

**Massachusetts Commercial Automobile  
Commonwealth Automobile Reinsurers  
Effective December 1, 2023  
Summary**

	Percent
TTT	3.9%
PPT Fleet	-3.3%
Garages	5.6%
Subtotal Major Types	3.9%
Special Types (1)	3.6%
Non-Owned (1)	3.6%
Miscellaneous (2)	1.0%
Garage Phy. Dam. (1)	12.0%
Zone Rated (3)	10.3%
Subtotal Major & Misc. Types	5.9%
Taxis (4)	-2.3%
Limousines (4)	-11.1%
Car Service (4)	-3.4%
Public Buses (5)	-2.5%
Van Pools	-8.9%
Subtotal Public Vehicles	-2.7%
Grand Total	3.4%

- (1) Special Types, Non-owned, and Garage Physical Damage effects are estimated using a premium weighted average of the TTT & PPT indications for the appropriate coverages.
- (2) Miscellaneous effects are estimated using a premium-weighted average of the Major and Public types.
- (3) The zone-rated impact reflects revised base rates and PDL increased limits factors.
- (4) For Limousines: includes the combined effect of a liability indication of -15.0% (weighted 0.828) and a physical damage indication of 7.8% (weighted 0.172 and based on the PPT vehicle type indications).  
For Car Service: includes the combined effect of a liability indication of -3.9% (weighted 0.960) and a physical damage indication of 8.4% (weighted 0.040 and based on the PPT vehicle type indications).  
For Taxis: includes the combined effect of a liability indication of -2.3% (weighted 0.998) and a physical damage indication of 13.3% (weighted 0.002 and based on the PPT type indications).
- (5) Includes the combined effect of a liability indication of -3.6% (weighted 0.942) and a physical damage indication of 15.2% (weighted 0.058 and based on the TTT type indications).

Note: PPT Non-Fleet rates are indicated to change by 2.8% and is used for the purpose of determining the indicated rate change for Special and Miscellaneous Types.

**Massachusetts Commercial Automobile  
Car Servicing Carriers  
Summary of Rate Changes**

Trucks, Tractors, Trailers

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	18,668.9	537.51	525.60	-2.2%	525.60	-2.2%
A-2, (PIP)	18,668.9	26.58	24.38	-8.3%	24.38	-8.3%
B, (Excess)	15,195.6	607.92	640.18	5.3%	640.18	5.3%
PDL, (Basic)	18,668.9	641.38	636.98	-0.7%	636.98	-0.7%
PDL, (Excess)	18,225.3	502.57	547.27	8.9%	547.27	8.9%
Collision, (All Deductibles)	5,153.2	862.24	1,019.24	18.2%	1,019.24	18.2%
Med Pmts Basic	12,777.3	15.00	14.00	-6.7%	14.00	-6.7%
Comprehensive, (All Deductibles)	6,517.4	247.95	265.33	7.0%	265.33	7.0%
U-1, (20/40)	18,668.9	3.00	3.00	0.0%	3.00	0.0%
U-1, (Excess)	12,542.5	1.90	2.22	16.8%	2.22	16.8%
U-2, (Total)	12,754.0	20.80	20.77	-0.1%	20.77	-0.1%
Average		2,544.24	2,644.54	3.9%	2,644.54	3.9%

Factors & Relativities

B, Excess Limits (101)	1.131	1.218
PDL, Excess Limits (101)	0.784	0.859
U-1, Excess (101)	0.632	0.739
Collision , Average Deductible (102)	0.978	0.980
Comprehensive , Average Deductible (102)	0.973	0.967

Notes: Excess average rate for liability coverage is equal to base average rate times average excess limit factor.  
All deductibles average rate for physical coverage is equal to \$500 deductible rate times average deductible relativity.  
U2 (Total) average rate is from Form 100.

**Massachusetts Commercial Automobile  
Car Servicing Carriers  
Summary of Rate Changes**

Private Passenger Types (Fleet)

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	943.0	528.16	475.80	-9.9%	475.80	-9.9%
A-2, (PIP)	943.0	78.74	48.01	-39.0%	62.99	-20.0%
B, (Excess)	781.7	585.20	565.73	-3.3%	565.73	-3.3%
PDL, (Basic)	943.0	363.16	374.23	3.0%	374.23	3.0%
PDL, (Excess)	935.1	191.39	220.80	15.4%	220.80	15.4%
Collision, (All Deductibles)	376.0	1,114.22	996.26	-10.6%	996.26	-10.6%
Med Pmts Basic	729.5	15.00	14.00	-6.7%	14.00	-6.7%
Comprehensive, (All Deductibles)	412.1	214.01	260.82	21.9%	256.81	20.0%
U-1, (20/40)	943.0	3.00	3.00	0.0%	3.00	0.0%
U-1, (Excess)	755.0	1.90	2.25	18.4%	2.25	18.4%
U-2, (Total)	762.3	28.25	28.21	-0.1%	28.21	-0.1%
Average		2,221.70	2,135.60	-3.9%	2,148.83	-3.3%

Private Passenger Types (Non-Fleet)

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	3,411.2	559.77	543.34	-2.9%	543.34	-2.9%
A-2, (PIP)	3,411.2	110.64	96.42	-12.9%	96.42	-12.9%
B, (Excess)	2,827.7	620.23	646.03	4.2%	646.03	4.2%
PDL, (Basic)	3,411.2	486.66	469.68	-3.5%	469.68	-3.5%
PDL, (Excess)	3,382.6	256.47	277.11	8.0%	277.11	8.0%
Collision, (All Deductibles)	2,251.9	1,242.53	1,323.06	6.5%	1,323.06	6.5%
Med Pmts Basic	2,620.5	15.00	14.00	-6.7%	14.00	-6.7%
Comprehensive, (All Deductibles)	2,458.4	240.08	288.60	20.2%	288.10	20.0%
U-1, (20/40)	3,411.2	3.00	3.00	0.0%	3.00	0.0%
U-1, (Excess)	2,731.3	1.90	2.25	18.4%	2.25	18.4%
U-2, (Total)	2,757.6	28.25	28.21	-0.1%	28.21	-0.1%
Average		2,957.68	3,039.52	2.8%	3,039.16	2.8%

Factors & Relativities

B, Excess Limits (101)	1.108	1.189
PDL, Excess Limits (101)	0.527	0.590
U-1, Excess (101)	0.634	0.750
Collision, Average Deductible (102)	1.013	1.013
Comprehensive, Average Deductible (102)	0.986	0.988

Notes: Excess average rate for liability coverage is equal to base average rate times average excess limit factor.

All deductibles average rate for physical coverage is equal to \$500 deductible rate times average deductible relativity.

U2 (Total) average rate is from Form 100.

**Massachusetts Commercial Automobile  
Car Servicing Carriers  
Summary of Rate Changes**

Garages

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	3,264.7	597.89	606.19	1.4%	606.19	1.4%
A-2, (PIP)	3,264.7	64.29	45.93	-28.6%	51.43	-20.0%
B, (Excess)	2,506.7	725.84	800.78	10.3%	800.78	10.3%
PDL, (Basic)	3,264.7	540.46	558.99	3.4%	558.99	3.4%
PDL, (Excess)	3,126.8	284.28	329.80	16.0%	329.80	16.0%
U-1, (20/40)	3,264.7	3.00	3.00	0.0%	3.00	0.0%
U-1, (Excess)	2,101.0	1.83	2.12	15.8%	2.12	15.8%
U-2, (Total)	2,133.0	17.55	17.53	-0.1%	17.53	-0.1%
Average		2,047.87	2,157.65	5.4%	2,163.15	5.6%
<b>Factors</b>						
B, Excess Limits (101)		1.214	1.321			
PDL, Excess Limits (101)		0.526	0.590			
U-1, Excess (101)		0.610	0.707			

Taxis

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	240.3	3,263.78	2,948.68	-9.7%	2,948.68	-9.7%
A-2, (PIP)	240.3	856.75	723.09	-15.6%	723.09	-15.6%
B, (Excess)	56.2	4,122.15	3,809.69	-7.6%	3,809.69	-7.6%
PDL, (Basic)	240.3	1,760.19	1,925.72	9.4%	1,925.72	9.4%
PDL, (Excess)	230.9	901.22	1,088.03	20.7%	1,088.03	20.7%
U-1, (20/40)	240.3	27.00	22.00	-18.5%	27.00	0.0%
U-1, (Excess)	10.7	10.29	9.55	-7.2%	9.55	-7.2%
U-2, (Total)	8.1	0.29	0.29	0.0%	0.29	0.0%
Average		7,738.76	7,556.89	-2.4%	7,561.89	-2.3%
<b>Factors</b>						
B, Excess Limits (101)		1.263	1.292			
PDL, Excess Limits (101)		0.512	0.565			
U-1, Excess (101)		0.381	0.434			

Notes: Excess average rate for liability coverage is equal to base average rate times average excess limit factor.  
U2 (Total) average rate is from Form 100.

**Massachusetts Commercial Automobile  
Car Servicing Carriers  
Summary of Rate Changes**

Limousines

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	96.0	801.46	643.84	-19.7%	643.84	-19.7%
A-2, (PIP)	96.0	195.96	183.93	-6.1%	183.93	-6.1%
B, (Excess)	63.6	1,332.03	1,185.95	-11.0%	1,185.95	-11.0%
PDL, (Basic)	96.0	613.51	458.18	-25.3%	490.81	-20.0%
PDL, (Excess)	88.0	303.69	254.75	-16.1%	272.89	-10.1%
U-1, (20/40)	96.0	3.00	3.00	0.0%	3.00	0.0%
U-1, (Excess)	42.4	1.31	1.53	16.8%	1.53	16.8%
U-2, (Total)	44.1	10.64	10.63	-0.1%	10.63	-0.1%
Average		2,780.58	2,314.02	-16.8%	2,363.28	-15.0%
<b>Factors</b>						
B, Excess Limits (101)		1.662	1.842			
PDL, Excess Limits (101)		0.495	0.556			
U-1, Excess (101)		0.435	0.510			

Car Service

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	488.7	1,478.82	1,322.31	-10.6%	1,322.31	-10.6%
A-2, (PIP)	488.7	381.86	370.64	-2.9%	370.64	-2.9%
B, (Excess)	323.9	2,457.80	2,435.70	-0.9%	2,435.70	-0.9%
PDL, (Basic)	488.7	1,073.89	1,025.53	-4.5%	1,025.53	-4.5%
PDL, (Excess)	448.0	531.58	570.19	7.3%	570.19	7.3%
U-1, (20/40)	488.7	3.00	3.00	0.0%	3.00	0.0%
U-1, (Excess)	215.8	1.31	1.53	16.8%	1.53	16.8%
U-2, (Total)	224.5	10.64	10.63	-0.1%	10.63	-0.1%
Average		5,059.22	4,863.97	-3.9%	4,863.97	-3.9%
<b>Factors</b>						
B, Excess Limits (101)		1.662	1.842			
PDL, Excess Limits (101)		0.495	0.556			
U-1, Excess (101)		0.435	0.510			

Notes: Excess average rate for liability coverage is equal to base average rate times average excess limit factor.  
U2 (Total) average rate is from Form 100.

**Massachusetts Commercial Automobile  
Car Servicing Carriers  
Summary of Rate Changes**

Church and School Buses

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	4,502.3	477.00	418.23	-12.3%	418.23	-12.3%
A-2, (PIP)	4,502.3	82.75	64.99	-21.5%	66.20	-20.0%
B, (Excess)	4,379.2	1,566.47	1,519.85	-3.0%	1,519.85	-3.0%
PDL, (Basic)	4,502.3	382.97	347.70	-9.2%	347.70	-9.2%
PDL, (Excess)	4,437.3	204.51	207.23	1.3%	207.23	1.3%
U-1, (20/40)	4,502.3	3.00	3.00	0.0%	3.00	0.0%
U-1, (Excess)	1,154.3	1.93	2.27	17.6%	2.27	17.6%
U-2, (Total)	1,160.5	8.48	8.47	-0.1%	8.47	-0.1%
Average		2,673.60	2,519.22	-5.8%	2,520.43	-5.7%
<b>Factors</b>						
B, Excess Limits (101)		3.284	3.634			
PDL, Excess Limits (101)		0.534	0.596			
U-1, Excess (101)		0.644	0.757			

Other Buses

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	790.4	1,026.90	913.00	-11.1%	913.00	-11.1%
A-2, (PIP)	790.4	265.78	199.76	-24.8%	212.62	-20.0%
B, (Excess)	789.8	3,062.22	2,992.81	-2.3%	2,992.81	-2.3%
PDL, (Basic)	790.4	576.39	538.69	-6.5%	538.69	-6.5%
PDL, (Excess)	789.8	285.89	299.51	4.8%	299.51	4.8%
U-1, (20/40)	790.4	3.00	3.00	0.0%	3.00	0.0%
U-1, (Excess)	278.7	2.17	2.58	18.9%	2.58	18.9%
U-2, (Total)	279.3	18.21	18.19	-0.1%	18.19	-0.1%
Average		5,224.84	4,951.61	-5.2%	4,964.47	-5.0%
<b>Factors</b>						
B, Excess Limits (101)		2.982	3.278			
PDL, Excess Limits (101)		0.496	0.556			
U-1, Excess (101)		0.722	0.859			

Notes: Excess average rate for liability coverage is equal to base average rate times average excess limit factor.  
All deductibles average rate for physical coverage is equal to \$500 deductible rate times average deductible relativity.  
U2 (Total) average rate is from Form 100.

**Massachusetts Commercial Automobile  
Car Servicing Carriers  
Summary of Rate Changes**

Social Service and N.O.C. Buses

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	3,121.8	1,347.50	1,229.47	-8.8%	1,229.47	-8.8%
A-2, (PIP)	3,121.8	291.08	302.83	4.0%	302.83	4.0%
B, (Excess)	2,899.2	4,018.25	4,030.20	0.3%	4,030.20	0.3%
PDL, (Basic)	3,121.8	751.77	702.46	-6.6%	702.46	-6.6%
PDL, (Excess)	2,911.8	372.88	390.57	4.7%	390.57	4.7%
U-1, (20/40)	3,121.8	3.00	3.00	0.0%	3.00	0.0%
U-1, (Excess)	1,424.5	2.17	2.58	18.9%	2.58	18.9%
U-2, (Total)	1,432.3	18.21	18.19	-0.1%	18.19	-0.1%
Average		6,482.21	6,354.40	-2.0%	6,354.40	-2.0%
<b>Factors</b>						
B, Excess Limits (101)		2.982	3.278			
PDL, Excess Limits (101)		0.496	0.556			
U-1, Excess (101)		0.722	0.859			

Van Pools

Coverage	Exposure	100J Current Average Rate	F100 Indicated Average Rate	% Change	Selected Average Rate	Selected % Change
A-1&B, (20/40)	132.8	892.82	647.04	-27.5%	714.26	-20.0%
A-2, (PIP)	132.8	162.37	84.99	-47.7%	146.13	-10.0%
B, (Excess)	131.1	2,165.98	1,720.48	-20.6%	1,899.22	-12.3%
PDL, (Basic)	132.8	604.42	483.44	-20.0%	604.42	0.0%
PDL, (Excess)	132.1	271.38	245.59	-9.5%	307.05	13.1%
Collision, (\$500 Ded.)	54.1	736.26	816.15	10.9%	816.15	10.9%
Comprehensive, (\$500 Ded.)	63.6	286.99	142.05	-50.5%	258.29	-10.0%
U-1, (20/40)	132.8	3.00	3.00	0.0%	3.00	0.0%
U-1, (Excess)	119.5	2.32	2.81	21.1%	2.81	21.1%
U-2, (Total)	119.9	45.24	45.17	-0.2%	45.17	-0.2%
Average		4,551.13	3,605.05	-20.8%	4,147.65	-8.9%
<b>Factors</b>						
B, Excess Limits (101)		2.426	2.659			
PDL, Excess Limits (101)		0.449	0.508			
U-1, Excess (101)		0.773	0.935			

Notes: Excess average rate for liability coverage is equal to base average rate times average excess limit factor.  
All deductibles average rate for physical coverage is equal to \$500 deductible rate times average deductible relativity.  
U2 (Total) average rate is from Form 100.