9354	1.0000	1.0000		40	40
6		1.9354	1.0000	1.0000		40	40
7		1.9354	1.0000	1.0000		40	40
8		1.9354	1.0000	1.0000		40	40
9		1.9354	1.0000	1.0000		40	40
10		1.9354	1.0000	1.0000		40	40
11		0.6105	1.0000	1.0000		13	13
12		0.8070	1.0000	1.0000		17	17
13		0.7754	1.0000	1.0000		16	16
14		0.9906	1.0000	1.0000		20	20
15		0.9144	1.0000	1.0000		19	19
16		1.0223	1.0000	1.0000		21	21
17		1.1614	1.0000	1.0000		24	24
18		1.3417	1.0000	1.0000		28	28
19		1.5106	0.9886	1.0130		31	32
20		1.7527	0.9909	1.0112		36	37
<u>PDL, Basic</u>	377.09				0.7593		
Territory:							
1		1.9354	1.0000	1.0000		961	961
2		1.9354	1.0000	1.0000		961	961
3		1.9354	1.0000	1.0000		961	961
4		1.9354	1.0000	1.0000		961	961
5		1.9354	1.0000	1.0000		961	961
6		1.9354	1.0000	1.0000		961	961
7		1.9354	1.0000	1.0000		961	961
8		1.9354	1.0000	1.0000		961	961
9		1.9354	1.0000	1.0000		961	961
10		1.9354	1.0000	1.0000		961	961
11		0.6105	1.0000	1.0000		303	303
12		0.8070	1.0000	1.0000		401	401
13		0.7754	1.0000	1.0000		385	385
14		0.9906	1.0000	1.0000		492	492
15		0.9144	1.0000	1.0000		454	454
16		1.0223	1.0000	1.0000		508	508
17		1.1614	1.0000	1.0000		577	577
18		1.3417	1.0000	1.0000		666	666
19		1.5106	0.9886	1.0130		742	760
20		1.7527	0.9909	1.0112		863	880

\* (4) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* (5) = {[(1) x (2) x (3)] / (4)}.

**Commonwealth Automobile Reinsurers**  
**Trucks, Tractors, and Trailers**  
**Liability Coverages for Which Rates do not Vary by Territory**

Coverage D

\$ 5,000 \$15  
10,000 17

---

Coverage U

	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	5
50/100	7	8
100/300	8	26
250/500	9	103
500/500	10	271

**Commonwealth Automobile Reinsurers  
 Trucks, Tractors, & Trailers  
 Physical Damage Loss Pure Premium by Territory**

Coverage	(1)	(2)	(3)		(4)	
	Average Loss Pure Premium (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)		Loss Pure Premium by Territory *	
			Fleet	Non-Fleet	Fleet	Non-Fleet
<u>Collision</u>	308.92					
Territory:						
1		1.7397	0.9837	1.0205	529	548
2		1.7397	0.9837	1.0205	529	548
3		1.7397	0.9837	1.0205	529	548
4		1.7397	0.9837	1.0205	529	548
5		1.7397	0.9837	1.0205	529	548
6		1.7397	0.9837	1.0205	529	548
7		1.7397	0.9837	1.0205	529	548
8		1.7397	0.9837	1.0205	529	548
9		1.7397	0.9837	1.0205	529	548
10		1.7397	0.9837	1.0205	529	548
11		0.7526	0.9871	1.0088	229	235
12		0.8693	0.9781	1.0154	263	273
13		0.9056	0.9912	1.0066	277	282
14		1.0308	0.9798	1.0144	312	323
15		0.9582	0.9878	1.0089	292	299
16		1.0988	0.9781	1.0176	332	345
17		1.0913	0.9909	1.0075	334	340
18		1.1494	0.9796	1.0163	348	361
19		1.3140	0.9558	1.0262	388	417
20		1.4676	0.9334	1.0403	423	472
<u>Comprehensive</u>	114.78					
Territory:						
1		1.2760	0.9907	1.0111	145	148
2		1.2760	0.9907	1.0111	145	148
3		1.2760	0.9907	1.0111	145	148
4		1.2760	0.9907	1.0111	145	148
5		1.2760	0.9907	1.0111	145	148
6		1.2760	0.9907	1.0111	145	148
7		1.2760	0.9907	1.0111	145	148
8		1.2760	0.9907	1.0111	145	148
9		1.2760	0.9907	1.0111	145	148
10		1.2760	0.9907	1.0111	145	148
11		0.8332	0.9965	1.0023	95	96
12		0.9581	1.0000	1.0000	110	110
13		0.9722	0.8917	1.0790	100	120
14		1.0418	1.0000	1.0000	120	120
15		0.9864	1.0000	1.0000	113	113
16		1.0471	0.9966	1.0027	120	121
17		1.0483	0.9348	1.0510	112	126
18		1.0902	0.9932	1.0054	124	126
19		1.1514	0.9337	1.0383	123	137
20		1.1404	1.0000	1.0000	131	131

Collision  
 \* (4) = (1) x (2) x (3)

Comprehensive  
 \* (4) = [(1) x (2) x (3)]

**Commonwealth Automobile Reinsurers  
Trucks, Tractors, & Trailers Rates  
Calculation of Limited Collision Percentage of Collision Rate**

(1) Statewide Average \$500 Collision Base Rate Pure Premium.	\$308.92
(2) Variable Expense Factor	0.7364
(3) Statewide Average \$500 Collision Base Rate {[(1) / (2)]}	\$419.50
(4) Statewide Average \$500 Limited Collision Base Rate Pure Premium.	\$30.89
(5) Variable Expense Factor	0.7364
(6) Statewide Average \$500 Limited Collision Base Rate {(4) / (5)}	\$41.95
(7) [(6) / (3)]	10.0%

**Commonwealth Automobile Reinsurers  
 Trucks, Tractors, & Trailers  
 Rate Relativities by Age and Cost New\***

COLLISION

Cost New	Symbol Code	Age of Vehicle			
		1	2,3	4,5	6-9
\$ 0,000 - 4,500	01	0.244	0.230	0.207	0.120
4,501 - 6,000	02	0.265	0.250	0.225	0.130
6,001 - 8,000	03	0.339	0.320	0.288	0.166
8,001 - 10,000	04	0.647	0.610	0.549	0.317
10,001 - 15,000	05	1.060	1.000	0.900	0.520
15,001 - 20,000	06	1.982	1.870	1.683	0.972
20,001 - 25,000	07	2.883	2.720	2.448	1.414
25,000 - 40,000	08	3.381	3.190	2.871	1.659
40,001 - 65,000	10	4.452	4.200	3.780	2.184
65,001 - 90,000	11	4.876	4.600	4.140	2.392
90,001 & Over	12	(See Below)			

COMPREHENSIVE

Cost New	Symbol Code	Age of Vehicle			
		1	2,3	4,5	6-9
\$ 0,000 - 4,500	01	0.280	0.280	0.269	0.179
4,501 - 6,000	02	0.340	0.340	0.326	0.218
6,001 - 8,000	03	0.350	0.350	0.336	0.224
8,001 - 10,000	04	0.560	0.560	0.538	0.358
10,001 - 15,000	05	1.000	1.000	0.960	0.640
15,001 - 20,000	06	1.430	1.430	1.373	0.915
20,001 - 25,000	07	2.040	2.040	1.958	1.306
25,000 - 40,000	08	2.310	2.310	2.218	1.478
40,001 - 65,000	10	2.770	2.770	2.659	1.773
65,001 - 90,000	11	3.000	3.000	2.880	1.920
90,001 & Over	12	(See Below)			

Factors to determine charges are based on the original cost new for vehicles with costs in excess of \$90,000.  
 For each \$1000 in excess of \$90,000 add the following factors to the \$65,000-\$90,000 age/symbol factor:

	<u>Collision</u>	<u>OTC</u>
Factor	0.025	0.007

For example, the collision age/symbol factor for a vehicle with a \$95,000 cost new (age class1) would be:

$$5.001 = 4.876 + (\$95,000 - \$90,000) / 1000 \times 0.025$$

\* Relative to Symbol 5 and Age 2,3 (Section 105).

**Commonwealth Automobile Reinsurers**  
**Trucks, Tractors & Trailers**  
**Miscellaneous Components of Physical Damage Rates**

DEDUCTIBLE RELATIVITIES WITHOUT WAIVER

<u>Deductible</u>	<u>Coverage</u>	
	<u>Collision</u>	<u>Comprehensive</u>
300	1.040	1.020
500	1.000	1.000
1000	0.930	0.960
2000	0.800	0.910
3000	0.700	0.880
4000	0.620	0.850
5000	0.550	0.830

COMPANY EXPENSE

<u>Coverage</u>	<u>Company Expense Percent (Form 100)</u>
Collision	11.20%
Limited Collision	11.20%
Comprehensive	11.20%

VARIABLE EXPENSES

<u>Coverage</u>	<u>Variable Expense Factor* (Form 100)</u>
Collision	0.7364
Limited Collision	0.7364
Comprehensive	0.7364

\* Variable Expense Factor = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

**Commonwealth Automobile Reinsurers  
 Trucks, Tractors, and Trailers Base Rates  
 Collision Waiver of Deductible Charges**

(1) Average \$500 deductible Collision pure premium,  
 ( Form 100, (5) x (6) x (6A) )

648.96

(2) Waiver Charges = { [(1) x (Terr. Relativity) x (Fleet Relativity)] / Variable Expense Ratio } x  
 { \$X Selected Waiver of Deductible Relativity to \$500 Deductible Losses\* }  
 where \$X is \$300, \$500, \$1000, \$2000, \$3000, \$4000, or \$5000.

\* Section 102, Exhibit 1, Page 1, Line 11.

WAIVER CHARGES FOR FLEET

Territory	Deductibles:						
	\$300	\$500	\$1000	\$2000	\$3000	\$4000	\$5000
1	26	33	59	98	128	152	170
2	26	33	59	98	128	152	170
3	26	33	59	98	128	152	170
4	26	33	59	98	128	152	170
5	26	33	59	98	128	152	170
6	26	33	59	98	128	152	170
7	26	33	59	98	128	152	170
8	26	33	59	98	128	152	170
9	26	33	59	98	128	152	170
10	26	33	59	98	128	152	170
11	11	14	26	43	56	66	74
12	13	16	29	49	64	76	85
13	13	17	31	51	67	80	89
14	15	20	35	58	76	90	101
15	14	18	33	54	71	84	94
16	16	21	37	62	81	96	107
17	16	21	37	62	81	96	108
18	17	22	39	64	84	100	112
19	19	24	43	72	94	112	125
20	21	27	47	78	103	122	136

WAIVER CHARGES FOR NON-FLEET

Territory	Deductibles:						
	\$300	\$500	\$1000	\$2000	\$3000	\$4000	\$5000
1	27	34	61	102	133	158	177
2	27	34	61	102	133	158	177
3	27	34	61	102	133	158	177
4	27	34	61	102	133	158	177
5	27	34	61	102	133	158	177
6	27	34	61	102	133	158	177
7	27	34	61	102	133	158	177
8	27	34	61	102	133	158	177
9	27	34	61	102	133	158	177
10	27	34	61	102	133	158	177
11	11	15	26	43	57	68	76
12	13	17	30	51	66	79	88
13	14	18	31	52	68	81	91
14	16	20	36	60	78	93	104
15	14	19	33	55	72	86	96
16	17	22	38	64	84	100	111
17	16	21	38	63	82	98	109
18	18	23	40	67	88	104	116
19	20	26	46	77	101	120	134
20	23	30	52	87	114	136	152

**Commonwealth Automobile Reinsurers**

**Trucks, Tractors, and Trailers  
 Other than Collision  
 Minimum Charge For Deductible**

<u>Deductible</u>	<u>Buyback * Percentage</u>	<u>Statewide Average \$500 Deductible Collectible Premiums **</u>	<u>Minimum Buyback Charge ***</u>
\$300	0.020	254.49	4

\* Equal to ( \$300 deductible relativity - 1 )

\*\* Form 100 Line (15)

\*\*\* (Statewide average premium) x (Buyback percentage) x ( 0.75 )



Commonwealth Automobile Reinsurers

Private Passenger Types  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1)	(2)	(3)	(4)		(5)	(6)	(7)	
	Fleet Average Loss Pure Prem (Form 100)	Non-Fleet Average Loss Pure Prem (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)	Fleet/ Non-Fleet (B)	Fleet Variable Expense Factor*	Non-fleet Variable Expense Factor*	(A)	(B)
				Fleet (A)	Non-Fleet (B)	(Form 100)	(Form 100)	Fleet	Non-Fleet
<b>A-1 &amp; B**</b>	385.60	351.35				0.7419	0.7419		
Territory:									
1			1.9247	1.0000	1.0000			1000	912
2			1.9247	1.0000	1.0000			1000	912
3			1.9247	1.0000	1.0000			1000	912
4			1.9247	1.0000	1.0000			1000	912
5			1.9247	1.0000	1.0000			1000	912
6			1.9247	1.0000	1.0000			1000	912
7			1.9247	1.0000	1.0000			1000	912
8			1.9247	1.0000	1.0000			1000	912
9			1.9247	1.0000	1.0000			1000	912
10			1.9247	1.0000	1.0000			1000	912
11			0.6155	1.0000	1.0000			320	291
12			0.6826	1.0000	1.0000			355	323
13			0.7161	1.0000	1.0000			372	339
14			0.7732	1.0000	1.0000			402	366
15			0.7116	1.0000	1.0000			370	337
16			0.8704	1.0000	1.0000			452	412
17			1.0673	1.0000	1.0000			555	505
18			1.2985	1.0000	1.0000			675	615
19			1.9016	1.0000	1.0000			988	901
20			2.1191	1.0000	1.0000			1101	1004
<b>A-1**</b>									
Territory:									
1								854	778
2								854	778
3								854	778
4								854	778
5								854	778
6								854	778
7								854	778
8								854	778
9								854	778
10								854	778
11								273	248
12								303	276
13								318	289
14								343	312
15								316	288
16								386	352
17								474	431
18								576	525
19								843	769
20								940	857
<b>B. Basic**</b>									
Territory:									
1								146	134
2								146	134
3								146	134
4								146	134
5								146	134
6								146	134
7								146	134
8								146	134
9								146	134
10								146	134
11								47	43
12								52	47
13								54	50
14								59	54
15								54	49
16								66	60
17								81	74
18								99	90
19								145	132
20								161	147

\* (5) & (6) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense)

\*\* Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1: 85.4% of Combined rates (Form 110).

B: 14.6% of Combined rates (Form 110).

\*\*\* (7A) = (((1) x (3) x (4A))) / [(5)].

\*\*\* (7B) = (((2) x (3) x (4B))) / [(6)].

Commonwealth Automobile Reinsurers

Private Passenger Types  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1)	(2)	(3)	(4)		(5)	(6)	(7)	
	Fleet Average Loss Pure Prem (Form 100)	Non-Fleet Average Loss Pure Prem (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)	Fleet/ Non-Fleet Differential (100K)	Fleet Variable Expense Factor*	Non-fleet Variable Expense Factor*	(A)	(B)
				Fleet (A)	Non-Fleet (B)	(Form 100)	(Form 100)	Final Base Rates**	
								Fleet	Non-Fleet
A-2	36.06	63.01				0.4664	0.6731		
Territory:									
1			1.9247	1.0000	1.0000			149	180
2			1.9247	1.0000	1.0000			149	180
3			1.9247	1.0000	1.0000			149	180
4			1.9247	1.0000	1.0000			149	180
5			1.9247	1.0000	1.0000			149	180
6			1.9247	1.0000	1.0000			149	180
7			1.9247	1.0000	1.0000			149	180
8			1.9247	1.0000	1.0000			149	180
9			1.9247	1.0000	1.0000			149	180
10			1.9247	1.0000	1.0000			149	180
11			0.6155	1.0000	1.0000			48	58
12			0.6826	1.0000	1.0000			53	64
13			0.7161	1.0000	1.0000			55	67
14			0.7732	1.0000	1.0000			60	72
15			0.7116	1.0000	1.0000			55	67
16			0.8704	1.0000	1.0000			67	81
17			1.0673	1.0000	1.0000			83	100
18			1.2985	1.0000	1.0000			100	122
19			1.9016	1.0000	1.0000			147	178
20			2.1191	1.0000	1.0000			164	198
PDL, Basic	271.36	312.71				0.7593	0.7593		
Territory:									
1			1.9247	1.0000	1.0000			688	793
2			1.9247	1.0000	1.0000			688	793
3			1.9247	1.0000	1.0000			688	793
4			1.9247	1.0000	1.0000			688	793
5			1.9247	1.0000	1.0000			688	793
6			1.9247	1.0000	1.0000			688	793
7			1.9247	1.0000	1.0000			688	793
8			1.9247	1.0000	1.0000			688	793
9			1.9247	1.0000	1.0000			688	793
10			1.9247	1.0000	1.0000			688	793
11			0.6155	1.0000	1.0000			220	253
12			0.6826	1.0000	1.0000			244	281
13			0.7161	1.0000	1.0000			256	295
14			0.7732	1.0000	1.0000			276	318
15			0.7116	1.0000	1.0000			254	293
16			0.8704	1.0000	1.0000			311	358
17			1.0673	1.0000	1.0000			381	440
18			1.2985	1.0000	1.0000			464	535
19			1.9016	1.0000	1.0000			680	783
20			2.1191	1.0000	1.0000			757	873

\* (5) & (6) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* (7A) = {[ (1) x (3) x (4A) ]} / [(5)].

\*\* (7B) = {[ (2) x (3) x (4B) ]} / [(6)].

**Commonwealth Automobile Reinsurers**  
**Private Passenger Types**  
**Liability Coverages for Which Rates Do Not Vary by Territory**

Coverage D

\$5,000	\$15	(From Form 110)
10,000	17	
15,000	19	
20,000	20	
25,000	22	

Coverage U

	Fleet		Non-Fleet	
	U-1	U-2	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured</u>	<u>Uninsured</u>	<u>Underinsured</u>
20/40	3	0	3	0
20/50	4	0	4	0
25/50	5	1	5	1
35/80	6	5	6	5
50/100	7	8	7	8
100/300	8	26	8	26
250/500	9	103	9	103
500/500	10	271	10	271

Commonwealth Automobile Reinsurers

Private Passenger Types  
Physical Damage Loss Pure Premium by Territory

Coverage	(1)	(2)	(3)	(4)		(5)	
	Fleet Average Loss Pure Prem (Form 100)	Non-Fleet Average Loss Pure Prem (Form 100)	Territory Relativity (100K)	Fleet/ Non-Fleet Differential (100K)		Loss Pure Premium by Territory *	
				Fleet (A)	Non-Fleet (B)	Fleet (A)	Non-Fleet (B)
<u>Collision</u>	488.71	643.97					
Territory:							
1			1.5791	1.0000	1.0000	772	1017
2			1.5791	1.0000	1.0000	772	1017
3			1.5791	1.0000	1.0000	772	1017
4			1.5791	1.0000	1.0000	772	1017
5			1.5791	1.0000	1.0000	772	1017
6			1.5791	1.0000	1.0000	772	1017
7			1.5791	1.0000	1.0000	772	1017
8			1.5791	1.0000	1.0000	772	1017
9			1.5791	1.0000	1.0000	772	1017
10			1.5791	1.0000	1.0000	772	1017
11			0.5835	1.0000	1.0000	285	376
12			0.7233	1.0000	1.0000	353	466
13			0.7239	1.0000	1.0000	354	466
14			0.8353	1.0000	1.0000	408	538
15			0.7842	1.0000	1.0000	383	505
16			0.9333	1.0000	1.0000	456	601
17			1.1086	1.0000	1.0000	542	714
18			1.2408	1.0000	1.0000	606	799
19			1.6805	1.0000	1.0000	821	1082
20			1.8024	1.0000	1.0000	881	1161
<u>Limited Collision</u>	34.21	45.08					
Territory:							
1			1.5791	1.0000	1.0000	54	71
2			1.5791	1.0000	1.0000	54	71
3			1.5791	1.0000	1.0000	54	71
4			1.5791	1.0000	1.0000	54	71
5			1.5791	1.0000	1.0000	54	71
6			1.5791	1.0000	1.0000	54	71
7			1.5791	1.0000	1.0000	54	71
8			1.5791	1.0000	1.0000	54	71
9			1.5791	1.0000	1.0000	54	71
10			1.5791	1.0000	1.0000	54	71
11			0.5835	1.0000	1.0000	20	26
12			0.7233	1.0000	1.0000	25	33
13			0.7239	1.0000	1.0000	25	33
14			0.8353	1.0000	1.0000	29	38
15			0.7842	1.0000	1.0000	27	35
16			0.9333	1.0000	1.0000	32	42
17			1.1086	1.0000	1.0000	38	50
18			1.2408	1.0000	1.0000	42	56
19			1.6805	1.0000	1.0000	57	76
20			1.8024	1.0000	1.0000	62	81
<u>Comprehensive</u>	88.74	102.27					
Territory:							
1			1.4859	1.0000	1.0000	132	152
2			1.4859	1.0000	1.0000	132	152
3			1.4859	1.0000	1.0000	132	152
4			1.4859	1.0000	1.0000	132	152
5			1.4859	1.0000	1.0000	132	152
6			1.4859	1.0000	1.0000	132	152
7			1.4859	1.0000	1.0000	132	152
8			1.4859	1.0000	1.0000	132	152
9			1.4859	1.0000	1.0000	132	152
10			1.4859	1.0000	1.0000	132	152
11			0.8100	1.0000	1.0000	72	83
12			0.9039	1.0000	1.0000	80	92
13			0.8203	1.0000	1.0000	73	84
14			0.9867	1.0000	1.0000	88	101
15			0.9735	1.0000	1.0000	86	100
16			1.0875	1.0000	1.0000	97	111
17			0.9416	1.0000	1.0000	84	96
18			1.0084	1.0000	1.0000	89	103
19			1.3551	1.0000	1.0000	120	139
20			1.3221	1.0000	1.0000	117	135

Collision/Lim. Collision  
\* (5A) = (1) x (3) x (4A)  
\* (5B) = (2) x (3) x (4B)

Comprehensive  
\* (5A) = [(1) x (3) x (4A)]  
\* (5B) = [(2) x (3) x (4B)]

**Commonwealth Automobile Reinsurers  
 Private Passenger Types  
 Rate Relativities by Age and Cost New\***

Cost New	Symbol Code	COLLISION								
		Age 1	2	3	4	5	6	7	8	9
0 - 4,500	01	0.750	0.750	0.750	0.743	0.713	0.713	0.713	0.683	0.443
4,501 - 6,000	02	0.770	0.770	0.770	0.762	0.732	0.732	0.732	0.701	0.454
6,001 - 8,000	03	0.810	0.810	0.810	0.802	0.770	0.770	0.770	0.737	0.478
8,001 - 10,000	04	0.810	0.810	0.810	0.802	0.770	0.770	0.770	0.737	0.478
10,001 - 15,000	05	1.000	1.000	1.000	0.990	0.950	0.950	0.950	0.910	0.590
15,001 - 20,000	06	1.360	1.360	1.360	1.346	1.292	1.292	1.292	1.238	0.802
20,001 - 25,000	07	1.360	1.360	1.360	1.346	1.292	1.292	1.292	1.238	0.802
25,001 - 40,000	08	1.360	1.360	1.360	1.346	1.292	1.292	1.292	1.238	0.802
40,001 - 65,000	10	1.440	1.440	1.440	1.426	1.368	1.368	1.368	1.310	0.850
65,001 - 90,000	11	1.930	1.930	1.930	1.911	1.834	1.834	1.834	1.756	1.139
90,001 and Over	12					(see below)				

LIMITED COLLISION										
Cost New	Symbol Code	Age 1	2	3	4	5	6	7	8	9
0 - 4,500	01	0.750	0.750	0.750	0.743	0.713	0.713	0.713	0.683	0.443
4,501 - 6,000	02	0.770	0.770	0.770	0.762	0.732	0.732	0.732	0.701	0.454
6,001 - 8,000	03	0.810	0.810	0.810	0.802	0.770	0.770	0.770	0.737	0.478
8,001 - 10,000	04	0.810	0.810	0.810	0.802	0.770	0.770	0.770	0.737	0.478
10,001 - 15,000	05	1.000	1.000	1.000	0.990	0.950	0.950	0.950	0.910	0.590
15,001 - 20,000	06	1.360	1.360	1.360	1.346	1.292	1.292	1.292	1.238	0.802
20,001 - 25,000	07	1.360	1.360	1.360	1.346	1.292	1.292	1.292	1.238	0.802
25,001 - 40,000	08	1.360	1.360	1.360	1.346	1.292	1.292	1.292	1.238	0.802
40,001 - 65,000	10	1.440	1.440	1.440	1.426	1.368	1.368	1.368	1.310	0.850
65,001 - 90,000	11	1.930	1.930	1.930	1.911	1.834	1.834	1.834	1.756	1.139
90,001 and Over	12					(see below)				

COMPREHENSIVE										
Cost New	Symbol Code	Age 1	2	3	4	5	6	7	8	9
0 - 4,500	01	1.071	0.900	0.900	0.900	0.900	0.891	0.873	0.873	0.621
4,501 - 6,000	02	1.071	0.900	0.900	0.900	0.900	0.891	0.873	0.873	0.621
6,001 - 8,000	03	1.083	0.910	0.910	0.910	0.910	0.901	0.883	0.883	0.628
8,001 - 10,000	04	1.142	0.960	0.960	0.960	0.960	0.950	0.931	0.931	0.662
10,001 - 15,000	05	1.190	1.000	1.000	1.000	1.000	0.990	0.970	0.970	0.690
15,001 - 20,000	06	1.595	1.340	1.340	1.340	1.340	1.327	1.300	1.300	0.925
20,001 - 25,000	07	1.737	1.460	1.460	1.460	1.460	1.445	1.416	1.416	1.007
25,001 - 40,000	08	1.856	1.560	1.560	1.560	1.560	1.544	1.513	1.513	1.076
40,001 - 65,000	10	2.309	1.940	1.940	1.940	1.940	1.921	1.882	1.882	1.339
65,001 - 90,000	11	3.582	3.010	3.010	3.010	3.010	2.980	2.920	2.920	2.077
90,001 and Over	12					(see below)				

Factors to determine charges based on the original cost new for vehicles with costs in excess of \$90,000.  
 For each \$1000 in excess of \$90,000 add the following factors to the \$65,000-\$90,000 factor.

Factor	Collision	OTC
	0.010	0.020

For example, the collision age/symbol factor for a vehicle with a \$95,000 cost new (age class 1) would be:

$$1.980 = 1.930 + (95,000-90,000)/1,000 \times 0.01$$

\* Relative to Age 2, Symbol 5 (Section 105).

**Commonwealth Automobile Reinsurers**  
**Private Passenger Types**  
**Miscellaneous Components of Physical Damage Rates**

DEDUCTIBLE RELATIVITIES WITHOUT WAIVER

<u>Deductible</u>	<u>Coverage</u>	
	<u>Collision</u>	<u>Comprehensive</u>
300	1.040	1.020
500	1.000	1.000
1000	0.920	0.940
2000	0.770	0.860
3000	0.650	0.800
4000	0.560	0.750
5000	0.490	0.710

COMPANY EXPENSE

<u>Coverage</u>	<u>Company Expense Percent (Form 100)</u>
Collision	11.20%
Limited Collision	11.20%
Comprehensive	11.20%

VARIABLE EXPENSES

<u>Coverage</u>	<u>Fleet Variable Expense Factor* (Form 100)</u>	<u>Non-Fleet Variable Expense Factor* (Form 100)</u>
Collision	0.5581	0.7364
Limited Collision	0.5581	0.7364
Comprehensive	0.6737	0.7364

\* Variable Expense Factor =  
 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense)

**Commonwealth Automobile Reinsurers**

**Private Passenger Types  
 Collision Waiver of Deductible Charges**

(1A)	Fleet: Average \$500 deductible Collision pure premium, [Form 100, {(5) x (6) x (6A)}]	640.53
(1B)	Non-Fleet: Average \$500 deductible Collision pure premium, [Form 100, {(5) x (6) x (6A)}]	964.45
(2)	Waiver Charges = / Variable Expense Ratio } x { \$X Selected Waiver of Deductible Relativity to \$500 Deductible Losses* } where \$X is \$300, \$500, \$1000, \$2000, \$3000, \$4000, and \$5000.	

\* Section 102, Exhibit 2, Page 1, Line 11.

WAIVER CHARGES:

Deductibles:	\$300	\$500	\$1000	\$2000	\$3,000	\$4,000	\$5,000
Fleet	23	34	62	107	141	168	188
Non-Fleet	26	39	71	122	161	191	215

**Commonwealth Automobile Reinsurers**  
**Private Passenger Types**  
**Collision - \$300 Deductible Buyback Charge**

2022 CAR  
Schedule 107-2  
Page 8

- (1A) Fleet: Average \$500 deductible Collision pure premium,  
[Form 100, {(5) x (6) x (6A)}] 640.53
- (1B) Non-Fleet: Average \$500 deductible Collision pure premium,  
[Form 100, {(5) x (6) x (6A)}] 964.45
- (2) \$300 Deductible Buyback Charge = {[ (1) x territorial relativity] / variable expense ratio} x  
{ \$300 selected deductible relativity to \$500 deductible losses (without waiver) -  
\$500 selected deductible relativity to \$500 deductible losses\* (without waiver)}

\* Section 102, Exhibit 2, Page 1, Line 7A.

\$300 Deductible Buyback Charges		
Territory	Fleet	Non-Fleet
1	72	83
2	72	83
3	72	83
4	72	83
5	72	83
6	72	83
7	72	83
8	72	83
9	72	83
10	72	83
11	27	31
12	33	38
13	33	38
14	38	44
15	36	41
16	43	49
17	51	58
18	57	65
19	77	88
20	83	94



**Commonwealth Automobile Reinsurers**  
**Private Passenger Types**  
**Limited Collision - \$300 Deductible Buyback Charge**

2022 CAR  
Schedule 107-2  
Page 9

- (1A) Fleet: Average \$500 deductible Limited Collision pure premium, [7% of Collision Rate] 44.84
- (1B) Non-Fleet: Average \$500 deductible Limited Collision pure premium, [7% of Collision Rate] 67.51
- (2)  $\$300 \text{ Deductible Buyback Charge} = \{[(1) \times \text{territorial relative}] / \text{variable expense ratio}\} \times \{ \$300 \text{ selected deductible relative to } \$500 \text{ deductible losses (without waiver)} - \$500 \text{ selected deductible relative to } \$500 \text{ deductible losses}^* \text{ (without waiver)}\}$

\* Section 102, Exhibit 2, Page 1, Line 7A.

\$300 Deductible Buyback Charges		
Territory	Fleet	Non Fleet
1	5	6
2	5	6
3	5	6
4	5	6
5	5	6
6	5	6
7	5	6
8	5	6
9	5	6
10	5	6
11	2	2
12	2	3
13	2	3
14	3	3
15	3	3
16	3	3
17	4	4
18	4	5
19	5	6
20	6	7

**Commonwealth Automobile Reinsurers**  
**Private Passenger Types**  
**Comprehensive - \$300 Deductible Buyback Charge**

2022 CAR  
Schedule 107-2  
Page 10

- (1A) Fleet: Average \$500 deductible Comprehensive pure premium,  
[Form 100, {(5) x (6) x (6A)}] 158.69
- (1B) Non-Fleet: Average \$500 deductible Comprehensive pure premium,  
[Form 100, {(5) x (6) x (6A)}] 195.09
- (2) \$300 Deductible Buyback Charge = {[ (1) x territorial relativity] / variable expense ratio} x  
{ \$300 selected deductibility to \$500 deductible losses (without waiver) -  
\$500 selected deductibility to \$500 deductible losses\* (without waiver)}

\* Calculated from Section 102, Exhibit 4, Page 1.

\$300 Deductible Buyback Charges		
Territory	Fleet	Non Fleet
1	7	8
2	7	8
3	7	8
4	7	8
5	7	8
6	7	8
7	7	8
8	7	8
9	7	8
10	7	8
11	4	4
12	4	5
13	4	4
14	5	5
15	5	5
16	5	6
17	4	5
18	5	5
19	6	7
20	6	7

**Taxicabs**  
**Liability Coverages for Which Rates Vary by Territory**

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Owner Offset	(5) Final Base Rates***
<u>A-1 &amp; B**</u>	2373.02		0.7419	1.0395	
Territory:					
1		0.8728			2902
2		0.8728			2902
3		0.8728			2902
4		0.8728			2902
5		0.8728			2902
6		0.8728			2902
7		0.8728			2902
8		0.8728			2902
9		0.8728			2902
10		0.8728			2902
11		0.6227			2070
12		0.7240			2407
13		0.8500			2826
14		0.8570			2849
15		0.7039			2340
16		1.2025			3998
17		0.7181			2388
18		1.3267			4411
19		1.1876			3949
20		1.1753			3908
<u>A-1**</u>					
Territory:					
1					2758
2					2758
3					2758
4					2758
5					2758
6					2758
7					2758
8					2758
9					2758
10					2758
11					1967
12					2287
13					2686
14					2708
15					2224
16					3799
17					2269
18					4192
19					3753
20					3714
<u>B. Basic**</u>					
Territory:					
1					144
2					144
3					144
4					144
5					144
6					144
7					144
8					144
9					144
10					144
11					103
12					120
13					140
14					141
15					116
16					199
17					119
18					219
19					196
20					194

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1: 95.0% of Combined rates.

B: 5.0% of Combined rates.

\*\*\* (5) = {[(1) x (2)] / (3)} \* (4).

Commonwealth Automobile Reinsurers

2022 CAR  
Schedule 107-3  
Page 2

Taxicabs  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Owner Offset	(5) Final Base Rates**
<u>A-2</u>	556.48		0.6571	1.0395	
Territory:					
1		0.8728			768
2		0.8728			768
3		0.8728			768
4		0.8728			768
5		0.8728			768
6		0.8728			768
7		0.8728			768
8		0.8728			768
9		0.8728			768
10		0.8728			768
11		0.6227			548
12		0.7240			637
13		0.8500			748
14		0.8570			754
15		0.7039			620
16		1.2025			1059
17		0.7181			632
18		1.3267			1168
19		1.1876			1045
20		1.1753			1035
<u>PDL, Basic</u>	1314.6		0.7593	1.0395	
Territory:					
1		0.8728			1571
2		0.8728			1571
3		0.8728			1571
4		0.8728			1571
5		0.8728			1571
6		0.8728			1571
7		0.8728			1571
8		0.8728			1571
9		0.8728			1571
10		0.8728			1571
11		0.6227			1121
12		0.7240			1303
13		0.8500			1530
14		0.8570			1542
15		0.7039			1267
16		1.2025			2164
17		0.7181			1292
18		1.3267			2388
19		1.1876			2137
20		1.1753			2115

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* (5) = {[ (1) x (2) ] / (3) } \* (4).

**Commonwealth Automobile Reinsurers**

**Taxicabs**

**Liability Coverages for Which Rates Do Not Vary by Territory**

	<u>Coverage U</u>	
	<u>U-1</u>	<u>U-2</u>
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	35	0
20/50	36	0
25/50	38	1
35/80	43	5
50/100	48	8
100/300	59	26
250/500	71	103

**Limousines**  
**Liability Coverages for Which Rates Vary by Territory**

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
<u>A-1 &amp; B**</u>	685.90		0.7419	
Territory:				
1		1.1370		1051
2		1.1370		1051
3		1.1370		1051
4		1.1370		1051
5		1.1370		1051
6		1.1370		1051
7		1.1370		1051
8		1.1370		1051
9		1.1370		1051
10		1.1370		1051
11		0.5515		510
12		0.6318		584
13		0.7947		735
14		0.6063		561
15		0.7615		704
16		0.7582		701
17		0.8710		805
18		1.5441		1428
19		1.0925		1010
20		1.3045		1206
<u>A-1**</u>				
Territory:				
1				999
2				999
3				999
4				999
5				999
6				999
7				999
8				999
9				999
10				999
11				485
12				555
13				698
14				533
15				669
16				666
17				765
18				1357
19				960
20				1146
<u>B. Basic**</u>				
Territory:				
1				52
2				52
3				52
4				52
5				52
6				52
7				52
8				52
9				52
10				52
11				25
12				29
13				37
14				28
15				35
16				35
17				40
18				71
19				50
20				60

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1: 95.0% of Combined rates.  
B: 5.0% of Combined rates.

\*\*\* (4) = {[ (1) x (2) ] / (3)}.

Commonwealth Automobile Reinsurers

**Limousines**  
**Liability Coverages for Which Rates Vary by Territory**

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A-2</u>	159		0.7044	
Territory:				
1		1.1370		257
2		1.1370		257
3		1.1370		257
4		1.1370		257
5		1.1370		257
6		1.1370		257
7		1.1370		257
8		1.1370		257
9		1.1370		257
10		1.1370		257
11		0.5515		124
12		0.6318		143
13		0.7947		179
14		0.6063		137
15		0.7615		172
16		0.7582		171
17		0.8710		197
18		1.5441		349
19		1.0925		247
20		1.3045		294
<u>PDL, Basic</u>	527.37		0.7451	
Territory:				
1		1.1370		805
2		1.1370		805
3		1.1370		805
4		1.1370		805
5		1.1370		805
6		1.1370		805
7		1.1370		805
8		1.1370		805
9		1.1370		805
10		1.1370		805
11		0.5515		390
12		0.6318		447
13		0.7947		562
14		0.6063		429
15		0.7615		539
16		0.7582		537
17		0.8710		616
18		1.5441		1093
19		1.0925		773
20		1.3045		923

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* (4) = {[ (1) x (2) ] / (3)}.

**Commonwealth Automobile Reinsurers**  
**Limousines**  
**Liability Coverages for Which Rates Do Not Vary by Territory**

	Coverage U	
	U-1	U-2
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	5
50/100	7	8
100/300	8	26
250/500	9	103
500/500	10	271



**Car Service**  
**Liability Coverages for Which Rates Vary by Territory**

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
<u>A-1 &amp; B**</u>	1198.02		0.7419	
Territory:				
1		1.1370		1836
2		1.1370		1836
3		1.1370		1836
4		1.1370		1836
5		1.1370		1836
6		1.1370		1836
7		1.1370		1836
8		1.1370		1836
9		1.1370		1836
10		1.1370		1836
11		0.5515		891
12		0.6318		1020
13		0.7947		1283
14		0.6063		979
15		0.7615		1230
16		0.7582		1224
17		0.8710		1406
18		1.5441		2493
19		1.0925		1764
20		1.3045		2107
<u>A-1**</u>				
Territory:				
1				1745
2				1745
3				1745
4				1745
5				1745
6				1745
7				1745
8				1745
9				1745
10				1745
11				847
12				969
13				1219
14				930
15				1169
16				1163
17				1336
18				2369
19				1676
20				2002
<u>B. Basic**</u>				
Territory:				
1				91
2				91
3				91
4				91
5				91
6				91
7				91
8				91
9				91
10				91
11				44
12				51
13				64
14				49
15				61
16				61
17				70
18				124
19				88
20				105

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1: 95.0% of Combined rates.  
B: 5.0% of Combined rates.

\*\*\* (4) =  $\{[(1) \times (2)] / (3)\}$ .

Commonwealth Automobile Reinsurers

Car Service  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(6) Final Base Rates**
<u>A-2</u>	309.42		0.7419	
Territory:				
1		1.1370		474
2		1.1370		474
3		1.1370		474
4		1.1370		474
5		1.1370		474
6		1.1370		474
7		1.1370		474
8		1.1370		474
9		1.1370		474
10		1.1370		474
11		0.5515		230
12		0.6318		264
13		0.7947		331
14		0.6063		253
15		0.7615		318
16		0.7582		316
17		0.8710		363
18		1.5441		644
19		1.0925		456
20		1.3045		544
<u>PDL, Basic</u>	890.4		0.7593	
Territory:				
1		1.1370		1333
2		1.1370		1333
3		1.1370		1333
4		1.1370		1333
5		1.1370		1333
6		1.1370		1333
7		1.1370		1333
8		1.1370		1333
9		1.1370		1333
10		1.1370		1333
11		0.5515		647
12		0.6318		741
13		0.7947		932
14		0.6063		711
15		0.7615		893
16		0.7582		889
17		0.8710		1021
18		1.5441		1811
19		1.0925		1281
20		1.3045		1530

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* (4) =  $\{[(1) \times (2)] / (3)\}$ .

**Commonwealth Automobile Reinsurers**

**Car Service**

**Liability Coverages for Which Rates Do Not Vary by Territory**

	<u>Coverage U</u>	
	<u>U-1</u>	<u>U-2</u>
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	5
50/100	7	8
100/300	8	26
250/500	9	103
500/500	10	271

School and Church Buses  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
<u>A-1 &amp; B**</u>	298.64		0.7419	
Territory:				
1		1.9131		770
2		1.9131		770
3		1.9131		770
4		1.9131		770
5		1.9131		770
6		1.9131		770
7		1.9131		770
8		1.9131		770
9		1.9131		770
10		1.9131		770
11		0.9476		381
12		0.6227		251
13		0.9795		394
14		0.9620		387
15		0.7783		313
16		0.9326		375
17		1.1543		465
18		1.0947		441
19		1.1987		483
20		1.3900		560
<u>A-1**</u>				
Territory:				
1				672
2				672
3				672
4				672
5				672
6				672
7				672
8				672
9				672
10				672
11				332
12				219
13				344
14				338
15				273
16				327
17				406
18				385
19				421
20				488
<u>B**</u>				
Territory:				
1				98
2				98
3				98
4				98
5				98
6				98
7				98
8				98
9				98
10				98
11				49
12				32
13				50
14				49
15				40
16				48
17				59
18				56
19				62
20				72

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).  
 \*\* Combined A-1 & B rates are allocated in following manner (calculated using TTT data in Section 100A of CAR filing):  
     A-1: 87.2% of Combined rates.  
     B: 12.8% of Combined rates.  
 \*\*\* (4) = {[ (1) x (2) ] / (3)}.

Commonwealth Automobile Reinsurers

School and Church Buses  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A-2</u>	51.79		0.7419	
Territory:				
1		1.9131		134
2		1.9131		134
3		1.9131		134
4		1.9131		134
5		1.9131		134
6		1.9131		134
7		1.9131		134
8		1.9131		134
9		1.9131		134
10		1.9131		134
11		0.9476		66
12		0.6227		43
13		0.9795		68
14		0.9620		67
15		0.7783		54
16		0.9326		65
17		1.1543		81
18		1.0947		76
19		1.1987		84
20		1.3900		97
<u>PDL</u>	230.34		0.7127	
Territory:				
1		1.9131		618
2		1.9131		618
3		1.9131		618
4		1.9131		618
5		1.9131		618
6		1.9131		618
7		1.9131		618
8		1.9131		618
9		1.9131		618
10		1.9131		618
11		0.9476		306
12		0.6227		201
13		0.9795		317
14		0.9620		311
15		0.7783		252
16		0.9326		301
17		1.1543		373
18		1.0947		354
19		1.1987		387
20		1.3900		449

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* (4) = {[(1) x (2)] / (3)}.

Commonwealth Automobile Reinsurers

Social Service and N.O.C  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
<u>A-1 &amp; B**</u>	1079.27		0.7419	
Territory:				
1		1.9131		2783
2		1.9131		2783
3		1.9131		2783
4		1.9131		2783
5		1.9131		2783
6		1.9131		2783
7		1.9131		2783
8		1.9131		2783
9		1.9131		2783
10		1.9131		2783
11		0.9476		1379
12		0.6227		906
13		0.9795		1425
14		0.9620		1399
15		0.7783		1132
16		0.9326		1357
17		1.1543		1679
18		1.0947		1593
19		1.1987		1744
20		1.3900		2022
<u>A-1**</u>				
Territory:				
1				2427
2				2427
3				2427
4				2427
5				2427
6				2427
7				2427
8				2427
9				2427
10				2427
11				1203
12				790
13				1243
14				1220
15				987
16				1184
17				1464
18				1389
19				1521
20				1764
<u>B**</u>				
Territory:				
1				356
2				356
3				356
4				356
5				356
6				356
7				356
8				356
9				356
10				356
11				176
12				116
13				182
14				179
15				145
16				173
17				215
18				204
19				223
20				258

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).  
 \*\* Combined A-1 & B rates are allocated in following manner (calculated using TTT data in Section 100A of CAR filing)  
     A-1: 87.2% of Combined rates.  
     B: 12.8% of Combined rates.  
 \*\*\* (4) = {[ (1) x (2) ] / (3)}.

Commonwealth Automobile Reinsurers

Social Service and N.O.C  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A2</u>	233.28		0.7419	
Territory:				
1		1.9131		602
2		1.9131		602
3		1.9131		602
4		1.9131		602
5		1.9131		602
6		1.9131		602
7		1.9131		602
8		1.9131		602
9		1.9131		602
10		1.9131		602
11		0.9476		298
12		0.6227		196
13		0.9795		308
14		0.9620		302
15		0.7783		245
16		0.9326		293
17		1.1543		363
18		1.0947		344
19		1.1987		377
20		1.3900		437
<u>PDL</u>	616.25		0.7593	
Territory:				
1		1.9131		1553
2		1.9131		1553
3		1.9131		1553
4		1.9131		1553
5		1.9131		1553
6		1.9131		1553
7		1.9131		1553
8		1.9131		1553
9		1.9131		1553
10		1.9131		1553
11		0.9476		769
12		0.6227		505
13		0.9795		795
14		0.9620		781
15		0.7783		632
16		0.9326		757
17		1.1543		937
18		1.0947		888
19		1.1987		973
20		1.3900		1128

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* (4) = {[(1) x (2)] / (3)}.

**Other Buses**  
**Liability Coverages for Which Rates Vary by Territory**

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
<u>A-1 &amp; B**</u>	546.94		0.7419	
Territory:				
1		1.9131		1410
2		1.9131		1410
3		1.9131		1410
4		1.9131		1410
5		1.9131		1410
6		1.9131		1410
7		1.9131		1410
8		1.9131		1410
9		1.9131		1410
10		1.9131		1410
11		0.9476		699
12		0.6227		459
13		0.9795		722
14		0.9620		709
15		0.7783		574
16		0.9326		688
17		1.1543		851
18		1.0947		807
19		1.1987		884
20		1.3900		1025
<u>A-1**</u>				
Territory:				
1				1230
2				1230
3				1230
4				1230
5				1230
6				1230
7				1230
8				1230
9				1230
10				1230
11				610
12				400
13				630
14				618
15				501
16				600
17				742
18				704
19				771
20				894
<u>B**</u>				
Territory:				
1				180
2				180
3				180
4				180
5				180
6				180
7				180
8				180
9				180
10				180
11				89
12				59
13				92
14				91
15				73
16				88
17				109
18				103
19				113
20				131

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).  
 \*\* Combined A-1 & B rates are allocated in following manner (calculated using TTT data in Section 100A of CAR filing):  
     A-1: 87.2% of Combined rates.  
     B: 12.8% of Combined rates.  
 \*\*\* (4) = {[ (1) x (2)] / (3)}.



Commonwealth Automobile Reinsurers

Other Buses  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A2</u>	141.57		0.7419	
Territory:				
1		1.9131		365
2		1.9131		365
3		1.9131		365
4		1.9131		365
5		1.9131		365
6		1.9131		365
7		1.9131		365
8		1.9131		365
9		1.9131		365
10		1.9131		365
11		0.9476		181
12		0.6227		119
13		0.9795		187
14		0.9620		184
15		0.7783		149
16		0.9326		178
17		1.1543		220
18		1.0947		209
19		1.1987		229
20		1.3900		265
<u>PDL</u>	314.21		0.7593	
Territory:				
1		1.9131		792
2		1.9131		792
3		1.9131		792
4		1.9131		792
5		1.9131		792
6		1.9131		792
7		1.9131		792
8		1.9131		792
9		1.9131		792
10		1.9131		792
11		0.9476		392
12		0.6227		258
13		0.9795		405
14		0.9620		398
15		0.7783		322
16		0.9326		386
17		1.1543		478
18		1.0947		453
19		1.1987		496
20		1.3900		575

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* (4) = {[ (1) x (2) ] / (3) }

**Commonwealth Automobile Reinsurers**

**Public Buses**

**Liability Coverages for Which Rates do not Vary by Territory**

Medical Payments (Coverage D)

\$5,000            \$ 15

---

Coverage U

---

	<u>U-1</u>	<u>U-2</u>
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	5
50/100	7	8
100/300	8	26
250/500	9	103
500/500	10	271

**Van Pools**  
**Liability Coverages for Which Rates Vary by Territory**

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
<u>A-1 &amp; B**</u>	529.79		0.7419	
Territory:				
1		1.9131		1366
2		1.9131		1366
3		1.9131		1366
4		1.9131		1366
5		1.9131		1366
6		1.9131		1366
7		1.9131		1366
8		1.9131		1366
9		1.9131		1366
10		1.9131		1366
11		0.9476		677
12		0.6227		445
13		0.9795		699
14		0.9620		687
15		0.7783		556
16		0.9326		666
17		1.1543		824
18		1.0947		782
19		1.1987		856
20		1.3900		993
<u>A-1**</u>				
Territory:				
1				1191
2				1191
3				1191
4				1191
5				1191
6				1191
7				1191
8				1191
9				1191
10				1191
11				590
12				388
13				610
14				599
15				485
16				581
17				719
18				682
19				747
20				866
<u>B. Basic**</u>				
Territory:				
1				175
2				175
3				175
4				175
5				175
6				175
7				175
8				175
9				175
10				175
11				87
12				57
13				89
14				88
15				71
16				85
17				105
18				100
19				109
20				127

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* Combined A-1 & B rates are allocated in following manner (calculated using TTT data in Section 100A of CAR filing):

A-1: 87.2% of Combined rates.  
B: 12.8% of Combined rates.

\*\*\* (4) = {[(1) x (2)] / (3)}.

Commonwealth Automobile Reinsurers

Van Pools  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A-2</u>	71.43		0.5500	
Territory:				
1		1.9131		248
2		1.9131		248
3		1.9131		248
4		1.9131		248
5		1.9131		248
6		1.9131		248
7		1.9131		248
8		1.9131		248
9		1.9131		248
10		1.9131		248
11		0.9476		123
12		0.6227		81
13		0.9795		127
14		0.9620		125
15		0.7783		101
16		0.9326		121
17		1.1543		150
18		1.0947		142
19		1.1987		156
20		1.3900		181
<u>PDL, Basic</u>	367.07		0.7593	
Territory:				
1		1.9131		925
2		1.9131		925
3		1.9131		925
4		1.9131		925
5		1.9131		925
6		1.9131		925
7		1.9131		925
8		1.9131		925
9		1.9131		925
10		1.9131		925
11		0.9476		458
12		0.6227		301
13		0.9795		474
14		0.9620		465
15		0.7783		376
16		0.9326		451
17		1.1543		558
18		1.0947		529
19		1.1987		579
20		1.3900		672

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* (4) = {[ (1) x (2) ] / (3)}.

**Commonwealth Automobile Reinsurers**

**Van Pools  
Liability Coverages for Which Rates Do Not Vary by Territory**

<u>Coverage D</u>	
\$ 5,000	15
\$ 10,000	17

	<u>Coverage U</u>	
	<u>U-1 Uninsured</u>	<u>U-2 Underinsured</u>
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	5
50/100	7	8
100/300	8	26
250/500	9	103
500/500	10	271

**Commonwealth Automobile Reinsurers  
Van Pools  
Physical Damage Loss Pure Premium by Territory**

2022 CAR  
Schedule 107-7  
Page 4

<u>Coverage</u>	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Loss Pure Premium by Territory *
<u>Collision</u>	250.68		
Territory:			
1		1.4234	357
2		1.4234	357
3		1.4234	357
4		1.4234	357
5		1.4234	357
6		1.4234	357
7		1.4234	357
8		1.4234	357
9		1.4234	357
10		1.4234	357
11		0.9384	235
12		0.9098	228
13		1.034	259
14		1.0037	252
15		1.0849	272
16		0.9692	243
17		1.0425	261
18		0.9785	245
19		0.9472	237
20		0.9395	236
 <u>Comprehensive</u>	 119.73		
Territory:			
1		1.2902	154
2		1.2902	154
3		1.2902	154
4		1.2902	154
5		1.2902	154
6		1.2902	154
7		1.2902	154
8		1.2902	154
9		1.2902	154
10		1.2902	154
11		1.0548	126
12		0.9891	118
13		0.9716	116
14		1.0739	129
15		0.9804	117
16		1.0109	121
17		1.0133	121
18		1.0412	125
19		0.943	113
20		1.0857	130

Collision

\* (3) = (1) x (2)

Comprehensive

\* (3) = [(1) x (2)]

**Commonwealth Automobile Reinsurers  
 Van Pools  
 Rate Relativities by Age and Cost New\***

COLLISION

<u>Cost New</u>	Symbol <u>Code</u>	<u>Age of Vehicle</u>			
		<u>1</u>	<u>2,3</u>	<u>4,5</u>	<u>6-9</u>
\$ 0,000 - 4,500	01	0.244	0.230	0.207	0.120
4,501 - 6,000	02	0.265	0.250	0.225	0.130
6,001 - 8,000	03	0.339	0.320	0.288	0.166
8,001 - 10,000	04	0.647	0.610	0.549	0.317
10,001 - 15,000	05	1.060	1.000	0.900	0.520
15,001 - 20,000	06	1.982	1.870	1.683	0.972
20,001 - 25,000	07	2.883	2.720	2.448	1.414
25,000 - 40,000	08	3.381	3.190	2.871	1.659
40,001 - 65,000	10	4.452	4.200	3.780	2.184
65,001 - 90,000	11	4.876	4.600	4.140	2.392
90,001 & Over	12	(See Below)			

COMPREHENSIVE

<u>Cost New</u>	Symbol <u>Code</u>	<u>Age of Vehicle</u>			
		<u>1</u>	<u>2,3</u>	<u>4,5</u>	<u>6-9</u>
\$ 0,000 - 4,500	01	0.280	0.280	0.269	0.179
4,501 - 6,000	02	0.340	0.340	0.326	0.218
6,001 - 8,000	03	0.350	0.350	0.336	0.224
8,001 - 10,000	04	0.560	0.560	0.538	0.358
10,001 - 15,000	05	1.000	1.000	0.960	0.640
15,001 - 20,000	06	1.430	1.430	1.373	0.915
20,001 - 25,000	07	2.040	2.040	1.958	1.306
25,000 - 40,000	08	2.310	2.310	2.218	1.478
40,001 - 65,000	10	2.770	2.770	2.659	1.773
65,001 - 90,000	11	3.000	3.000	2.880	1.920
90,001 & Over	12	(See Below)			

Factors to determine charges are based on the original cost new for vehicles with costs in excess of \$90,000. For each \$1000 in excess of \$90,000 add the following factors to the \$65,000-\$90,000 age/symbol factor:

	<u>Collision</u>	<u>OTC</u>
Factor	0.025	0.007

For example, the collision age/symbol factor for a vehicle with a \$95,000 cost new (age class1) would be:

$$5.001 = 4.876 + (\$95,000 - \$90,000) / 1000 \times 0.025$$

\* Relative to Symbol 5 and Age 2,3 (Use TTT relativities)

**Commonwealth Automobile Reinsurers  
Van Pools  
Collision Waiver of Deductible Charges**

(1) Average \$500 deductible Collision pure premium,  
( Form 100, (5) x (6) x (6A) ) 540.42

(2) Waiver Charges = { [(1) x (Terr. Relativity) ] / Variable Expense Ratio } x  
{ \$X Selected Waiver of Deductible Relativity to \$500 Deductible Losses\* }  
where \$X is \$300, \$500, \$1000, \$2000, \$3000, \$4000, or \$5000.

\* Section 102, Exhibit 1, Page 1, Line 11.

WAIVER CHARGES

Territory	Deductibles:						
	\$300	\$500	\$1000	\$2000	\$3000	\$4000	\$5000
1	18	23	41	68	89	106	118
2	18	23	41	68	89	106	118
3	18	23	41	68	89	106	118
4	18	23	41	68	89	106	118
5	18	23	41	68	89	106	118
6	18	23	41	68	89	106	118
7	18	23	41	68	89	106	118
8	18	23	41	68	89	106	118
9	18	23	41	68	89	106	118
10	18	23	41	68	89	106	118
11	12	15	27	45	59	70	78
12	11	15	26	43	57	67	75
13	13	17	30	49	64	77	86
14	13	16	29	48	63	74	83
15	14	18	31	52	68	80	90
16	12	16	28	46	60	72	80
17	13	17	30	50	65	77	86
18	12	16	28	47	61	73	81
19	12	15	27	45	59	70	79
20	12	15	27	45	59	70	78



**Commonwealth Automobile Reinsurers**

**Van Pools  
 Miscellaneous Components of Physical Damage Rates**

DEDUCTIBLE RELATIVITIES WITHOUT WAIVER  
 (Same as Trucks)

<u>Deductible</u>	<u>Coverage</u>	
	<u>Collision</u>	<u>Comprehensive</u>
300	1.040	1.020
500	1.000	1.000
1000	0.930	0.960
2000	0.800	0.910
3000	0.700	0.880
4000	0.620	0.850
5000	0.550	0.830

COMPANY EXPENSE

<u>Coverage</u>	<u>Company Expense Percent (Form 100)</u>
Collision	11.20%
Comprehensive	11.20%

VARIABLE EXPENSES

<u>Coverage</u>	<u>Variable Expense Factor* (Form 100)</u>
Collision	0.7364
Comprehensive	0.7364

\* Variable Expense Factor = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

**Commonwealth Automobile Reinsurers**

**Van Pools  
Other than Collision  
Minimum Charge For Deductible**

<u>Deductible</u>	<u>Buyback * Percentage</u>	<u>Statewide Average \$500 Deductible Collectible Premiums **</u>	<u>Minimum Buyback Charge ***</u>
\$300	0.020	291.55	4

\* Equal to ( \$300 deductible relativity - 1 )

\*\* Form 100 Line (18)

\*\*\* (Statewide average premium) x (Buyback percentage) x ( 0.75 )

Commonwealth Automobile Reinsurers

Garages  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates***
A-1 & B**	431.04		0.7419	
Territory:				
1		3.0614		1779
2		3.0614		1779
3		3.0614		1779
4		3.0614		1779
5		3.0614		1779
6		3.0614		1779
7		3.0614		1779
8		3.0614		1779
9		3.0614		1779
10		3.0614		1779
11		0.7772		452
12		0.7870		457
13		0.5441		316
14		0.9755		567
15		0.7488		435
16		1.2475		725
17		1.1180		650
18		1.1567		672
19		1.5880		923
20		1.3644		793
A-1**				
Territory:				
1				1502
2				1502
3				1502
4				1502
5				1502
6				1502
7				1502
8				1502
9				1502
10				1502
11				382
12				386
13				267
14				479
15				367
16				612
17				549
18				567
19				779
20				669
B, Basic**				
Territory:				
1				277
2				277
3				277
4				277
5				277
6				277
7				277
8				277
9				277
10				277
11				70
12				71
13				49
14				88
15				68
16				113
17				101
18				105
19				144
20				124

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* Combined A-1 & B rates are allocated in following manner (calculated from Section 100A of CAR filing):

A-1: 84.4% of Combined rates (Form 110).

B: 15.6% of Combined rates (Form 110).

\*\*\* (4) = {[ (1) x (2) ] / (3) }

Commonwealth Automobile Reinsurers

Garages  
Liability Coverages for Which Rates Vary by Territory

Coverage	(1) Average Loss Pure Premium (Form 100)	(2) Territory Relativity (100K)	(3) Variable Expense Factor* (Form 100)	(4) Final Base Rates**
<u>A-2</u>	42.45		0.6809	
Territory:				
1		3.0614		191
2		3.0614		191
3		3.0614		191
4		3.0614		191
5		3.0614		191
6		3.0614		191
7		3.0614		191
8		3.0614		191
9		3.0614		191
10		3.0614		191
11		0.7772		48
12		0.7870		49
13		0.5441		34
14		0.9755		61
15		0.7488		47
16		1.2475		78
17		1.1180		70
18		1.1567		72
19		1.5880		99
20		1.3644		85
<u>PDL Basic</u>	398.78		0.7593	
Territory:				
1		3.0614		1608
2		3.0614		1608
3		3.0614		1608
4		3.0614		1608
5		3.0614		1608
6		3.0614		1608
7		3.0614		1608
8		3.0614		1608
9		3.0614		1608
10		3.0614		1608
11		0.7772		408
12		0.7870		413
13		0.5441		286
14		0.9755		512
15		0.7488		393
16		1.2475		655
17		1.1180		587
18		1.1567		607
19		1.5880		834
20		1.3644		717

\* (3) = 1 - (Premium Tax Allowance) - (Profit Load) - (Commission Expense Percentage) - (Company Expense).

\*\* (4) = {[ (1) x (2) ] / (3)}.

**Commonwealth Automobile Reinsurers**

**Garages**

**Liability Coverages for Which Rates do not Vary by Territory**

	<u>Coverage U</u>	
	<u>U-1</u>	<u>U-2</u>
	<u>Uninsured</u>	<u>Underinsured</u>
20/40	3	0
20/50	4	0
25/50	5	1
35/80	6	5
50/100	7	8
100/300	8	26
250/500	9	103
500/500	10	271

**Massachusetts Commercial Automobile  
Commonwealth Automobile Reinsurers  
Commercial Motorcycle Rates**

2022 CAR  
Schedule 107-9

Coverage	Vehicle Engine Size Group			
	0cc-100cc	101cc-350cc	351cc-650cc	651cc +
	<u>A</u>	<u>B</u>	<u>C</u>	<u>D</u>
A-1	\$32.00	\$26.00	\$41.00	\$38.00
A-2	\$3.00	\$3.00	\$5.00	\$5.00
B (excluding guest)	\$11.00	\$9.00	\$14.00	\$12.00
B (including guest)	\$38.00	\$30.00	\$48.00	\$45.00
PDL	\$36.00	\$29.00	\$45.00	\$42.00

Collision (\$500 Deductible)	\$4.77 per \$100 of value
Comprehensive (\$500 Deductible)	\$2.45 per \$100 of value
Limited Collision (\$500 Deductible)	6.0% of the \$500 deductible Collision rate

Determine motorcycle Collision and Comprehensive rates by following procedure:

- Determine the motorcycle's Original Cost New in hundreds of dollars,
- Multiply the value determined in (a) by the rate per \$100,
- Multiply the value determined in (b) by the Age Rate Factor.

Motorcycle Age Rate Factors			
Age Group	Motorcycle Age Based on Model Year	Collision Factor	Comprehensive Factor
1	Current MY	1.00	1.00
2	1st Preceding	0.93	0.91
3	2nd Preceding	0.86	0.81
4	3rd Preceding	0.79	0.72
5	4th Preceding	0.72	0.62
6	5th Preceding	0.65	0.53
7	6th Preceding	0.58	0.44
8	All Other	0.51	0.34

The current model year changes October 1, regardless of the actual date the models are introduced.

Waiver of Deductible Charges	Deductibles			
	\$300	\$500	\$1,000	\$2,000
Collision, Lim. Collision	\$9.00	\$12.00	\$17.00	\$24.00

Deductible Charges

Collision	\$38.00	base	0.713	0.571	< Add the \$300 deductible charges to the \$500 base premium.
Limited Collision	\$8.00	base	0.619	0.412	< Apply the \$1000/\$2000 factors to the \$500 deductible base premium.
Comprehensive	\$2.00	base	0.608	0.555	
Fire only:			Charge 5% of the Commercial Motorcycle Comprehensive premium		
Fire & Theft only:			Charge 95% of the Commercial Motorcycle Comprehensive premium		

Limit Per Person	Med Pay Rate
\$500	\$132
\$750	\$140
\$1,000	\$147
\$2,000	\$176
\$5,000	\$245
\$10,000	\$333
\$15,000	\$383
\$20,000	\$422
\$25,000	\$455
\$50,000	\$581

Limit	U-1 Rate	U-2 Rate
20/40	\$35	\$0
20/50	\$35	\$2
25/50	\$41	\$8
35/80	\$44	\$24
50/100	\$50	\$47
100/300	\$56	\$125
250/500	\$60	\$452
500/500	\$75	\$819
500/1000	\$90	\$1,188

Substitute Transportation	Rate
\$15/day - \$450 max	68
\$30/day - \$900 max	135
\$45/day - \$1,350 max	251
\$100/day - \$3,000 max	519

Towing & Labor	Rate
\$50/day per disablement	12
\$100/day per disablement	24

Electric Motorcycles:

For Electric Motorcycles used for commercial purposes, use the commercial motorcycle rates specified for Vehicle Engine Size Group D.

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

2022 CAR Filing  
Increased Limits Factors  
Exhibit 1

**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	1	
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	5	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																		
	300	1.08	1.23	1.35	1.45	1.53	1.68	2.21	2.59	2.85	3.06	3.21																	
	350	1.08	1.24	1.35	1.45	1.54	1.69	2.22	2.59	2.86	3.06	3.22																	
P	400						1.69	2.22	2.60	2.86	3.07	3.23	3.47																
E	500						1.70	2.23	2.61	2.87	3.08	3.24	3.48	3.67															
R	600						1.71	2.24	2.62	2.88	3.09	3.24	3.49	3.68	3.80														
	700						1.71	2.25	2.62	2.89	3.09	3.25	3.50	3.69	3.80	3.90													
A	800						1.72	2.26	2.63	2.90	3.10	3.26	3.50	3.69	3.81	3.91	3.99												
C	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											
C	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										
I	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									
D	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								
E	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							
N	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						
T	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		
	7500							2.36	2.73	3.00	3.20	3.35	3.60	3.76	3.88	3.98	4.06	4.14	4.20	4.33	4.43	4.52	4.59	4.72	4.83	4.99	5.12	5.35	
	10000							2.37	2.75	3.01	3.21	3.36	3.61	3.77	3.89	3.99	4.07	4.15	4.21	4.33	4.44	4.53	4.60	4.73	4.83	5.00	5.12	5.36	5.52

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**

2022 CAR Filing  
Increased Limits Factors  
Exhibit 2

**Taxis, 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	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	5	0	0	0	0	0	0	0
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																					
150	1.06	1.21	1.33	1.43	1.52	1.67	2.20	2.57																				
200	1.07	1.22	1.34	1.44	1.53	1.68	2.21	2.58	2.84																			
250	1.07	1.23	1.35	1.45	1.53	1.69	2.22	2.59	2.85	3.05																		
300	1.08	1.23	1.35	1.45	1.54	1.69	2.23	2.60	2.86	3.06	3.20																	
350	1.09	1.24	1.36	1.46	1.55	1.70	2.24	2.60	2.86	3.06	3.20																	
400						1.70	2.24	2.61	2.87	3.07	3.21	3.43																
500						1.71	2.25	2.62	2.88	3.08	3.22	3.44	3.60															
600						1.72	2.26	2.63	2.89	3.09	3.23	3.44	3.61	3.71														
700						1.73	2.27	2.63	2.89	3.09	3.23	3.45	3.62	3.71	3.79													
800						1.73	2.27	2.64	2.90	3.10	3.24	3.45	3.62	3.71	3.79	3.86												
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								
1750						1.76	2.31	2.68	2.94	3.13	3.27	3.48	3.64	3.73	3.81	3.87	3.93	3.99	4.11	4.21	4.29							
2000						1.77	2.32	2.68	2.94	3.13	3.27	3.49	3.65	3.74	3.81	3.88	3.94	3.99	4.11	4.21	4.30	4.37						
2500						1.78	2.33	2.69	2.95	3.14	3.28	3.50	3.65	3.74	3.82	3.88	3.94	4.00	4.12	4.22	4.30	4.37	4.50					
3000						2.33	2.70	2.96	3.15	3.19	3.29	3.50	3.66	3.75	3.82	3.89	3.95	4.00	4.12	4.22	4.31	4.38	4.50	4.60				
4000						2.35	2.71	2.97	3.16	3.16	3.30	3.51	3.66	3.75	3.83	3.90	3.95	4.01	4.13	4.23	4.31	4.39	4.51	4.61	4.77			
5000						2.36	2.72	2.98	3.17	3.17	3.31	3.52	3.67	3.76	3.84	3.90	3.96	4.01	4.14	4.24	4.32	4.39	4.52	4.62	4.77	4.90		
7500						2.38	2.74	3.00	3.18	3.18	3.32	3.54	3.68	3.77	3.84	3.91	3.97	4.03	4.15	4.25	4.33	4.41	4.53	4.63	4.78	4.91	5.13	
10000						2.39	2.75	3.01	3.19	3.19	3.33	3.55	3.69	3.78	3.85	3.92	3.98	4.03	4.16	4.26	4.34	4.41	4.54	4.63	4.79	4.91	5.14	5.29

Increased Limit Factor for 45/45 limit is 1.56  
 Increased Limit Factor for 75/75 limit is 1.97  
 Increased Limit Factor for 500/500 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**

2022 CAR Filing  
Increased Limits Factors  
Exhibit 3

**Garages**

**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	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0
40	1.00	1.15	1.27	1.37	1.46																							
45	1.01	1.16	1.28	1.38	1.46																							
50	1.02	1.16	1.28	1.38	1.47	1.61																						
60	1.03	1.17	1.29	1.39	1.47	1.61																						
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																		
300	1.08	1.22	1.34	1.44	1.52	1.67	2.19	2.55	2.80	3.00	3.14																	
350	1.08	1.23	1.34	1.44	1.53	1.68	2.20	2.55	2.81	3.00	3.15																	
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															
600						1.70	2.22	2.58	2.83	3.03	3.17	3.39	3.56	3.67														
700						1.70	2.23	2.59	2.84	3.03	3.17	3.40	3.57	3.67	3.76													
800						1.71	2.23	2.59	2.84	3.04	3.18	3.40	3.57	3.67	3.76	3.83												
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											
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										
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									
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								
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		
7500							2.33	2.69	2.94	3.12	3.26	3.49	3.64	3.74	3.82	3.89	3.96	4.02	4.14	4.24	4.32	4.39	4.52	4.62	4.77	4.89	5.12	
10000							2.35	2.70	2.96	3.14	3.28	3.50	3.64	3.74	3.83	3.90	3.97	4.02	4.15	4.24	4.33	4.40	4.52	4.62	4.78	4.90	5.12	5.28

Increased Limit Factor for 45/45 limit is 1.54  
 Increased Limit Factor for 75/75 limit is 1.94  
 Increased Limit Factor for 500/500 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**

2022 CAR Filing  
Increased Limits Factors  
Exhibit 4

**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	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	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																	
	300	1.10	1.31	1.46	1.59	1.70	1.90	2.65	3.05	3.33	3.56	3.71																
	350	1.11	1.31	1.47	1.60	1.71	1.91	2.66	3.06	3.34	3.56	3.72																
P	400						1.92	2.66	3.07	3.35	3.57	3.72	3.97															
E	500						1.93	2.68	3.08	3.36	3.58	3.73	3.97	4.16														
R	600						1.94	2.68	3.09	3.37	3.59	3.74	3.98	4.17	4.30													
	700						1.95	2.69	3.09	3.38	3.59	3.75	3.99	4.18	4.31	4.42												
A	800						1.95	2.70	3.10	3.38	3.60	3.75	3.99	4.18	4.31	4.42	4.51											
C	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										
C	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									
I	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								
D	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							
E	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						
N	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					
T	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		
	7500						2.81	3.21	3.49	3.69	3.85	4.09	4.26	4.39	4.50	4.59	4.68	4.75	4.89	5.01	5.11	5.19	5.34	5.45	5.64	5.78	6.05	
	10000						2.82	3.22	3.51	3.71	3.86	4.10	4.27	4.40	4.51	4.60	4.69	4.75	4.90	5.02	5.12	5.20	5.35	5.46	5.65	5.79	6.05	6.24

Increased Limit Factor for 45/45 limit is 1.72  
 Increased Limit Factor for 75/75 limit is 2.31  
 Increased Limit Factor for 500/500 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**

2022 CAR Filing  
Increased Limits Factors  
Exhibit 5

**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	0	0	0	0	0	0	0	0	0	0	0	5	0	5	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 75/75 limit is 1.62  
 Increased Limit Factor for 500/500 limit is 2.62  
 Increased Limit Factor for 750/750 limit is 2.74

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

2022 CAR Filing  
Increased Limits Factors  
Exhibit 6

All Vehicle Types Excluding Taxicabs and 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	0	1	
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	5	0	0	0	0	0	0	0	0	
40	3	5	6	6	7																									
45	4	5	6	6	7																									
50	4	5	6	6	7	7																								
60	4	6	6	6	7	7																								
70	4	6	6	6	7	7																								
80	4	6	6	6	7	7																								
100	4	6	6	7	7	7	8																							
150	4	6	6	7	7	7	8	8																						
200	4	6	6	7	7	7	8	8	9																					
250	4	6	6	7	7	7	8	8	9	9																				
300	4	6	6	7	7	7	8	8	9	9	9																			
350	4	6	6	7	7	7	8	8	9	9	9																			
400						7	8	8	9	9	9	10																		
500						7	8	8	9	9	9	10	10																	
600						7	8	8	9	9	9	10	10	10																
700						7	8	8	9	9	9	10	10	10	10															
800						7	8	8	9	9	9	10	10	10	10	11														
900						7	8	8	9	9	9	10	10	10	11	11	11													
1000						7	8	8	9	9	9	10	10	10	11	11	11	11												
1250						7	8	9	9	9	9	10	10	10	11	11	11	11	11											
1500						7	8	9	9	9	9	10	10	10	11	11	11	11	11	12										
1750						7	8	9	9	9	9	10	10	10	11	11	11	11	11	12	12									
2000						7	8	9	9	9	9	10	10	10	11	11	11	11	11	12	12	12								
2500						7	8	9	9	9	9	10	10	10	11	11	11	11	11	12	12	12	13							
3000							8	9	9	9	9	10	10	10	11	11	11	11	11	12	12	12	13	13						
4000							8	9	9	9	9	10	10	10	11	11	11	11	12	12	12	12	13	13	13					
5000							8	9	9	9	9	10	10	10	11	11	11	11	12	12	12	12	13	13	13	14				
7500							8	9	9	9	9	10	10	10	11	11	11	11	12	12	12	12	13	13	13	14	14			
10000							8	9	9	9	9	10	10	10	11	11	11	11	12	12	12	12	13	13	13	14	14	15		

Increased Limit Rate for 45/45 limit is 7  
 Increased Limit Rate for 75/75 limit is 8  
 Increased Limit Rate for 550/550 limit is 10  
 Increased Limit Rate for 750/750 limit is 11

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

2022 CAR Filing  
Increased Limits Factors  
Exhibit 7

**Taxis**

**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	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0
	40	35	38	41	43	45																						
	45	36	38	41	43	45																						
	50	36	38	41	43	45	48																					
	60	36	39	41	43	45	48																					
	70	36	39	41	43	45	48																					
	80	36	39	41	43	45	48																					
	100	36	39	42	44	45	48	58																				
	150	36	40	42	44	45	48	58	64																			
	200	37	40	42	44	46	49	59	64	68																		
	250	37	40	42	44	46	49	59	64	68	71																	
	300	37	40	42	44	46	49	59	64	68	71	79																
	350	37	40	42	44	46	49	59	64	68	71	79																
	400						49	59	64	68	71	79	94															
	500						49	59	64	68	71	80	94	105														
	600						49	59	65	68	71	80	95	106	110													
	700						49	60	65	68	72	81	95	106	110	112												
	800						50	60	65	68	72	81	95	106	110	112	114											
	900						50	60	65	69	72	81	96	107	110	112	115	117										
	1000						50	60	65	69	73	82	96	107	110	112	115	117	118									
	1250						50	60	65	69	73	82	97	107	110	113	115	117	118	122								
	1500						50	60	65	69	74	83	97	107	110	113	115	117	119	122	125							
	1750						50	60	65	69	74	83	97	107	110	113	115	117	119	122	125	128						
	2000						50	60	65	69	74	83	98	108	111	113	115	117	119	123	125	128	130					
	2500						50	60	66	69	75	84	98	108	111	113	115	117	119	123	126	128	130	134				
	3000						60	66	69	75	84	99	108	111	113	116	117	119	123	126	128	131	134	137				
	4000						61	66	69	76	85	99	108	111	114	116	118	119	123	126	129	131	134	137	142			
	5000						61	66	70	77	86	100	108	111	114	116	118	120	123	126	129	131	135	138	142	146		
	7500						61	66	70	78	87	101	109	112	114	116	118	120	124	127	129	131	135	138	143	146	153	
	10000						61	66	70	78	87	102	109	112	114	117	118	120	124	127	129	131	135	138	143	146	153	158

L  
I  
M  
I  
T  
  
P  
E  
R  
  
A  
C  
C  
I  
D  
E  
N  
T

Increased Limit Rate for 45/45 limit is 46  
 Increased Limit Rate for 75/75 limit is 54  
 Increased Limit Rate for 550/550 limit is 108  
 Increased Limit Rate for 750/750 limit is 113

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

2022 CAR Filing  
Increased Limits Factors  
Exhibit 8

**All Vehicle Types Excluding Taxicabs and 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	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0	
L	40	0	1	3	5	6																							
I	45	0	1	3	5	6																							
M	50	0	1	3	5	6	8																						
I	60	0	2	4	5	6	8																						
T	70	0	2	4	5	6	8																						
P	80	0	2	4	5	6	8																						
E	100	0	2	4	5	6	8	25																					
R	150	0	2	4	5	6	8	25	56																				
A	200	0	3	4	5	6	9	26	57	81																			
C	250	0	3	4	5	7	9	26	58	82	100																		
C	300	0	3	4	5	7	9	26	59	83	101	141																	
I	350	0	3	4	6	7	10	27	60	83	102	143																	
D	400						10	27	60	84	102	144	214																
E	500						10	28	61	85	103	147	217	271															
N	600						10	29	62	86	105	149	219	273	292														
T	700						10	29	63	86	107	151	221	275	293	305													
	800						11	30	63	87	109	153	222	276	293	306	317												
	900						11	30	64	87	110	154	224	278	294	306	317	327											
	1000						11	31	64	88	111	155	225	279	294	307	318	327	336										
	1250						11	32	65	89	114	158	228	280	295	308	319	328	337	347									
	1500						11	33	66	89	116	160	230	281	296	308	319	329	337	347	356								
	1750						11	33	66	90	118	162	232	281	296	309	320	330	337	348	356	363							
	2000						12	34	67	90	120	164	233	282	297	310	321	330	338	348	356	364	370						
	2500						12	35	68	91	122	167	236	283	298	310	321	331	338	348	357	364	370	381					
	3000							35	69	92	125	169	238	284	299	311	322	332	339	349	357	364	371	381	389				
	4000							37	70	93	128	172	242	285	300	312	323	333	339	350	358	365	371	382	390	403			
	5000							38	71	94	131	175	244	286	301	313	324	334	340	350	359	366	372	382	391	404	414		
	7500							39	72	96	136	180	249	287	302	315	326	336	341	351	359	367	373	383	392	405	415	434	
	10000							40	73	97	139	183	253	288	303	316	327	337	341	352	360	367	373	384	392	406	416	435	448

Increased Limit Rate for 45/45 limit is 7  
 Increased Limit Rate for 75/75 limit is 20  
 Increased Limit Rate for 550/550 limit is 284  
 Increased Limit Rate for 750/750 limit is 311

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

2022 CAR Filing  
Increased Limits Factors  
Exhibit 9

**Taxis**

**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	0	0	0	0	0	0	0	0	0	0	0	5	0	0	0	0	0	0	0	0	0
40	0	1	3	5	6																							
45	0	1	3	5	6																							
50	0	1	3	5	6	8																						
60	0	2	4	5	6	8																						
70	0	2	4	5	6	8																						
80	0	2	4	5	6	8																						
100	0	2	4	5	6	8	25																					
150	0	2	4	5	6	8	25	56																				
200	0	3	4	5	6	9	26	57	81																			
250	0	3	4	5	7	9	26	58	82	100																		
300	0	3	4	5	7	9	26	59	83	101	141																	
350	0	3	4	6	7	10	27	60	83	102	143																	
400						10	27	60	84	102	144	214																
500						10	28	61	85	103	147	217	271															
600						10	29	62	86	105	149	219	273	292														
700						10	29	63	86	107	151	221	275	293	305													
800						11	30	63	87	109	153	222	276	293	306	317												
900						11	30	64	87	110	154	224	278	294	306	317	327											
1000						11	31	64	88	111	155	225	279	294	307	318	327	336										
1250						11	32	65	89	114	158	228	280	295	308	319	328	337	347									
1500						11	33	66	89	116	160	230	281	296	308	319	329	337	347	356								
1750						11	33	66	90	118	162	232	281	296	309	320	330	337	348	356	363							
2000						12	34	67	90	120	164	233	282	297	310	321	330	338	348	356	364	370						
2500						12	35	68	91	122	167	236	283	298	310	321	331	338	348	357	364	370	381					
3000							35	69	92	125	169	238	284	299	311	322	332	339	349	357	364	371	381	389				
4000							37	70	93	128	172	242	285	300	312	323	333	339	350	358	365	371	382	390	403			
5000							38	71	94	131	175	244	286	301	313	324	334	340	350	359	366	372	382	391	404	414		
7500							39	72	96	136	180	249	287	302	315	326	336	341	351	359	367	373	383	392	405	415	434	
10000							40	73	97	139	183	253	288	303	316	327	337	341	352	360	367	373	384	392	406	416	435	448

Increased Limit Rate for 45/45 limit is 7  
 Increased Limit Rate for 75/75 limit is 20  
 Increased Limit Rate for 550/550 limit is 284  
 Increased Limit Rate for 750/750 limit is 311

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

2022 CAR Filing  
Increased Limits Factors  
Exhibit 10

**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
		0	5	0	5	0	0	0	5	0	5	0	0	0	0	0	0	0	0
L I M I T	40	35	41	42	44	45													
	45	35	41	42	44	45													
	50	35	41	42	44	45	50												
	60	35	41	42	44	45	50												
	70	35	41	42	44	45	50												
P E R	80	35	41	42	44	45	50												
	100	36	41	42	44	47	50	56											
	150	36	41	42	44	47	50	56	57										
	200	36	41	42	44	47	50	56	57	59									
	250	36	41	42	45	47	50	56	57	59	60								
A C C I D E N T	300	38	41	42	45	47	50	56	57	59	60	63							
	350	38	42	44	45	47	50	56	57	59	60	63							
	400						50	56	57	59	60	63	71						
	500						50	56	57	59	60	65	71	75					
	600						50	56	57	59	60	65	71	80	92				
	700					51	56	57	59	60	65	71	83	92	95				
	800					51	56	57	59	60	65	71	86	92	95	96			
	900					51	56	57	59	60	65	71	87	93	95	96	98		
	1000					51	56	57	59	62	65	71	90	93	95	96	98	99	

Increased Limit Rate for 45/45 limit is 47  
 Increased Limit Rate for 750/750 limit is 95  
 Increased Limit Rate for 1000/2000 limit is 101  
 Increased Limit Rate for 2000/2000 limit is 110



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

2022 CAR Filing  
 Increased Limits Factors  
 Exhibit 11

**Commercial Motorcycles**

**11/01/22**

**(Limits Expressed in Thousands)**

		LIMIT PER PERSON																				
							1					2					3			4		5
		2	2	3	3	4	5	0	5	0	5	3	4	5	6	7	8	9	0			
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0			
L I M I T  P E R  A C C I D E N T	40	0	8	17	23	30																
	45	2	8	17	23	30																
	50	2	8	17	23	30	45															
	60	2	9	17	24	32	45															
	70	2	9	17	24	32	45															
	80	2	9	18	24	32	47															
	100	3	11	18	24	33	47	119														
	150	3	11	20	26	35	48	122	254													
	200	3	12	20	27	35	50	123	258	359												
	250	3	12	20	27	36	51	123	263	362	440											
300	5	12	20	29	36	53	125	266	365	443	534											
350	5	14	21	29	36	53	128	269	368	446	539											
400						54	129	270	371	447	542	695										
500						56	134	275	374	452	548	701	819									
600						56	137	278	377	456	554	705	917	1217								
700						57	140	281	380	461	557	710	998	1218	1247							
800						57	141	282	383	464	561	713	1070	1220	1247	642						
900						59	144	285	384	467	564	717	1133	1220	1248	642	806					
1000						59	146	287	386	470	567	719	1188	1221	1250	642	806	1185				

Increased Limit Rate for 45/45 limit is 38  
 Increased Limit Rate for 750/750 limit is 1259  
 Increased Limit Rate for 1000/2000 limit is 1320  
 Increased Limit Rate for 2000/2000 limit is 1446

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

11/01/22

<u>Limit</u>	<u>PPT &amp; 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>	<u>Motorecycle</u>
\$5,000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
\$10,000	1.290	1.378	1.407	1.479	1.289	1.285	1.180
\$15,000	1.398	1.493	1.544	1.669	1.396	1.390	1.230
\$20,000	1.441	1.539	1.608	1.776	1.440	1.432	1.253
\$25,000	1.475	1.575	1.658	1.858	1.474	1.465	1.270
\$30,000	1.489	1.590	1.688	1.914	1.488	1.479	1.275
\$35,000	1.501	1.603	1.713	1.962	1.500	1.491	1.280
\$40,000	1.508	1.611	1.739	2.008	1.507	1.499	1.285
\$45,000	1.512	1.615	1.751	2.029	1.511	1.503	1.288
\$50,000	1.515	1.618	1.762	2.048	1.514	1.506	1.290
\$75,000	1.524	1.627	1.825	2.155	1.524	1.515	1.299
\$80,000	1.524	1.627	1.827	2.159	1.524	1.515	1.299
\$100,000	1.525	1.629	1.835	2.172	1.526	1.517	1.300
\$150,000	1.536	1.640	1.883	2.239	1.538	1.528	1.312
\$200,000	1.540	1.644	1.902	2.265	1.543	1.532	1.317
\$250,000	1.543	1.648	1.917	2.286	1.547	1.535	1.320
\$300,000	1.544	1.649	1.918	2.305	1.550	1.536	1.323
\$400,000	1.545	1.650	1.919	2.336	1.554	1.537	1.327
\$500,000	1.545	1.650	1.919	2.360	1.557	1.537	1.330
\$550,000	1.546	1.652	1.920	2.380	1.559	1.538	1.332
\$750,000	1.549	1.654	1.921	2.413	1.563	1.541	1.336
\$1,000,000	1.551	1.656	1.921	2.444	1.567	1.543	1.340
\$1,500,000	1.641	1.756	2.036	2.589	1.657	1.633	1.420
\$2,000,000	1.667	1.781	2.065	2.627	1.685	1.659	1.440
\$2,500,000	1.690	1.805	2.094	2.663	1.708	1.682	1.461
\$3,000,000	1.720	1.835	2.129	2.708	1.738	1.712	1.470
\$4,000,000	1.762	1.881	2.183	2.776	1.780	1.753	1.550
\$5,000,000	1.912	2.042	2.369	3.013	1.932	1.903	1.652
\$10,000,000	2.068	2.208	2.562	3.258	2.089	2.058	1.786

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

**COMMONWEALTH AUTOMOBILE REINSURERS  
 MASSACHUSETTS COMMERCIAL AUTOMOBILE  
 TOWN-TERRITORY DEFINITIONS  
 (Applicable to All Vehicle Types)**

	<u>Town</u>	<u>Proposed Territory</u>	<u>Statistical Town Code</u>	
<b>A</b>	ABINGTON	14	010	
	ACTON	12	630	
	ACUSHNET	13	230	
	ADAMS	14	110	
	AGAWAM	12	420	
	ALFORD	16	170	
	AMESBURY	15	310	
	AMHERST	12	510	
	ANDOVER	14	311	
	ARLINGTON	17	610	
	ASHBURNHAM	14	930	
	ASHBY	13	670	
	ASHFIELD	14	470	
	ASHLAND	16	631	
	ATHOL	11	910	
	ATTLEBORO	12	210	
	AUBURN	15	931	
	AVON	17	730	
	AYER	11	632	
	<b>B</b>	BARNSTABLE	11	021
BARRE		12	932	
BECKET		16	171	
BEDFORD		13	633	
BELCHERTOWN		12	530	
BELLINGHAM		15	731	
BELMONT		17	611	
BERKLEY		15	231	
BERLIN		14	933	
BERNARDSTON		12	471	
BEVERLY		16	312	
BILLERICA		15	634	
BLACKSTONE		15	934	
BLANDFORD		17	490	
BOLTON		14	970	
BOSTON CENTRAL		07	821	
BOURNE		12	050	
BOXBOROUGH		13	671	
BOXFORD		16	370	
BOYLSTON		14	971	
BRAINTREE		18	710	
BREWSTER		11	080	
BRIDGEWATER		14	011	
BRIGHTON		08	822	
BRIMFIELD		14	491	
BROCKTON		20	002	
BROOKFIELD		14	935	
BROOKLINE		20	702	
BUCKLAND		16	430	
BURLINGTON		16	635	
<b>C</b>		CAMBRIDGE	19	600
		CANTON	17	711
	CARLISLE	15	672	
	CARVER	16	030	
	CHARLEMONT	15	472	
	CHARLTON	12	936	
	CHATHAM	11	051	
	CHELMSFORD	13	612	
	CHELSEA	20	802	
	CHESHIRE	13	130	
	CHESTER	16	440	
	CHESTERFIELD	16	570	

**COMMONWEALTH AUTOMOBILE REINSURERS  
 MASSACHUSETTS COMMERCIAL AUTOMOBILE  
 TOWN-TERRITORY DEFINITIONS  
 (Applicable to All Vehicle Types)**

	<u>Town</u>	<u>Proposed Territory</u>	<u>Statistical Town Code</u>
	CHICOPEE	13	402
	CHILMARK	15	081
	CLARKSBURG	15	131
	CLINTON	15	911
	COHASSET	15	732
	COLRAIN	16	431
	CONCORD	14	613
	CONWAY	16	473
	CUMMINGTON	15	571
<b>D</b>	DALTON	15	132
	DANVERS	16	313
	DARTMOUTH	12	211
	DEDHAM	18	712
	DEERFIELD	12	432
	DENNIS	11	052
	DIGHTON	15	232
	DORCHESTER	05	819
	DOUGLAS	13	937
	DOVER	16	733
	DRACUT	14	614
	DUDLEY	12	938
	DUNSTABLE	15	673
	DUXBURY	13	031
<b>E</b>	E BOSTON/CHARLESTOWN	10	824
	E BRIDGEWATER	15	032
	E BROOKFIELD	13	973
	E LONGMEADOW	15	441
	EASTHAM	12	082
	EASTHAMPTON	12	511
	EASTON	16	212
	EDGARTOWN	13	053
	EGREMONT	13	172
	ERVING	14	433
	ESSEX	12	330
	EVERETT	19	602
<b>F</b>	FAIRHAVEN	15	213
	FALL RIVER	17	201
	FALMOUTH	11	054
	FITCHBURG	12	902
	FLORIDA	12	173
	FOXBOROUGH	15	734
	FRAMINGHAM	17	615
	FRANKLIN	15	713
	FREETOWN	12	233
<b>G</b>	GARDNER	12	912
	GAY HEAD	17	083
	GEORGETOWN	13	331
	GILL	11	474
	GLOUCESTER	16	314
	GOSHEN	12	573
	GOSNOLD	11	084
	GRAFTON	13	913
	GRANBY	13	574
	GRANVILLE	14	492
	GREAT BARRINGTON	12	111
	GREENFIELD	11	410
	GROTON	13	636
	GROVELAND	13	332
<b>H</b>	HADLEY	13	531
	HALIFAX	14	070
	HAMILTON	13	333

**COMMONWEALTH AUTOMOBILE REINSURERS  
 MASSACHUSETTS COMMERCIAL AUTOMOBILE  
 TOWN-TERRITORY DEFINITIONS  
 (Applicable to All Vehicle Types)**

	<u>Town</u>	<u>Proposed Territory</u>	<u>Statistical Town Code</u>
	HAMPDEN	14	493
	HANCOCK	11	174
	HANOVER	16	033
	HANSON	14	034
	HARDWICK	15	939
	HARVARD	12	974
	HARWICH	11	055
	HATFIELD	14	532
	HAVERHILL	16	302
	HAWLEY	16	475
	HEATH	15	476
	HINGHAM	16	012
	HINSDALE	15	133
	HOLBROOK	15	735
	HOLDEN	13	940
	HOLLAND	14	494
	HOLLISTON	15	637
	HOLYOKE	13	403
	HOPEDALE	15	941
	HOPKINTON	15	638
	HUBBARDSTON	16	942
	HUDSON	13	616
	HULL	17	035
	HUNTINGTON	15	533
	HYDE PARK	04	818
I	IPSWICH	13	315
J	JAMAICA PLAIN	03	817
K	KINGSTON	16	036
L	LAKEVILLE	14	037
	LANCASTER	13	943
	LANESBOROUGH	11	134
	LAWRENCE	20	303
	LEE	11	135
	LEICESTER	14	944
	LENOX	14	136
	LEOMINSTER	11	914
	LEVERETT	16	477
	LEXINGTON	16	617
	LEYDEN	13	478
	LINCOLN	16	639
	LITTLETON	13	640
	LONGMEADOW	14	442
	LOWELL	18	601
	LUDLOW	11	421
	LUNENBURG	13	945
	LYNN	19	300
	LYNNFIELD	17	334
M	MALDEN	19	603
	MANCHESTER	15	335
	MANSFIELD	15	214
	MARBLEHEAD	17	316
	MARION	13	038
	MARLBOROUGH	13	618
	MARSHFIELD	16	039
	MASHPEE	13	085
	MATTAPOISETT	13	040
	MAYNARD	15	620
	MEDFIELD	14	736
	MEDFORD	18	604
	MEDWAY	13	737
	MELROSE	19	619

**COMMONWEALTH AUTOMOBILE REINSURERS  
 MASSACHUSETTS COMMERCIAL AUTOMOBILE  
 TOWN-TERRITORY DEFINITIONS  
 (Applicable to All Vehicle Types)**

	<u>Town</u>	<u>Proposed Territory</u>	<u>Statistical Town Code</u>
	MENDON	13	946
	MERRIMAC	15	336
	METHUEN	17	317
	MIDDLEBOROUGH	12	013
	MIDDLEFIELD	16	576
	MIDDLETON	16	337
	MILFORD	14	915
	MILLBURY	16	916
	MILLIS	11	738
	MILLVILLE	16	947
	MILTON	17	714
	MONROE	15	479
	MONSON	12	422
	MONTAGUE	13	411
	MONTEREY	15	175
	MONTGOMERY	16	495
	MT WASHINGTON	16	176
<b>N</b>	NAHANT	16	338
	NANTUCKET	11	056
	NATICK	15	621
	NEEDHAM	17	715
	NEW ASHFORD	12	177
	NEW BEDFORD	18	200
	NEW BRAintree	11	975
	NEW MARLBOROUGH	14	178
	NEW SALEM	15	480
	NEWBURY	13	339
	NEWBURYPORT	13	318
	NEWTON	18	605
	NO ADAMS	11	112
	NO ANDOVER	14	319
	NO ATTLEBOROUGH	11	215
	NO BROOKFIELD	12	948
	NO READING	15	641
	NORFOLK	15	739
	NORTHAMPTON	13	512
	NORTHBOROUGH	13	949
	NORTHBRIDGE	12	917
	NORTHFIELD	15	434
	NORTON	15	234
	NORWELL	15	041
	NORWOOD	18	716
<b>O</b>	OAK BLUFFS	13	057
	OAKHAM	15	976
	ORANGE	12	412
	ORLEANS	11	058
	OTIS	13	179
	OXFORD	12	950
<b>P</b>	PALMER	11	423
	PAXTON	16	977
	PEABODY	18	320
	PELHAM	14	577
	PEMBROKE	14	042
	PEPPERELL	13	642
	PERU	11	180
	PETERSHAM	16	978
	PHILLIPSTON	15	979
	PITTSFIELD	11	102
	PLAINFIELD	16	578
	PLAINVILLE	12	740
	PLYMOUTH	14	014

**COMMONWEALTH AUTOMOBILE REINSURERS  
 MASSACHUSETTS COMMERCIAL AUTOMOBILE  
 TOWN-TERRITORY DEFINITIONS  
 (Applicable to All Vehicle Types)**

	<u>Town</u>	<u>Proposed Territory</u>	<u>Statistical Town Code</u>
	PLYMPTON	13	071
	PRINCETON	14	980
	PROVINCETOWN	14	059
<b>Q</b>	QUINCY	19	703
<b>R</b>	RANDOLPH	18	717
	RAYNHAM	15	235
	READING	17	622
	REHOBOTH	12	236
	REVERE	20	803
	RICHMOND	16	181
	ROCHESTER	12	043
	ROCKLAND	18	015
	ROCKPORT	15	340
	ROSLINDALE	02	816
	ROWE	11	481
	ROWLEY	16	341
	ROXBURY	06	820
	ROYALSTON	16	981
	RUSSELL	14	443
	RUTLAND	13	951
<b>S</b>	SALEM	16	304
	SALISBURY	12	342
	SANDISFIELD	13	182
	SANDWICH	11	060
	SAUGUS	18	321
	SAVOY	17	183
	SCITUATE	17	044
	SEEKONK	12	237
	SHARON	18	741
	SHEFFIELD	13	137
	SHELBURNE	15	435
	SHERBORN	15	674
	SHIRLEY	15	643
	SHREWSBURY	14	918
	SHUTESBURY	15	482
	SOMERSET	15	238
	SOMERVILLE	20	606
	SOUTH BOSTON	09	823
	SOUTH HADLEY	13	513
	SOUTHAMPTON	12	580
	SOUTHBOROUGH	15	952
	SOUTHBRIDGE	13	919
	SOUTHWICK	14	444
	SPENCER	12	920
	SPRINGFIELD	19	400
	STERLING	12	953
	STOCKBRIDGE	15	138
	STONEHAM	17	623
	STOUGHTON	18	718
	STOW	15	644
	STURBRIDGE	13	954
	SUDBURY	12	645
	SUNDERLAND	12	436
	SUTTON	15	955
	SWAMPSCOTT	17	322
	SWANSEA	12	239
<b>T</b>	TAUNTON	16	202
	TEMPLETON	11	956
	TEWKSBURY	17	646
	TISBURY	11	061
	TOLLAND	14	496

**COMMONWEALTH AUTOMOBILE REINSURERS  
 MASSACHUSETTS COMMERCIAL AUTOMOBILE  
 TOWN-TERRITORY DEFINITIONS  
 (Applicable to All Vehicle Types)**

	<u>Town</u>	<u>Proposed Territory</u>	<u>Statistical Town Code</u>
	TOPSFIELD	16	371
	TOWNSEND	13	647
	TRURO	13	086
	TYNGSBOROUGH	15	648
	TYRINGHAM	12	184
<b>U</b>	UPTON	13	957
	UXBRIDGE	12	921
<b>W</b>	WAKEFIELD	17	624
	WALES	12	497
	WALPOLE	14	719
	WALTHAM	17	607
	WARE	11	514
	WAREHAM	14	016
	WARREN	12	958
	WARWICK	15	483
	WASHINGTON	15	185
	WATERTOWN	18	608
	WAYLAND	16	649
	WEBSTER	11	922
	WELLESLEY	15	720
	WELLFLEET	13	087
	WENDELL	14	484
	WENHAM	15	343
	WEST BOYLSTON	14	959
	WEST BRIDGEWATER	16	045
	WEST BROOKFIELD	12	960
	WEST NEWBURY	14	344
	WEST ROXBURY	01	815
	WEST SPRINGFIELD	14	425
	WEST STOCKBRIDGE	12	139
	WEST TISBURY	14	088
	WESTBOROUGH	14	923
	WESTFIELD	11	424
	WESTFORD	14	650
	WESTHAMPTON	15	581
	WESTMINSTER	14	961
	WESTON	13	651
	WESTPORT	12	240
	WESTWOOD	16	742
	WEYMOUTH	17	721
	WHATELY	14	437
	WHITMAN	15	017
	WILBRAHAM	12	445
	WILLIAMSBURG	12	534
	WILLIAMSTOWN	15	140
	WILMINGTON	17	652
	WINCHENDON	12	924
	WINCHESTER	17	625
	WINDSOR	14	186
	WINTHROP	18	810
	WOBURN	16	626
	WORCESTER	18	900
	WORTHINGTON	13	582
	WRENTHAM	13	743
<b>Y</b>	YARMOUTH	11	062