

**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 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	0	5	0	5	0	0	0	0	0	0	0	0	5	0	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	0	0	0	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	13	13	13				
	5000							8	9	9	9	9	10	10	10	11	11	11	11	12	12	12	13	13	13	14			
	7500							8	9	9	9	9	10	10	10	11	11	11	11	12	12	12	13	13	13	14	14		
	10000							8	9	9	9	9	10	10	10	11	11	11	11	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

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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 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		6		7		8		9		10			
		2	2	3	3	4	5	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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 & GAR *</u>	<u>Light / Medium TTT</u>	<u>Heavy Trucks & Truck Tractors</u>	<u>Extra Heavy Trucks & Truck Tractors, Trailers/Semi Trailers</u>	<u>Taxis, Limos & Car Service</u>	<u>Bus & 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.