

State: Massachusetts
TOI/Sub-TOI: 20.0 Commercial Auto/20.0001 Business Auto
Product Name: 022-Comm Rate
Project Name/Number: 022-Comm Rate/2026-022

First Filing Company: GEICO General Insurance Company, ...

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Supporting Document

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Actuarial Memorandum and Abstract
Form - Property and Casualty
Insurance

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Actuarial Memorandum and Abstract
Form - Property and Casualty
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Actuarial Memorandum and Abstract
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Actuarial Memorandum and Abstract
Form - Property and Casualty
Insurance

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Actuarial Memorandum and Abstract
Form - Property and Casualty
Insurance

[Rate Filing Abstract - GG.pdf](#)

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Telematics

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Email

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State: Massachusetts **First Filing Company:** GEICO General Insurance Company, ...
TOI/Sub-TOI: 20.0 Commercial Auto/20.0001 Business Auto
Product Name: 022-Comm Rate
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Filing at a Glance

Companies: GEICO General Insurance Company
GEICO Marine Insurance Company

Product Name: 022-Comm Rate

State: Massachusetts

TOI: 20.0 Commercial Auto

Sub-TOI: 20.0001 Business Auto

Filing Type: Rate

Date Submitted: 01/22/2026

SERFF Tr Num: GECC-134808436

SERFF Status: Closed-Placed on File

State Tr Num:

State Status: Closed-Placed On File

Co Tr Num: 2026-022

Effective Date 03/12/2026

Requested (New):

Effective Date 05/11/2026

Requested (Renewal):

Author(s): Melvina Brown, Jennifer Pena, Ebony Brown

Reviewer(s): Melanie Ostromecki (primary)

Disposition Date: 01/23/2026

Disposition Status: Placed on File

Effective Date (New): 03/12/2026

Effective Date (Renewal): 03/12/2026

State: Massachusetts
TOI/Sub-TOI: 20.0 Commercial Auto/20.0001 Business Auto
Product Name: 022-Comm Rate
Project Name/Number: 022-Comm Rate/2026-022

First Filing Company: GEICO General Insurance Company, ...

General Information

Project Name: 022-Comm Rate
Project Number: 2026-022
Reference Organization:
Reference Title:
Filing Status Changed: 01/23/2026
State Status Changed: 01/23/2026
Created By: Melvina Brown
Corresponding Filing Tracking Number:

Status of Filing in Domicile: Authorized
Domicile Status Comments:
Reference Number:
Advisory Org. Circular:

Deemer Date:
Submitted By: Melvina Brown

Filing Description:

For your review and acknowledgment, GEICO General Insurance Company and GEICO Marine Insurance Company herewith submits a revision to our Commercial Automobile Casualty Manual currently on file with your department.

A more detailed description and justification for these changes are set forth in the attached filing memorandum and exhibits.

Company and Contact

Filing Contact Information

Melvina Brown, MeBrown@geico.com
One GEICO Plaza 240-541-6706 [Phone]
Washington, DC 20076-0001 855-443-3398 [FAX]

Filing Company Information

GEICO General Insurance Company	CoCode: 35882	State of Domicile: Nebraska
One GEICO Plaza	Group Code: 31	Company Type:
Washington, DC 20076-0001	Group Name: Berkshire Hathaway Group	State ID Number:
(800) 824-5404 ext. [Phone]	FEIN Number: 75-1588101	

GEICO Marine Insurance Company	CoCode: 37923	State of Domicile: Nebraska
5323 Port Royal Road	Group Code: 31	Company Type:
Springfield, VA 22151-2106	Group Name: Berkshire Hathaway Group	State ID Number:
(703) 461-2878 ext. 3173[Phone]	FEIN Number: 52-1658500	

State:Massachusetts

TOI/Sub-TOI:20.0 Commercial Auto/20.0001 Business Auto

Product Name:022-Comm Rate

Project Name/Number:022-Comm Rate/2026-022

First Filing Company:GEICO General Insurance Company, ...

Filing Fees

State Fees

Fee Required?Yes

Fee Amount:\$300.00

Retaliatory?No

Fee Explanation:\$150.00 per company x 2 companies = \$\$300.00.

Per Company:Yes

Company	Amount	Date Processed	Transaction #
GEICO General Insurance Company	\$150.00	01/22/2026 03:18 PM	337288328
GEICO Marine Insurance Company	\$150.00	01/22/2026 03:18 PM	337288329
EFT Total	\$300.00		

SERFF Tracking #:	GECC-134808436	State Tracking #:		Company Tracking #:	2026-022
State:	Massachusetts	First Filing Company:	GEICO General Insurance Company, ...		
TOI/Sub-TOI:	20.0 Commercial Auto/20.0001 Business Auto				
Product Name:	022-Comm Rate				
Project Name/Number:	022-Comm Rate/2026-022				

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Placed on File	Melanie Ostromecki	01/23/2026	01/23/2026

Filing Notes

Subject	Note Type	Created By	Created On	Date Submitted
GECC-134808436	Note To Filer	Carla Kelton	01/22/2026	01/22/2026

State:	Massachusetts	First Filing Company:	GEICO General Insurance Company, ...
TOI/Sub-TOI:	20.0 Commercial Auto/20.0001 Business Auto		
Product Name:	022-Comm Rate		
Project Name/Number:	022-Comm Rate/2026-022		

Disposition

Disposition Date: 01/23/2026

Effective Date (New): 03/12/2026

Effective Date (Renewal): 03/12/2026

Status: Placed on File

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
GEICO General Insurance Company	24.600%	9.700%	\$338,289	1,825	\$3,487,514	17.900%	0.000%
GEICO Marine Insurance Company	24.600%	9.700%	\$10,617	1,343	\$109,453	20.400%	0.000%

Overall Rate Information for Multiple Company Filings

Overall Percentage Rate Indicated For This Filing	24.600%
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Overall Percentage Rate Impact For This Filing	9.700%
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Effect of Rate Filing-Written Premium Change For This Program	\$348,906
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Effect of Rate Filing - Number of Policyholders Affected	3,168
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Schedule	Schedule Item	Schedule Item Status	Public Access
Rate	GGGB Comm Rate Pages		Yes
Supporting Document	Certification of Compliance		Yes
Supporting Document	Annotated Comparison		Yes
Supporting Document	Motor Vehicle Insurance Checklists		Yes
Supporting Document	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance		Yes
Supporting Document	Telematics		Yes
Supporting Document	Letter of Authorization		Yes
Supporting Document	Attorney General Filing Submission Email		Yes

State: Massachusetts
TOI/Sub-TOI: 20.0 Commercial Auto/20.0001 Business Auto
Product Name: 022-Comm Rate
Project Name/Number: 022-Comm Rate/2026-022

First Filing Company: GEICO General Insurance Company, ...

Note To Filer

Created By:

Carla Kelton on 01/22/2026 03:24 PM

Last Edited By:

Melanie Ostromecki

Submitted On:

01/23/2026 08:25 AM

Subject:

GECC-134808436

Comments:

Thank you for your filing submission. Your filing is now assigned to an analyst for review. Our goal is to have your filing under our review for no more than 60 days.

SERFF Tracking #:	GECC-134808436	State Tracking #:	Company Tracking #:	2026-022
State:	Massachusetts	First Filing Company:	GEICO General Insurance Company, ...	
TOI/Sub-TOI:	20.0 Commercial Auto/20.0001 Business Auto			
Product Name:	022-Comm Rate			
Project Name/Number:	022-Comm Rate/2026-022			

Rate Information

Rate data applies to filing.

Filing Method:	File and Use
Rate Change Type:	Increase
Overall Percentage of Last Rate Revision:	1.700%
Effective Date of Last Rate Revision:	09/04/2025
Filing Method of Last Filing:	File and Use
SERFF Tracking Number of Last Filing:	GECC-134611554

Company Rate Information

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	Number of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where req'd):	Minimum % Change (where req'd):
GEICO General Insurance Company	24.600%	9.700%	\$338,289	1,825	\$3,487,514	17.900%	0.000%
GEICO Marine Insurance Company	24.600%	9.700%	\$10,617	1,343	\$109,453	20.400%	0.000%

SERFF Tracking #:	GECC-134808436	State Tracking #:		Company Tracking #:	2026-022
State:	Massachusetts	First Filing Company:	GEICO General Insurance Company, ...		
TOI/Sub-TOI:	20.0 Commercial Auto/20.0001 Business Auto				
Product Name:	022-Comm Rate				
Project Name/Number:	022-Comm Rate/2026-022				

Rate/Rule Schedule

Item No.	Schedule Item Status	Exhibit Name	Rule # or Page #	Rate Action	Previous State Filing Number	Attachments
1		GGGB Comm Rate Pages	Please see Change Sheet	Replacement	GECC-134248112, GECC-134421110, GECC-134611554	MA-GGGB-Comm-Auto-Rates-2026-022.pdf

State:	Massachusetts	First Filing Company:	GEICO General Insurance Company, ...
TOI/Sub-TOI:	20.0 Commercial Auto/20.0001 Business Auto		
Product Name:	022-Comm Rate		
Project Name/Number:	022-Comm Rate/2026-022		

Supporting Document Schedules

Satisfied - Item:	Certification of Compliance
Comments:	
Attachment(s):	Certification of Compliance.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Annotated Comparison
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Motor Vehicle Insurance Checklists
Comments:	
Attachment(s):	Filing Checklist.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Actuarial Memorandum and Abstract Form - Property and Casualty Insurance
Comments:	
Attachment(s):	Filing Memorandum.pdf Exhibit 1 - SOI.pdf Exhibit 2 - Indications by Coverage.pdf Exhibit 3 - LDFs.pdf Exhibit 4 - Trend.pdf Exhibit 5 - ILF.pdf Exhibit 6 - ULAE.pdf Exhibit 7 - PLR.pdf Exhibit 8 - ROR.pdf Rate Filing Abstract - GB.pdf Rate Filing Abstract - GG.pdf
Item Status:	
Status Date:	

Satisfied - Item:	Telematics
Comments:	

State:	Massachusetts	First Filing Company:	GEICO General Insurance Company, ...
TOI/Sub-TOI:	20.0 Commercial Auto/20.0001 Business Auto		
Product Name:	022-Comm Rate		
Project Name/Number:	022-Comm Rate/2026-022		

Attachment(s):	Telematics Memo.pdf GEICO Commercial End User License Agreement.pdf Telematics Program Disclosure.pdf
Item Status:	
Status Date:	

Bypassed - Item:	Letter of Authorization
Bypass Reason:	N/A
Attachment(s):	
Item Status:	
Status Date:	

Satisfied - Item:	Attorney General Filing Submission Email
Comments:	
Attachment(s):	Attorney General Email.pdf
Item Status:	
Status Date:	

MASSACHUSETTS DIVISION OF INSURANCE

RATE FILING ABSTRACT

JANUARY 2017 EDITION – PAGE 1 OF 2

INSTRUCTIONS

- 1) A completed copy of this abstract is required for each Filing Company for all Rate, Form/Rate, Rate/Rule or Form/Rate/Rule Type filings for which the **Loss Costs Adoption Form**, **Rate Deviation Abstract** or **Workers' Compensation Rate Deviation Abstract** is **not** required.
- 2) If the data requested differs by category, separate abstracts or combined figures are required.
- 3) If this is an initial program filing, or there are no policies in force, only item 7 should be completed. Otherwise, all sections should be completed.
- 4) Exhibit citations alone are not sufficient to answer any question on this abstract.

NB: This abstract is a summary of the Rate filing, not a substitute for the Actuarial Memorandum.

FILING COMPANY: Geico General Insurance Company

PROGRAM NAME: Proprietary Commercial Auto

1. OVERALL RATE LEVEL CHANGE – Number of experience years analyzed: 4

Formula Indicated	24.6%
Proposed/Selected	9.7%

*If the Proposed/Selected is different from the Formula Indicated, please **briefly** explain (150 characters).*
Due to thinness of data, we're making selections that are directionally in line with indications by coverage.

2. PROGRAM RATE HISTORY – Latest year MA direct written premium: 3,607,097

Date (M/D/YYYY)	% Change	SERFF/State Tracking Number
9/4/2025	1.7%	GECC-134611554
7/1/2025	0%	GECC-134421110
11/21/2024	-10.5%	GECC-134248112
5/4/2023	6.0%	GECC-133593180
12/15/2022	Initial	GECC-133431255

*Please begin with the most **recent** revision. If recent history includes the initial filing, please write "Initial" under % Change.*

3. CREDIBILITY STANDARDS AND METHODS

Most recent year experience	Exh 2
Massachusetts VS countrywide	N/A

*Please **briefly** describe any other credibility standards/methods used (100 characters).*
Credibility standard of 1084 for all coverages.

4. PREMIUM HISTORY – Have premium exposures been trended: No

Have historical premiums been adjusted to reflect past rate changes? If Yes, please briefly explain (150 characters).

Yes, earned premiums are adjusted to current rate level.

5. LOSS TRENDING – Method and annual rate of change: *See Exh 4

Year	Factor Derived
*	*

*Please start with the **most recent** experience year.*

MASSACHUSETTS DIVISION OF INSURANCE**RATE FILING ABSTRACT**

JANUARY 2017 EDITION – PAGE 2 OF 2

*	*
*	*

6. LOSS DEVELOPMENT – Based on Massachusetts data, countrywide, or both? *See Exh 3

Year	Maturity	Factor-Ultimate
*	*	*
*	*	*
*	*	*

*Please start with the most recent experience year.***7. DEVELOPMENT OF THE UNTRENDED EXPECTED LOSS RATIO***Please also submit a three-year expense exhibit with this abstract.**Flat or Variable?*

Underwriting Profit	9.0%	Variable
General Expense	10.0%	Variable
Commissions/Brokerage	0.5%	Variable
Other Acquisition	11.0%	Variable
Taxes, Licenses and Fees	2.1%	Variable
Other Expenses	N/A%	N/A
Allocated Loss Adjustment Expense Factor	N/A%	
Unallocated Loss Adjustment Expense Factor	16.7%	
Untrended Expected Loss Ratio	67.4%	

Based on Massachusetts data, countrywide, or both? CW*If investment income is reflected in the filing, please indicate the method/model used.*

Rate of Return

8. COVERAGE CHANGES*Please briefly describe any changes in coverage since the last Rate Level Change (150 characters).*

Adding Heavy Vehicle Road Service coverage with this filing

Rishi Arora, Head of Product & Pricing Commercial

Name and Title of Officer in Charge

Megan Brown, Senior Director

Name and Title of Person Completing This Abstract

01/14/2026

Date Completed

MASSACHUSETTS DIVISION OF INSURANCE

RATE FILING ABSTRACT

JANUARY 2017 EDITION – PAGE 1 OF 2

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- 4) Exhibit citations alone are not sufficient to answer any question on this abstract.

NB: This abstract is a summary of the Rate filing, not a substitute for the Actuarial Memorandum.

FILING COMPANY: Geico Marine Insurance Company

PROGRAM NAME: Proprietary Commercial Auto

1. OVERALL RATE LEVEL CHANGE – Number of experience years analyzed: 4

Formula Indicated	24.6%
Proposed/Selected	9.7%

If the Proposed/Selected is different from the Formula Indicated, please **briefly** explain (150 characters). Due to thinness of data, we're making selections that are directionally in line with indications by coverage.

2. PROGRAM RATE HISTORY – Latest year MA direct written premium: 107,378

Date (M/D/YYYY)	% Change	SERFF/State Tracking Number
9/4/2025	1.7%	GECC-134611554
7/1/2025	0%	GECC-134421110
11/26/2024	Initial	GECC-134248112

*Please begin with the most **recent** revision. If recent history includes the initial filing, please write "Initial" under % Change.*

3. CREDIBILITY STANDARDS AND METHODS

Most recent year experience	Exh 2
Massachusetts VS countrywide	N/A

Please **briefly** describe any other credibility standards/methods used (100 characters).
Credibility standard of 1084 for all coverages.

4. PREMIUM HISTORY – Have premium exposures been trended: No

Have historical premiums been adjusted to reflect past rate changes? If Yes, please briefly explain (150 characters).

Yes, earned premiums are adjusted to current rate level.

5. LOSS TRENDING – Method and annual rate of change: *See Exh 4

Year	Factor Derived
*	*

*Please start with the **most recent** experience year.*

MASSACHUSETTS DIVISION OF INSURANCE**RATE FILING ABSTRACT**

JANUARY 2017 EDITION – PAGE 2 OF 2

*	*
*	*

6. LOSS DEVELOPMENT – Based on Massachusetts data, countrywide, or both? *See Exh 3

Year	Maturity	Factor-Ultimate
*	*	*
*	*	*
*	*	*

*Please start with the most recent experience year.***7. DEVELOPMENT OF THE UNTRENDED EXPECTED LOSS RATIO***Please also submit a three-year expense exhibit with this abstract.**Flat or Variable?*

Underwriting Profit	9.0%	Variable
General Expense	10.0%	Variable
Commissions/Brokerage	0.5%	Variable
Other Acquisition	11.0%	Variable
Taxes, Licenses and Fees	2.1%	Variable
Other Expenses	N/A%	N/A
Allocated Loss Adjustment Expense Factor	N/A%	
Unallocated Loss Adjustment Expense Factor	16.7%	
Untrended Expected Loss Ratio	67.4%	

Based on Massachusetts data, countrywide, or both? CW*If investment income is reflected in the filing, please indicate the method/model used.*

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8. COVERAGE CHANGES*Please briefly describe any changes in coverage since the last Rate Level Change (150 characters).*

Adding Heavy Vehicle Road Service coverage with this filing

Rishi Arora, Head of Product & Pricing Commercial

Name and Title of Officer in Charge

Megan Brown, Senior Director

Name and Title of Person Completing This Abstract

01/14/2026

Date Completed

GEICO GENERAL INSURANCE COMPANY
GEICO MARINE INSURANCE COMPANY
Commercial Auto Insurance
Proposed Liability Increased Limit Factors
Body Type Group A, B
Massachusetts

(1)	(2)	(3)	(4)
Limit	Current ILF	Proposed ILF	Change
25/50C/30	0.572	0.561	-2%
25/50/30	0.572	0.561	-2%
40/90/30	0.663	0.647	-2%
50/100/30	0.692	0.678	-2%
50/100/50	0.701	0.689	-2%
100/300/50	0.983	0.982	0%
100/300/100	1.000	1.000	0%
250/500/100	1.280	1.223	-4%
500/1000/100	1.775	1.611	-9%
100 CSL	0.766	0.765	0%
300 CSL	1.170	1.151	-2%
500 CSL	1.490	1.373	-8%
750 CSL	1.821	1.650	-9%
1000 CSL	2.101	1.927	-8%

* Countrywide data used

GEICO GENERAL INSURANCE COMPANY
GEICO MARINE INSURANCE COMPANY
Commercial Automobile Insurance
Countrywide
Pure Premium Trend Determination

Quarter Ending	BIPD	COLL	COMP-FT
12/31/2021	117	323	69
3/31/2022	140	320	114
6/30/2022	197	361	111
9/30/2022	269	360	119
12/31/2022	361	401	163
3/31/2023	400	377	180
6/30/2023	436	347	193
9/30/2023	433	368	208
12/31/2023	414	317	193
3/31/2024	400	333	168
6/30/2024	406	334	198
9/30/2024	458	319	193
12/31/2024	490	356	211
3/31/2025	699	469	215
6/30/2025	941	545	205
9/30/2025	1,414	610	214
Calculated GEICO Commercial Auto	BIPD	COLL	COMP-FT
4 Year Pure Premium Trend %	63.0%	10.3%	25.2%
3 Year Pure Premium Trend %	45.8%	14.8%	7.5%
2 Year Pure Premium Trend %	100.1%	47.6%	10.3%
1 Year Pure Premium Trend %	301.4%	103.1%	-0.1%
Selected Pure Premium Trend	BIPD	COLL	COMP-FT
Historic	63.0%	10.3%	25.2%

*Data included is countrywide, GEICO Commercial Auto data, to increase the credibility of selections.

GEICO GENERAL INSURANCE COMPANY
GEICO MARINE INSURANCE COMPANY
Commercial Automobile Insurance
Countrywide
Earned Premium Trend Determination

Quarter Ending	BIPD	COLL	COMP-FT
12/31/2021	1,130	502	337
3/31/2022	1,097	496	326
6/30/2022	1,079	495	322
9/30/2022	1,078	500	324
12/31/2022	1,088	513	333
3/31/2023	1,098	527	342
6/30/2023	1,109	540	349
9/30/2023	1,119	551	354
12/31/2023	1,130	560	356
3/31/2024	1,151	575	357
6/30/2024	1,227	606	360
9/30/2024	1,527	683	374
12/31/2024	2,246	829	413
3/31/2025	3,039	976	458
6/30/2025	3,759	1,098	497
9/30/2025	4,220	1,166	524
Calculated GEICO Commercial Auto	BIPD	COLL	COMP-FT
4 Year Earned Premium Trend %	39.7%	25.0%	12.0%
3 Year Earned Premium Trend %	69.0%	36.9%	17.0%
2 Year Earned Premium Trend %	138.4%	61.0%	28.0%
1 Year Earned Premium Trend %	132.1%	57.9%	37.4%
Selected EP@CRL Trend	BIPD	COLL	COMP-FT
Historic	39.7%	25.0%	12.0%
Selected Net Trend			
((1+PP Trend)/(1+EP@CRL Trend)-1)	BIPD	COLL	COMP-FT
Selected Historic Net Trend	16.7%	-11.7%	11.7%
Selected Prospective Net Trend**	15.4%	12.7%	14.4%

*Data included is countrywide, GEICO Commercial Auto data, to increase the credibility of selections.

**Due to the great amount of volatility in GEICO Commercial Auto data, competitor prospective trends are selected for stability (PRGS-134492048).

GEICO GENERAL INSURANCE COMPANY
GEICO MARINE INSURANCE COMPANY
Commercial Automobile Insurance
Countrywide
Determination of Trend Factors

Coverage	Accident Year	1	2	3	4	5
		Historical Period	Prospective Period	Historical Loss Ratio Trend	Prospective Loss Ratio Trend	Trend Factor
BIPD	6/30/2023	2.5	1.8	16.7%	15.4%	1.914
BIPD	6/30/2024	1.5	1.8	16.7%	15.4%	1.641
BIPD	6/30/2025	0.5	1.8	16.7%	15.4%	1.406
COLL	6/30/2023	2.5	1.8	-11.7%	12.7%	0.913
COLL	6/30/2024	1.5	1.8	-11.7%	12.7%	1.034
COLL	6/30/2025	0.5	1.8	-11.7%	12.7%	1.171
COMP-FT	6/30/2023	2.5	1.8	11.7%	14.4%	1.690
COMP-FT	6/30/2024	1.5	1.8	11.7%	14.4%	1.513
COMP-FT	6/30/2025	0.5	1.8	11.7%	14.4%	1.354

(1) Calculated to bring the average accident date of each AY to 06/30/2025.

(2) = $\{([05/04/2027]-[06/30/2025])/365.25\}$, where 05/04/2027 is the future average loss date, assuming rates are in effect for 12 months.

(3) and (4) are shown on Exhibit 4 Sheet 2.

(5) = $(1 + (3))^{(1)} * (1 + (4))^{(2)}$.

GEICO COMMERCIAL END USER LICENSE AGREEMENT

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10. **Government Users.** The Licensed Application and related documentation are "Commercial Items", as that term is defined at 48 C.F.R. §2.101, consisting of "Commercial Computer Software" and "Commercial Computer Software Documentation", as such terms are used in 48 C.F.R. §12.212 or 48 C.F.R. §227.7202, as applicable. Consistent with 48 C.F.R. §12.212 or 48 C.F.R. §227.7202-1 through §227.7202-4, as applicable, the Commercial Computer Software and Commercial Computer Software Documentation are being licensed to U.S. Government end users (a) only as Commercial Items and (b) with only those rights as are granted to all other end users pursuant to the terms and conditions herein. Unpublished-rights reserved under the copyright laws of the United States.
11. **Injunctive Relief.** Because GEICO would be irreparably damaged if the terms of this Agreement were not specifically enforced, You agree that GEICO will be entitled, without bond, other security, or proof of damages, to appropriate equitable remedies with respect to breaches of this Agreement, in addition to any and all other remedies which GEICO may have under applicable laws.
12. **Indemnity.** You agree to indemnify, defend, and hold GEICO, its partners, affiliates, contractors, officers, directors, employees, and agents harmless from all damages, losses, and expenses arising directly or indirectly from your acts and omissions to act in using the Licensed Application pursuant to the terms of this Agreement.
13. **Developer Name and Address.** Government Employees Insurance Company is the developer of the Licensed Application. Any questions, complaints or claims with respect to the Licensed Application should be directed to:

GEICO
David King
GEICO Mobile Team
One GEICO Plaza
Washington, DC 20076

or

commercialservice@geicomail.com

14. **Miscellaneous.** (a) This Agreement represents the complete agreement concerning the license of this Licensed Application between You and GEICO and supersedes all prior or contemporaneous agreements and representations between them regarding the same subject matter. (b) This Agreement may be amended only by GEICO. (c) If any provision of this Agreement is held to be unenforceable for any reason, such provision will be reformed only to the extent necessary to make it enforceable and the remaining provisions of this Agreement will not be affected. (d) This Agreement will be governed by the laws of the State of New York as such law is applied to agreements between New York residents entered into and to be performed entirely within New York, except as it may be governed by United States federal law. (e) You agree that the United Nations Convention on Contracts for the International Sale of Goods shall not apply to this Agreement, nor to any dispute or transaction arising hereunder or in connection herewith. (f) You represent and warrant that (i) you are not located in a country that is subject to a U.S. Government embargo, or that has been designated by the U.S. Government as a "terrorist supporting" country; and (ii) you are not listed on any U.S. Government list of prohibited or restricted parties. (g) If this Agreement is translated into a language other than English, You agree that the English version will prevail to the extent of any discrepancy in meaning between the English version and its translation. (h) Except and only to the extent prohibited by applicable law, You agree that any and all disagreements, disputes, claims, mediation, arbitration, litigation, etc., related to this Agreement shall be conducted in the English language, including but in no way limited to all correspondence, requests, motions, notices, consents, requests for discovery, interrogatories, submissions, filings, pleadings, arguments, orders, and judgments.
15. **Third Party Beneficiary:** You and GEICO acknowledge and agree that third party distributors of the Licensed Applications, including but not limited to Apple, Inc. and Apple Inc.'s subsidiaries, are third party beneficiaries of the Agreement, and that, upon your acceptance of the terms and conditions of the Agreement, such third party distributors will have the right (and will be deemed to have accepted the right) to enforce the Agreement against you as a third party beneficiary thereof.
16. **Digital Assistant:** GEICO's Digital Assistant is intended for informational purposes only. Any information provided is not intended as insurance advice and should not be interpreted as such. Any insurance decision, including coverage amounts, limits, and deductibles, is solely and ultimately the responsibility of the insured, and GEICO is not liable for any information that is inaccurate, missing, or misinterpreted. The

material contained within the Digital Assistant is subject to change at any time, and GEICO makes no guarantee about the quality or accuracy of said content.

17. **Application Notifications:** In conjunction with your use of the Licensed Application, You are provided the option to opt in to receive push notifications from GEICO on your mobile device. This may include promotional communications, offers, and system messages pushed to your device's notification display ("Push Notifications"). You may, at any time following download of the Licensed Application, opt out of receiving Push Notifications from within the applications notification settings or from within your device's operating system notification settings. Opting out of Push Notifications will not affect your settings with respect to Email Communications or in-app messages. By using the Licensed Application, in-app messages will automatically be displayed to You via the Licensed Application's display tiles and/or sent to You via the Licensed Application's message center, including promotional communications and offers. If You do not wish to see or receive such in-app messages, You must cease use of the Licensed Application.

18. **Google Maps:** Your use of Google Maps is subject to the Google Maps/Google Earth Additional Terms of Service at https://maps.google.com/help/terms_maps.html and Google Privacy Policy at <https://www.google.com/policies/privacy/>.

19. Telematics Program

A. OVERVIEW: The telematics program ("**Program**") helps participants to better understand their driving behavior and develop safe driving habits. By enrolling in the **Program**, you opt in to sharing information about your driving habits while driving. The **Program** gathers data using the **Licensed Application**, which may include any combination of provided hardware, software, or data collected from your connected vehicles and devices with your consent. The set of hardware, software, and connected vehicles and/or devices required for participation in the **Program** will be communicated to you during enrollment.

B. PROGRAM ENROLLMENT AND PARTICIPATION: To participate in the **Program**, you must complete the following within 30 days of enrollment where applicable:

1. Provide a valid and active email address for a Named Insured and unique mobile phone number for all active drivers

listed on the policy;

2. Enroll all active drivers on your policy;
3. Enroll all eligible vehicles on your policy;
4. Follow any setup, registration, and **Licensed Application** maintenance requirements communicated to you during enrollment; and
5. Ensure that all enrolled drivers and vehicles begin using the **Licensed Application**, where applicable.

To continue to participate in the Program, even when you are not actively driving, you must:

1. Keep the **Licensed Application** operational by adhering to the **Licensed Application** maintenance requirements, including any new requirements communicated to you during your policy term;
2. Keep the Policy active at all times;
3. Notify GEICO of any changes that may affect your policy;
4. Meet all other terms and conditions of your policy; and
5. Adhere to the Terms of Use of the **Program**.

As a participant in the Program you agree that:

1. GEICO reserves the right to amend, waive, modify, or supplement the terms of the **Program** at any time for any reason.
2. GEICO may terminate your participation in the **Program** at any time for any reason.
3. GEICO may take adverse action for fraudulent use or other misuse of the **Licensed Application**.

C. RETURNING PROVIDED HARDWARE USED BY THE LICENSED

APPLICATION: GEICO may send you hardware to be used by the **Program**, such as a dashcam or a physical tag. GEICO reserves the right to request, at any time, hardware that was sent to you to be returned. Common reasons for this request include but are not limited to: you are unenrolled from the **Program**, your policy is updated in a way where the hardware is no longer needed (such as removing coverage for a vehicle or driver), or you have not met participation requirements of the **Program**. You will be provided with a return option that includes prepaid postage

and packaging. As a participant in the **Program**, you agree to follow the hardware return procedures communicated to you. Failure to return hardware in a timely manner may result in additional charges to your policy, up to the cost of the hardware incurred by GEICO, as allowed by applicable laws.

D. INFORMATION GATHERED BY THE LICENSED APPLICATION FOR THE PROGRAM: While you are using the **Licensed Application**, information is logged and stored as you drive. By using the **Licensed Application**, you agree and permit us to retain and use the information gathered as explained within this Agreement and according to legal requirements for data retention. You agree to provide the following information at the time of enrollment in the **Program** and when using the **Licensed Application**:

1. Your email address,
2. Your mobile phone numbers, and
3. Information provided to GEICO to start your policy.

When using the **Licensed Application**, you agree that certain information will be logged and stored as you drive. The following data may be gathered via the **Licensed Application**:

- A. Any available sensor information such as but not limited to GPS location, accelerometer, magnetometer, altimeter, gyroscopic, image, video, and audio data;
- B. Engine data;
- C. Mobile phone usage while driving;
- D. Phone permissions; and
- E. Information from connected third party sources via the **Licensed Application**, such as but not limited to driver and vehicle schedules, identifying information of the account administrator, and usage history of safety features.

E. HOW YOUR INFORMATION IS USED: The information logged and stored by the **Licensed Application** is used to help you develop safe driving habits and improve safety. The information is also used to improve the effectiveness of the **Licensed Application**. The information gathered from each trip will be processed internally by GEICO or

prepared by our technology partners and provided to GEICO. For more information about the **Program**, visit the [telematics](#) information page, email us at commercialservice@geicomail.com, or call us at [\(866\) 509-9444](tel:(866)509-9444).

Policy Rating. We will use your Program participation and telematics driving score in determining the policy premium.

Claims. Driving information or data gathered by the **Licensed Application** for each enrolled driver may be helpful in determining the cause of a loss. Therefore, GEICO, at its discretion, may also review the data from the **Licensed Application** as part of its investigation of a motor vehicle accident. Additionally, information from the **Licensed Application** may be sought by third parties, such as opposing parties in a civil lawsuit or by police when investigating the cause of an accident. Furthermore, GEICO may be required to provide such information in response to a subpoena or as otherwise required by law.

Insurance Premium and Product Research and Development. GEICO may use information gathered from the **Licensed Application** to develop new insurance products and services that will encourage safe driving; to improve the prices GEICO charges for insurance; and to improve its underwriting criteria and processes. Your individual data will be used to analyze your driving habits and evaluate your risk profile, which may ultimately determine your premium. Also, from time to time, information gathered from the **Licensed Application** may be provided to state insurance departments, on an aggregate and anonymized basis, to support GEICO's rates and filed underwriting guidelines.

Other Uses. In addition to the use of the driving information gathered through the **Licensed Application** you agree and give your consent that GEICO and/or its designee(s) may gather and use technical data and related information, including but not limited to technical information about your smart phone, system and application software, and peripherals, as well as data related to how you use the **Licensed Application** that is gathered periodically to facilitate the provision of software updates, product support and other services to you (if any) related to the **Licensed Application**. GEICO may use this information, as long as it is in a form that does not personally identify you, to improve its products, offer you content, products, or services, and provide services or

technologies to you.

Effective Date: February 29, 2024

GEICO GENERAL INSURANCE COMPANY (GG)

GEICO MARINE INSURANCE COMPANY (GB)

Telematics:

For new or existing programs using telematics, please provide the following:

- the number of policyholders who have elected to participate: **As of 1/21/2026, 197 in force policies have elected to participate in telematics.**

- the percentage of total policyholders that number represents: **This represents 5.4% of in force policies.**

- confirmation that participation in the telematics program is voluntary on the part of the policyholder and other insureds under the policy: **DriveEasy Pro is an optional, voluntary program.**

GEICO GENERAL INSURANCE COMPANY
GEICO MARINE INSURANCE COMPANY

Commercial Automobile Insurance
Massachusetts
Indications by Coverage

		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Coverage	Accident Year Ending	EP	EP @CRL	Case Incurred Losses and ALAE*	# of Claims	Developed Losses & LAE**	Trend Factor	Trended Losses (5)*(6)	Trended Loss Ratio	Expected Loss Ratio	Trended Expected Loss Ratio***	Credibility****	Cred. Wtd. Loss Ratio (8)*(11)+(10)*(1-(11))	Experience Only Indication (8)/(9)-1	Credibility Weighted Indication (12)/(9)-1	Proposed Rate Lvl. Chg.
BIPD	6/30/2023	176,280	181,495	102,233	8	119,306	1.914	228,326	125.8%							
BIPD	6/30/2024	1,197,154	1,176,864	575,135	41	681,251	1.641	1,117,612	95.0%							
BIPD	6/30/2025	3,319,535	3,366,835	1,097,300	69	2,157,596	1.406	3,034,199	90.1%							
BIPD	Total		4,725,195	1,774,668	118	2,958,153		4,380,137	92.7%	67.4%	72.4%	33.0%	79.1%	37.5%	17.3%	11.2%
COLL	6/30/2023	23,328	23,138	73,207	7	85,433	0.913	78,002	337.1%							
COLL	6/30/2024	169,806	160,919	282,962	44	326,914	1.034	338,059	210.1%							
COLL	6/30/2025	516,514	508,951	561,762	71	694,451	1.171	813,349	159.8%							
COLL	Total		693,008	917,930	122	1,106,798		1,229,410	177.4%	67.4%	71.5%	33.6%	107.1%	163.2%	58.9%	11.2%
COMP-FT	6/30/2023	7,838	9,536	2,528	4	2,950	1.690	4,986	52.3%							
COMP-FT	6/30/2024	54,600	64,402	72,220	36	84,281	1.513	127,513	198.0%							
COMP-FT	6/30/2025	175,489	193,241	319,257	109	423,243	1.354	573,193	296.6%							
COMP-FT	Total		267,179	394,006	149	510,475		705,692	264.1%	67.4%	72.1%	37.1%	143.3%	291.9%	112.6%	14.2%

*Adjusted with a large loss load or catastrophe load, as applicable.

** (3) multiplied by the applicable loss development factor (Exhibit 3) and ULAE factor.

***Permissible loss ratio multiplied by the prospective loss ratio trend projected for Y years, where Y is the original target effective date of the current rates to the target effective date of the new rates.

****The credibility standard is assumed to be 1084 for all coverages.

GEICO GENERAL INSURANCE COMPANY
GEICO MARINE INSURANCE COMPANY

Exhibit 7 Sheet 1

Commercial Automobile Insurance
Countrywide
Expected Loss Ratio

	Selected Liability	Selected Phys. Damage
Underwriting Profit	9.0%	9.0%
Commissions & Brokerage	0.5%	0.5%
Taxes, Licenses & Fees	2.1%	2.1%
Other Acquisitions	11.0%	11.0%
General Expenses	10.0%	10.0%
Total	32.6%	32.6%
Expected Loss Ratio	67.4%	67.4%

*Expected Loss Ratio derivation uses countrywide data. Companies contributing to countrywide data include GEICO General Insurance Company, GEICO Country Mutual Insurance Company, GEICO Marine Insurance Company.

**GEICO GENERAL INSURANCE COMPANY
GEICO MARINE INSURANCE COMPANY**

Exhibit 7 Sheet 2

**Commercial Automobile Insurance
Countrywide
Insurance Expense Exhibit (\$000 Omitted)
Lines of Business 19.3, 19.4 & 21.2**

	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>Selected</u>	
Premiums Written	184,939	143,013	66,946	62,452	219,895		
Premiums Earned	205,100	172,791	117,320	62,902	124,943		
Commissions & Brokerage	432	403	32	(1)	5,218		
<i>% Premiums Written</i>	0.2%	0.3%	0.0%	0.0%	2.4%	0.5%	
Taxes, Licenses & Fees	3,029	2,818	1,482	1,292	5,607		
<i>% Premiums Written</i>	1.6%	2.0%	2.2%	2.1%	2.5%	2.1%	2.1%
Other Acquisitions	17,682	7,619	9,541	40,107	33,607		
<i>% Premiums Earned</i>	8.6%	4.4%	8.1%	63.8%	26.9%	11.0%	11.9%
General Expenses	18,763	4,934	12,829	17,426	31,275		
<i>% Premiums Earned</i>	9.1%	2.9%	10.9%	27.7%	25.0%	10.0%	

*Expected Loss Ratio derivation uses countrywide data. Companies contributing to countrywide data include GEICO General Insurance Company, GEICO Country Mutual Insurance Company, GEICO Marine Insurance Company.

Brown, Melvina

From: Brown, Melvina
Sent: Thursday, January 22, 2026 3:31 PM
To: RateFilingsAGO@mass.gov
Subject: GEICO Filing for Commercial Automobile Casualty Manual - GECC134808436
Attachments: GECC-134808436.pdf; Attorney General Letter.pdf

Good afternoon,

GEICO General Insurance Company and GEICO Marine Insurance Company are making a filing with the Division of Insurance to revise the Commercial Automobile Casualty Manual on file. The details of the revision and its justification can be found in the filing, which is enclosed pursuant to the requirements of 211 CMR 91.06.

Thank you,



Melvina Brown | Rating Product Implementations Administrator
Pricing and Product Management
Rating Product Implementations
Phone: (240) 541-6706 | Fax: (855) 443-3398
Email: MeBrown@geico.com

GEICO CORPORATION ^

Countrywide
Expected After-Tax Return

AUTOMOBILE LIABILITY	Base (\$000)	Factor	Return (\$000)	Percent of Capital
I. Expected Underwriting Profit				
A. Underwriting Profit before tax (% premium)	\$24,211,244	11.34%	\$2,744,776	9.61%
B. Underwriting Profit after tax (% premium)	\$24,211,244		\$2,168,373	7.59%
C. Selected Underwriting Profit before tax (% premium)		9.00%		
II. Expected Investment Income on Unearned Premiums				
A. Unearned Premium Reserve @ 12/31/2023	\$5,986,251			
B. Unearned Premium Reserve @ 12/31/2024	\$6,317,656			
C. Mean Unearned Premium Reserve [(A+B)/2]	\$6,151,953			
D. Premiums in the Course of Collection @ 12/31/2023	\$3,974,985			
E. Premiums in the Course of Collection @ 12/31/2024	\$4,222,764			
F. Mean Premiums in the Course of Collection [(D+E)/2]	\$4,098,875			
G. Net Mean Unearned Premium Reserve [C-F]	\$2,053,079	2.55%	\$52,354	0.18%
III. Expected Investment Income on Loss and Loss Adjustment Expense Reserves				
A. Loss and Loss Adj. Expense Reserve @ 12/31/2023	\$22,717,502			
B. Loss and Loss Adj. Expense Reserve @ 12/31/2024	\$23,036,412			
C. Mean Loss and Loss Adj. Expense Reserve [(A+B)/2]	\$22,876,957	2.55%	\$583,367	2.04%
IV. Expected Investment Income on Surplus				
A. Written Premium	\$24,542,649			
B. Selected Written Premium to Surplus Ratio	0.90			
C. Expected Policyholder Surplus [A/B]	\$27,269,610	2.55%	\$695,380	2.43%
V. Expected After-tax Return				12.25%
VI. Total Amount of Capital Subject to the Cost of Capital				
A. Expected Policyholder Surplus [IV.C]	\$27,269,610			
B. Equity in UEPR	\$654,680			
C. Equity in Undiscounted Loss and LAE Reserve	\$1,001,346			
D. Deferred Tax Assets on UEPR Acquisition Cost	\$258,382			
E. Deferred Tax Assets on Discount Reversing in Next 12 Months	\$100,118			
F. Net Holding Capital [A+B+C-D-E]	\$28,567,136			

^ GEICO Corporation includes Government Employees Insurance Company, GEICO General Insurance Company, GEICO Indemnity Company, GEICO Casualty Company, GEICO Advantage Insurance Company, GEICO Choice Insurance Company, GEICO Secure Insurance Company, and GEICO County Mutual Insurance Company

GEICO CORPORATION ^

Countrywide
Expected After-Tax Return

AUTOMOBILE PHYSICAL DAMAGE	Base (\$000)	Factor	Return (\$000)	Percent of Capital
I. Expected Underwriting Profit				
A. Underwriting Profit before tax (% premium)	\$17,280,274	13.71%	\$2,369,586	11.93%
B. Underwriting Profit after tax (% premium)	\$17,280,274		\$1,871,973	9.42%
C. Selected Underwriting Profit before tax (% premium)		9.00%		
II. Expected Investment Income on Unearned Premiums				
A. Unearned Premium Reserve @ 12/31/2023	\$4,230,568			
B. Unearned Premium Reserve @ 12/31/2024	\$4,561,913			
C. Mean Unearned Premium Reserve [(A+B)/2]	\$4,396,240			
D. Premiums in the Course of Collection @ 12/31/2023	\$2,802,703			
E. Premiums in the Course of Collection @ 12/31/2024	\$3,040,376			
F. Mean Premiums in the Course of Collection [(D+E)/2]	\$2,921,539			
G. Net Mean Unearned Premium Reserve [C-F]	\$1,474,701	2.55%	\$37,605	0.19%
III. Expected Investment Income on Loss and Loss Adjustment Expense Reserves				
A. Loss and Loss Adj. Expense Reserve @ 12/31/2023	\$905,385			
B. Loss and Loss Adj. Expense Reserve @ 12/31/2024	\$1,071,897			
C. Mean Loss and Loss Adj. Expense Reserve [(A+B)/2]	\$988,641	2.55%	\$25,211	0.13%
IV. Expected Investment Income on Surplus				
A. Written Premium	\$17,611,619			
B. Selected Written Premium to Surplus Ratio	0.90			
C. Expected Policyholder Surplus [A/B]	\$19,568,465	2.55%	\$499,000	2.51%
V. Expected After-tax Return				12.25%
VI. Total Amount of Capital Subject to the Cost of Capital				
A. Expected Policyholder Surplus [IV.C]	\$19,568,465			
B. Equity in UEPR	\$467,840			
C. Equity in Undiscounted Loss and LAE Reserve	\$18,777			
D. Deferred Tax Assets on UEPR Acquisition Cost	\$184,642			
E. Deferred Tax Assets on Discount Reversing in Next 12 Months	\$2,780			
F. Net Holding Capital [A+B+C-D-E]	\$19,867,660			

^ GEICO Corporation includes Government Employees Insurance Company, GEICO General Insurance Company, GEICO Indemnity Company, GEICO Casualty Company, GEICO Advantage Insurance Company, GEICO Choice Insurance Company, GEICO Secure Insurance Company, and GEICO County Mutual Insurance Company

**GEICO GENERAL INSURANCE COMPANY
GEICO MARINE INSURANCE COMPANY
Commercial Automobile Insurance**

Unallocated Loss Adjustment Expense Factors

2021-2024 Countrywide				
Year	(1) 2021-2024 Incurred ULAE	(2) 2021-2024 Incurred Loss + Incurred ALAE	(3) ULAE Factor (1)/(2)	(4) Selected ULAE Factor
2021	\$241,000	\$2,236,000	0.108	
2022	\$1,707,000	\$16,463,000	0.104	
2023	\$4,417,000	\$31,132,000	0.142	
2024	\$21,947,000	\$120,632,000	0.182	
3 Year Total	\$28,071,000	\$168,227,000	0.167	0.167
Latest Two Year Total ^	\$26,364,000	\$151,764,000	0.174	

^ Weighted Average of 2023 and 2024

*Unallocated Loss Adjustment Expense Factor derivation uses countrywide data. Companies contributing to countrywide data include GEICO General Insurance Company, GEICO Country Mutual Insurance Company, GEICO Marine Insurance Company.

GEICO GENERAL INSURANCE COMPANY
GEICO MARINE INSURANCE COMPANY
Commercial Automobile Insurance
Countrywide
Loss Development Triangles

Claims Incurred and LAE- Cumulative	Coverage:	BIPD
Year Ending	12	24
6/30/2023	5,067,831	7,422,222
6/30/2024	8,109,472	15,052,122
6/30/2025	72,348,055	

Loss Development Factors	
6/30/2023	1.465
6/30/2024	1.856

Select	1.660	1.015	1.000
Cumulative Factor	1.685	1.015	1.000

*Data included is countrywide, GEICO Commercial Auto data, to increase the credibility of selections.

GEICO GENERAL INSURANCE COMPANY
GEICO MARINE INSURANCE COMPANY
Commercial Automobile Insurance
Countrywide
Loss Development Triangles

Claims Incurred and LAE- Cumulative		Coverage:	COLL
Year Ending	12	24	36
6/30/2023	3,265,782	3,418,016	3,346,271
6/30/2024	5,707,566	6,189,521	
6/30/2025	32,157,357		

Loss Development Factors

6/30/2023	1.047	0.979
6/30/2024	1.084	

Select	1.070	0.990	1.000
Cumulative Factor	1.059	0.990	1.000

*Data included is countrywide, GEICO Commercial Auto data, to increase the credibility of selections.

GEICO GENERAL INSURANCE COMPANY
GEICO MARINE INSURANCE COMPANY
Commercial Automobile Insurance
Countrywide
Loss Development Triangles

Claims Incurred and LAE- Cumulative	Coverage:	COMP-FT
Year Ending	12	24
6/30/2023	1,808,772	1,992,449
6/30/2024	3,260,878	3,817,895
6/30/2025	11,757,762	

Loss Development Factors

6/30/2023	1.102	1.004
6/30/2024	1.171	

Select	1.136	1.000	1.000
Cumulative Factor	1.136	1.000	1.000

*Data included is countrywide, GEICO Commercial Auto data, to increase the credibility of selections.

**GEICO GENERAL INSURANCE COMPANY (GG)
GEICO MARINE INSURANCE COMPANY (GB)**

Commercial Automobile

Massachusetts

Filing Memorandum

GEICO General Insurance Company (GG) and GEICO Marine Insurance Company (GB) are proposing to increase rates by 9.7%, as shown on Exhibit 1.

Indication calculations are shown on Exhibit 2 using data ending June 30, 2025, evaluated as of September 30, 2025. Due to the thinness of GEICO Commercial Auto data in Massachusetts, loss development factors and trend selections are determined on a countrywide basis, as displayed on Exhibits 3 and 4. Support for our Unallocated Loss Adjustment Expense Factors can be found in Exhibit 6. Support for our Expected Loss Ratio can be found in Exhibits 7 and 8 respectively.

Increased Limit Factors

We are proposing changes to increased limit factors for Bodily Injury, Property Damage, Uninsured Motorist, Underinsured Motorist, Non-Owned Liability, Non-Trucking Liability and Hired Auto Liability coverages. Proposed factors are shown on Exhibit 5.

USDOT Group Factors

We are proposing changes to USDOT Group factors.

New Coverage Availability

With this filing we are introducing a new coverage, Heavy Vehicle Road Service, to cover road service claims in addition to our existing Emergency Roadside Service coverage. Rates and rating factors for these two coverages are provided in the Rate Pages.

GEICO GENERAL INSURANCE COMPANY
GEICO MARINE INSURANCE COMPANY
Commercial Automobile Insurance
Massachusetts
Summary of Indicated and Proposed Rate Changes

Coverage	Experience- Only Indicated Change	Credibility- Weighted Indicated Change	Proposed Change
BIPD	37.5%	17.3%	11.2%
COLL	163.2%	58.9%	11.2%
COMP-FT	291.9%	112.6%	14.2%
Overall*	52.9%	24.6%	9.7%

*Includes non-credible coverages and endorsements too small to list separately

Telematics Program Summary

DriveEasy Pro is the Commercial telematics program operated by GEICO, offering several ways to participate:

- For the OBD (On-Board Diagnostic) option, GEICO will supply a tracking device for each insured vehicle on the policy including any necessary adapters.
- For the ELD (Electronic Logging Device) option, customers with a supported telematics service provider can connect with GEICO to use their existing hardware. Optionally, customers with supported Daimler trucks can also stream their connected vehicle telemetry.

DriveEasy Pro is voluntary, and customers do not incur any fees from GEICO for hardware, shipping and handling, or data connectivity. OBD customers are required to return the device(s) to GEICO if they cancel their policy, unenroll from the program, or remove a vehicle, and may be charged for up to the cost of the original hardware if the device(s) are not returned. All return packaging is prepaid.

Technology Partners

GEICO acts as the primary provider for all active commercial telematics programs, managing the platform, back-end processing, analytics, and data stewardship. We partner with the following vendors to supply hardware (OBD program) or to provide basic data connectivity / authentication (ELD):

- **OBD Offer:** Danlaw Inc. <contact@danlawinc.com>
- **ELD Offer:** Terminal Technologies Inc. <contact@withterminal.com>

Types of Data Collected

Depending on the program (ELD or OBD), the following information may be collected:

- **Vehicle & engine data:** operation status, diagnostics, engine activity.
- **Location & movement data:** GPS, speed, heading, trip paths, and derived events such as harsh driving maneuvers.
- **Sensor data:** accelerometer, gyroscope, magnetometer, or other available vehicle/device sensors.
- **Device and system information:** device identifiers, technical details, and limited configuration information necessary for operation.
- **Driver/administrator information:** identifying information needed to administer accounts and associate data with vehicles/drivers.

Data Collection and Use

Data is captured directly from:

- The Terminal ELD platform (for ELD participants).
- The OBD hardware device (for hardware participants).

Collected data is transmitted to GEICO's secure servers and processed by internal systems. Data may be shared with authorized third parties when required for claims, litigation, regulatory response, or subpoenas; with state or regulatory agencies in aggregate or anonymized form as part of program filings or R&D support.

Collected telematics information is retained for a minimum of 7 years, supporting long-term Research & Development, product refinement, historical analysis, and regulatory needs. Collected telematics data may be used for any valid insurance use case such as risk scoring, claims handling, and pricing decisions.

Security Measures

- Encryption in transit for data transmitted from devices to back-end systems.
- Encryption of PII at rest.
- Role-based access controls, ensuring only personnel with a business need have access.
- Scoped access, limiting available data to what is necessary for each role.
- Ongoing monitoring and auditing of system access.

How Participants Can Validate or Correct Information

If a customer believes collected data is inaccurate or requires correction, they may contact our servicing team for review and dispute resolution: 866-509-9444 or email us at commercialservice@geicomail.com.

PRIVATE PASSENGER MOTOR VEHICLE RATE/RULE FILINGS

This checklist is designed to set forth minimum rate/rule filing guidelines that are identified in relevant statutes, regulations, and/or standards. It is not intended to be all-inclusive. You are advised to independently verify if there are any other statutes, regulations, and/or other standards that may be applicable to your filing. Nothing contained herein shall limit or otherwise affect the Division of Insurance's ability to disapprove any filing that it determines is not in compliance with any Massachusetts law, regulation and/or standard.

Instructions: This checklist must accompany all private passenger motor vehicle insurance rate/rule filings. For each component of this checklist, the filer shall certify that the filing complies with the listed statutory provisions by initialing the space provided. If a listed statutory provision does not apply to the rates or rules contained in the filing, the filer shall write "N/A" in the space provided.

Rate/Rule Filings

___ N/A ___ This rate/rule filing has been submitted to the Division of Insurance at least 45 days prior to its proposed effective date in compliance with [G.L. c. 175E, § 7](#) and [211 CMR 79.05\(1\)\(a\)](#). The effective date is identified in the rate filing.

___ N/A ___ This rate/rule filing has been submitted to the Division of Insurance at least 15 days prior to its proposed effective date in compliance with [G.L. c. 175A, § 4](#) and [211 CMR 79.05\(1\)\(b\)](#). The effective date is identified in the rate filing.

___ N/A ___ This SERFF rate/rule filing is a complete filing as defined in [Division of Insurance Bulletin 2008-08](#), and contains:

1. Material outlined in the General Information and State Specific tabs on SERFF.
2. Filing memorandum
3. Actuarial support for rate/rule changes
4. Annotated comparisons for rule changes
5. Division of Insurance Abstract Documents
6. Certification of Compliance
7. Checklist

___ N/A ___ This rate/rule filing has been submitted electronically to the Division of Insurance via the SERFF electronic filings system in compliance with [Division of Insurance Bulletin 2008-08](#) While [211 CMR 79.05\(3\)](#) prescribes that triplicate copies be sent, the Division of Insurance recognizes the SERFF filing to be sufficient for our purposes.

___ N/A ___ A copy of this rate/rule filing has been submitted simultaneously to the Attorney General in compliance with [211 CMR 79.05\(3\)](#).

___ N/A ___ The rates and rating plans included within this rate filing were determined using sound actuarial methods as required by [211 CMR 79.04\(5\)](#).

N/A This rate/rule filing contains accurate policy premium example exhibits as required by Attachment 2 of Filing Guidance Notice 2010-C. This information has been submitted to SERFF in Excel format.

N/A Filing to Adopt Advisory Rates

This rate filing is being submitted by an insurer that writes less than 1% of the private passenger motor vehicle insurance market to adopt a rate and rule filing submitted by a rating organization currently on file with the Division of Insurance. The filing contains an effective date and identifies the effective date the rating organization's rates were placed on file in compliance with Filing Guidance Notice 2008-G.

Rate Filing Content

 N/A The summary and actuarial memorandum included within this rate filing indicates the scope and extent of the changes contemplated. The filing contains, or incorporates by reference the information and data relied upon to support the filing. The following filing exhibits relevant to this filing are contained in this filing in the following order: ([211 CMR 79.05\(4\)](#)), A three-year minimum history is required for all items below that include a *.

- (a) Summary of rate level changes and other matters;
- (b) Rate level calculations for each coverage;
- (c) Premiums and exposures*;
- (d) Adjustments to premiums and exposures;
- (e) Accident year reported and paid losses and claims*;
- (f) Development factors;
- (g) Claim cost trends;
- (h) Frequency trends;
- (i) Other adjustments to losses;
- (j) Claim adjustment expenses*;
- (k) Commission expenses*;
- (l) Other expenses*;
- (m) Expense trends;
- (n) Underwriting profit, including due consideration of investment income;
- (o) Classification plans;
- (p) Territorial and operator rate class relativities;
- (q) Increased limits factors;
- (r) Deductible and miscellaneous rating factors;
- (s) Credibility;
- (t) Final base rates and rating factors; and
- (u) Any other supporting information

 N/A The information and documentation in this filing is sufficient for a complete actuarial review of the rate request. The documentation and actuarial support contained in the filing describes clearly the sources of data, material assumptions, and methods relied upon. Any material changes in sources of data, assumptions, or methods from the last rate analysis are documented within the filing. The

filing memorandum explains the reason(s) for and describes the impact of the requested changes.

___ N/A ___ Rate level changes for some or all coverages are included in this filing. The filer's estimate of the indicated rate is based on the filer's exposure, premium, and loss experience for all insured vehicles, including those insured through group marketing plans. The indicated percentage change to rates is based on premium that is gross of any rate deviations that have applied or will apply under group marketing plans.

___ N/A ___ **Rates and Classification Plans.** The actuarial or business basis for changes to rating factors, including discounts, are described in this filing. This filing contains an exhibit that shows the current and proposed changes for each rating factor or discount together with loss ratio or pure premium support where applicable.

___ N/A ___ This rate filing changes the rating territory assignments of some or all of the territories in the Commonwealth as defined in the [Commissioner's private passenger automobile statistical plan](#). An exhibit listing the statistical code and name of all 360 territories, along with their current and proposed rating territory assignment has been submitted with this filing, along with supporting statistical and actuarial information.

___ N/A ___ **Merit Rating Plans.** The merit rating plan described in this rate filing does not consider any motor vehicle at-fault accidents or traffic violations that pre-date the relevant policy effective date by more than six years. Premiums calculated under the merit rating plan will not be affected by any particular motor vehicle at-fault accident or traffic violation for more [than five years \(211 CMR 79.04\(7\)\)](#)

___ N/A ___ **Rating Factors Prohibited.** None of the following factors is used in the determination of any [premium based on the](#) rules, rates or rating plans contained in this filing pursuant to [211 CMR 79.0 4\(11\)](#)

- (a) sex;
- (b) marital status;
- (c) race;
- (d) creed;
- (e) national origin;
- (f) religion;
- (g) age, except to [produce the reduction in Rates for insureds age 65 years or older required by G.L. c. 175E, § 4](#);
- (h) occupation;
- (i) income;
- (j) education;
- (k) homeownership;
- (l) gender identity; and
- (m) sexual orientation.

___ N/A ___ **Policy Placement Criteria**

The rate manual submitted with this filing identifies all of the risk attributes considered by the company in its determination of the insurance company or risk category in which a policy will be placed for the purposes of calculating a voluntary premium in accordance with the provisions of [Division of Insurance Bulletin 2008-17](#). The following risk attributes are not considered in the policy placement decision in compliance with the provisions of [211 CMR 79.0](#) 4 (12):

- (a) sex;
- (b) marital status;
- (c) race;
- (d) creed;
- (e) national origin;
- (f) religion;
- (g) age;
- (h) occupation;
- (i) income;
- (j) principal place of garaging of the vehicle;
- (k) education;
- (l) homeownership;
- (m) gender identity; and
- (n) sexual orientation.

N/A Prohibited Uses of Credit

No credit information contained on a consumer report obtained from a consumer reporting agency pursuant to [G.L. c. 93, § 50](#) et seq. is contemplated by this filing for the purposes of determining premiums for private passenger motor vehicle insurance in accordance with [211 CMR 79.04](#)(13).

Policy Premium Examples

 N/A The changes contemplated in this filing will not affect the policy premiums examples currently on file with the Division for reasons set forth in the filing memorandum.

 N/A Policy premium examples have been submitted to the Division of Insurance concurrent with the submission of this rate filing in the format described in Attachment 3 of Filing Guidance Notice 2010-C in Excel format.

Distribution of Change in Vehicle Premium Over Premium In Effect 12 Months Prior

% Change in Vehicle Premium	Bodily Injury (including guest)	Property Damage	Personal Injury Protection	Comprehensive	Collision
Less than -15%					
-15% to -10.1%					
-10.0% to -5.1%					
-5.0% to -0.1%					
0% to 4.9%					
5.0% to 9.9%					
10.0% to 14.9%					
15.0% or more					
Statewide Chg.					
Maximum Chg.					
Minimum Chg.					

___N/A___ The percentage change in vehicle premium is calculated assuming there is no change in the individual operator's circumstances from the prior policy term including, but not limited to, coverages or coverage options purchased, the operator assigned to the vehicle, the operator's at-fault accident and traffic violation record, the number of years the operator has been licensed, the number of miles the vehicle has been driven annually, any other discount or rating factor applicable to the vehicle, the model year and rate symbol of the vehicle, and the garaging location of the vehicle.

COMMERCIAL MOTOR VEHICLE RATE/RULE FILINGS

This checklist is designed to set forth minimum rate/rule filing guidelines that are identified in relevant statutes, regulations, and/or standards. It is not intended to be all-inclusive. You are advised to independently verify if that are any other statutes, regulations, and/or other standards that may be applicable to your filing. Nothing contained herein shall limit or otherwise affect the Division of Insurance's ability to disapprove any filing that it determines is not in compliance with any Massachusetts law, regulation and/or standard.

Instructions: This checklist must accompany all commercial motor vehicle insurance rate/rule filings. For each component of this checklist, the filer shall certify that the filing complies with the listed statutory provisions by initialing the space provided. If a listed statutory provision does not apply to the rates or rules contained in the filing, the filer shall write "N/A" in the space provided.

Rate/Rule Filings

___ MB ___ This rate/rule filing has been submitted to the Commissioner at least 45 days prior to proposed effective date in compliance with G.L. c. 175E, § 7 and 211 CMR 91.06(1). The effective date is identified in the rate filing.

___ MB ___ This rate/rule filing has been submitted to the Division of Insurance at least 15 days prior to its proposed effective date in compliance with G.L. c. 175A, § 4. The effective date is identified in the rate filing. _____

___ MB ___ This SERFF rate/rule filing is a complete filing as defined in Division of Insurance Bulletin 2008-08, and contains:

1. Material outlined in the General Information and State Specific tabs on SERFF.
 2. Filing memorandum
 3. Actuarial support for rate/rule changes
 4. Annotated comparisons for rule changes
 5. Division of Insurance Abstract Documents
 6. Certification of Compliance
 7. Checklist
- _____

___ MB ___ This rate/rule filing has been submitted electronically to the Division of Insurance via the SERFF electronic filings system in compliance with Division of Insurance Bulletin 2008-08. 211 CMR 91.06(1) prescribes that triplicate copies be sent, the Division of Insurance recognizes the SERFF filing to be sufficient for our purposes. _____

___ MB ___ A copy of this rate/rule filing has been submitted simultaneously to the Attorney General, unless the Commissioner directs otherwise. (211 CMR 91.06(1))

N/A Filing to Adopt Advisory Rates

This rate filing is being submitted by an insurer that writes less than 1% of the commercial motor vehicle insurance market to adopt a rate and rule filing submitted by a rating organization currently on file with the Division of Insurance. The filing contains an effective date and identifies the effective date the rating organization's rates were placed on file in compliance with Filing Guidance Notice 2008-G

Rate Filing Content

The summary and actuarial memorandum included within this rate filing indicates the scope and extent of the changes contemplated. The filing contains or incorporates by reference the information and data relied upon to support the filing. The following filing exhibits relevant to this filing are contained in this filing in the following order: ([211 CMR 91.06\(4\)](#))

- Exh 1 (a) Summary of rate level changes
- Exh 2 (b) Rate level calculations for each coverage
- Exh 2 (c) Premiums and exposures
- Exh 2 (d) Adjustments to premiums and exposures
- Exh 2 (e) Reported losses.
- Exh 3 (f) Development factors
- Exh 4 (g) Claim cost trends
- Exh 4 (h) Frequency trends
- Exh 2 (i) Other adjustments to losses
- Exh 6 (j) Claim adjustment expenses
- Exh 7 (k) Commission expenses
- Exh 7 (l) Other expenses
- N/A (m) Expense trends
- Exh 7-8 (n) Underwriting profit, including due consideration of investment income
- N/A (o) Classification plans
- N/A (p) Territorial, classification and rating relativities
- Exh 5 (q) Increased limits factors.
- N/A (r) Deductible and miscellaneous rating factors
- N/A (s) Data sources
- Exh 2 (t) Credibility

MB The information and documentation in this filing is sufficient for a complete actuarial review of the rate request. The documentation and actuarial support contained in the filing describes clearly the sources of data, material assumptions, and methods relied upon. Any material changes in sources of data, assumptions, or methods from the last rate analysis are documented within the filing. The filing memorandum explains the reason(s) for and describes the impact of the requested changes.

___ MB ___ **Rates and Classification Plans.** The actuarial or business basis for changes to rating factors, including discounts, are described in this filing. This filing contains an exhibit that shows the current and proposed changes for each rating factor or discount together with loss ratio or pure premium support where applicable.

___ N/A ___ This rate filing changes the rating territory assignments of some or all of the cities and towns in the Commonwealth as defined in the [Commissioner's commercial automobile statistical plan](#). An exhibit listing the statistical code and name of all 360 cities and towns, along with their current and proposed rating territory assignment has been submitted with this filing, along with supporting statistical and actuarial information.

___ MB ___ **Rating Factors Prohibited.** None of the following factors is used in the determination of any premium based on the rules, rates or rating plans contained in this filing pursuant to [G.L. c. 175E, §4.](#)

- (a) sex
- (b) marital status
- (c) age

MASSACHUSETTS DIVISION OF INSURANCE

CERTIFICATION OF COMPLIANCE

GEICO General Insurance Company / GEICO Marine Insurance Company

Please enter the First Filing Company as listed in SERFF, hereinafter referred to as "the Filing Entity."

GECC-134808436

Please enter the Company Tracking Number or SERFF Tracking Number, hereinafter referred to as "the Filing."

**I, Megan Brown,
as a representative of the Filing Entity
duly authorized to give this certification on its behalf,
hereby certify under the pains and penalties of perjury:
the Filing is in compliance with all relevant laws and regulations
of the Commonwealth of Massachusetts.**

Signature



Date

1/14/2026

GEICO General Insurance Company / GEICO Marine Insurance Company
Commercial Auto Insurance
Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026
Rate Order Calculation, Page 1

Oper	Step	BI	PD	NTL	COMP	FT	COLL	LTD COLL	MED	PIP	UM	UIM	RENTAL	RENTAL W/DT	EMERGEN CY ROADSIDE SERVICE	HEAVY VEHICLE ROAD SERVICE	GL	CARGO COMP	CARGO COLL	CARGO REFER COMP	CARGO REFER COLL
Base Rate																					
	Base Rate	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
*	Territory Factor	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
*	Liability Limit Factor	X	X	X					X	X	X	X	X	X			X				
*	Workers Compensation PIP Factor									X											
*	Deductible Factor				X	X	X	X		X											
*	Limit Deductible Factor																	X	X	X	X
=	Round to 2 decimal places	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Business Level Rating Steps																					
*	Business Market Factor	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
*	Business Class Factor	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
*	Radius Factor	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
*	Risk Tier Factor	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
*	Organization Type Factor	X	X		X	X	X	X	X	X	X	X	X				X	X	X	X	X
*	Number of Power Units Factor	X	X		X	X	X	X	X	X	X	X					X	X	X	X	X
*	Insurance History Factor	X	X		X	X	X	X	X	X	X						X	X	X	X	X
*	Financial Responsibility Factor	X	X		X	X	X	X	X	X	X	X					X	X	X	X	X
*	Unassigned Accident Factor	X	X				X	X	X	X									X		X
*	USDOT Group Factor	X	X	X	X	X	X	X	X	X								X	X	X	X
*	Owner Operator Factor	X	X		X	X	X	X	X	X							X	X	X	X	X
=	Round to 2 decimal places	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Discounts																					
*	Business Experience Discount Factor	X	X	X	X	X	X	X	X	X											
*	Package Discount Factor	X	X	X	X	X	X	X	X	X											
*	Anti-Theft Device Discount				X	X															
*	Paid in Full Discount Factor	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
=	Round to 2 decimal places	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Vehicle Level Rating Steps																					
*	Business Class/Body Type Factor	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
*	Body Type/Use Class Factor	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
*	Personal Use Factor	X	X		X	X	X	X	X												
*	Symbol Factor	X	X		X	X	X	X	X	X	X	X									
*	Model Year Factor	X	X		X	X	X	X	X	X											
*	ERS Vehicle Age Factor														X	X					
*	Telematics Factor	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
*	Annual Mileage Factor	X	X	X	X	X	X	X	X	X	X	X									
*	Vehicle History Factor	X	X	X	X	X	X	X	X	X											
*	Vehicle Coverage Type Factor	X	X		X	X	X	X	X	X											
*	ERS Vehicle Weight Factor														X	X					
=	Round to 2 decimal places	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Driver Level Rating Steps																					
*	Driver Rating Factor	X	X				X	X	X	X									X		X
*	Out of State Driver Factor	X	X		X	X	X	X	X	X								X	X	X	X
*	CDL Experience Discount	X	X		X	X	X	X	X										X		X
=	Round to 2 decimal places	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Policy Level Rating Steps																					
*	Schedule Rating Factor#	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
*	Annual Cost of Hire Factor																				
*	Number of Employees Factor																				
*	Number of Non-owned Trailers																				
*	Broadform Driver Count																				
*	Commodity Type Factor																	X	X	X	X
*	Trailer Interchange Non-Owned Trailer Interaction																				
+	Extra Trailer Premium	X	X																		
=	Round to 2 decimal places	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
Expense Constants																					
+	Vehicle Expense Load	X	X	X	X	X	X	X													
*	Policy Term Factor	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X
=	Dollar Round	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X	X

Schedule Rating Factor is (1 + Schedule Rating Credit/Debit)

GEICO General Insurance Company / GEICO Marine Insurance Company
Commercial Auto Insurance
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[Base Rate - Major Coverages](#)

COMPANY	BI BASE RATE	PD BASE RATE	NTL BASE RATE	COMP BASE RATE	FT BASE RATE	COLL BASE RATE	LTD COLL BASE RATE	MED BASE RATE	PIP BASE RATE	UM BASE RATE	UIM BASE RATE	RENTAL BASE RATE	RENTAL W/DT BASE RATE	ERS BASE RATE	HVRS BASE RATE	GL BASE RATE	CARGO COMP BASE RATE	CARGO COLL BASE RATE	CARGO REFER COMP BASE RATE	CARGO REFER COLL BASE RATE
GG	1394.07	534.40	301.00	80.01	68.01	165.67	23.18	9.34	77.65	24.44	162.87	58.11	50.00	17.81	108.00	725.00	115.00	265.00	57.50	132.50
GB	1394.07	534.40	301.00	80.01	68.01	165.67	23.18	9.34	77.65	24.44	162.87	58.11	50.00	17.81	108.00	725.00	115.00	265.00	57.50	132.50

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

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Liability Limit Factor

BI OPTION	PD OPTION	BUS CLASS GROUP ILF	BODY TYPE GROUP ILF	BI LIM FCT	PD LIM FCT
25/50	30	A	A	0.560	0.560
25/50C	30	A	A	0.560	0.560
40/90	30	A	A	0.647	0.647
50/100	30	A	A	0.679	0.679
50/100	50	A	A	0.689	0.689
100/300	50	A	A	0.982	0.982
100/300	100	A	A	1.000	1.000
250/500	100	A	A	1.223	1.223
500/1000	100	A	A	1.611	1.611
100 CSL	100 CSL	A	A	0.765	0.765
300 CSL	300 CSL	A	A	1.151	1.151
500 CSL	500 CSL	A	A	1.373	1.373
750 CSL	750 CSL	A	A	1.650	1.650
1000 CSL	1000 CSL	A	A	1.927	1.927
25/50	30	A	B	0.560	0.560
25/50C	30	A	B	0.560	0.560
40/90	30	A	B	0.647	0.647
50/100	30	A	B	0.679	0.679
50/100	50	A	B	0.689	0.689
100/300	50	A	B	0.982	0.982
100/300	100	A	B	1.000	1.000
250/500	100	A	B	1.223	1.223
500/1000	100	A	B	1.611	1.611
100 CSL	100 CSL	A	B	0.765	0.765
300 CSL	300 CSL	A	B	1.151	1.151
500 CSL	500 CSL	A	B	1.373	1.373
750 CSL	750 CSL	A	B	1.650	1.650
1000 CSL	1000 CSL	A	B	1.927	1.927
25/50	30	A	C	0.459	0.459
25/50C	30	A	C	0.459	0.459
40/90	30	A	C	0.487	0.487
50/100	30	A	C	0.502	0.502
50/100	50	A	C	0.524	0.524
100/300	50	A	C	1.047	1.047
100/300	100	A	C	1.055	1.055
250/500	100	A	C	1.425	1.425
500/1000	100	A	C	1.900	1.900
100 CSL	100 CSL	A	C	0.693	0.693
300 CSL	300 CSL	A	C	1.134	1.134
500 CSL	500 CSL	A	C	1.622	1.622

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Liability Limit Factor

BI OPTION	PD OPTION	BUS CLASS GROUP ILF	BODY TYPE GROUP ILF	BI LIM FCT	PD LIM FCT
750 CSL	750 CSL	A	C	1.945	1.945
1000 CSL	1000 CSL	A	C	2.748	2.748
25/50	30	A	D	0.373	0.373
25/50C	30	A	D	0.373	0.373
40/90	30	A	D	0.400	0.400
50/100	30	A	D	0.415	0.415
50/100	50	A	D	0.439	0.439
100/300	50	A	D	0.969	0.969
100/300	100	A	D	0.976	0.976
250/500	100	A	D	1.213	1.213
500/1000	100	A	D	1.530	1.530
100 CSL	100 CSL	A	D	0.614	0.614
300 CSL	300 CSL	A	D	1.024	1.024
500 CSL	500 CSL	A	D	1.354	1.354
750 CSL	750 CSL	A	D	1.559	1.559
1000 CSL	1000 CSL	A	D	2.173	2.173
25/50	30	A	E	0.318	0.318
25/50C	30	A	E	0.318	0.318
40/90	30	A	E	0.357	0.357
50/100	30	A	E	0.373	0.373
50/100	50	A	E	0.385	0.385
100/300	50	A	E	0.843	0.843
100/300	100	A	E	0.850	0.850
250/500	100	A	E	1.283	1.283
500/1000	100	A	E	1.666	1.666
100 CSL	100 CSL	A	E	0.472	0.472
300 CSL	300 CSL	A	E	0.961	0.961
500 CSL	500 CSL	A	E	1.449	1.449
750 CSL	750 CSL	A	E	1.701	1.701
1000 CSL	1000 CSL	A	E	2.142	2.142
25/50	30	1A	A	0.560	0.560
25/50C	30	1A	A	0.560	0.560
40/90	30	1A	A	0.647	0.647
50/100	30	1A	A	0.679	0.679
50/100	50	1A	A	0.689	0.689
100/300	50	1A	A	0.982	0.982
100/300	100	1A	A	1.000	1.000
250/500	100	1A	A	1.223	1.223
500/1000	100	1A	A	1.611	1.611

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Liability Limit Factor

BI OPTION	PD OPTION	BUS CLASS GROUP ILF	BODY TYPE GROUP ILF	BI LIM FCT	PD LIM FCT
100 CSL	100 CSL	1A	A	0.765	0.765
300 CSL	300 CSL	1A	A	1.151	1.151
500 CSL	500 CSL	1A	A	1.373	1.373
750 CSL	750 CSL	1A	A	1.650	1.650
1000 CSL	1000 CSL	1A	A	1.927	1.927
25/50	30	1A	B	0.560	0.560
25/50C	30	1A	B	0.560	0.560
40/90	30	1A	B	0.647	0.647
50/100	30	1A	B	0.679	0.679
50/100	50	1A	B	0.689	0.689
100/300	50	1A	B	0.982	0.982
100/300	100	1A	B	1.000	1.000
250/500	100	1A	B	1.223	1.223
500/1000	100	1A	B	1.611	1.611
100 CSL	100 CSL	1A	B	0.765	0.765
300 CSL	300 CSL	1A	B	1.151	1.151
500 CSL	500 CSL	1A	B	1.373	1.373
750 CSL	750 CSL	1A	B	1.650	1.650
1000 CSL	1000 CSL	1A	B	1.927	1.927
25/50	30	1A	C	0.459	0.459
25/50C	30	1A	C	0.459	0.459
40/90	30	1A	C	0.487	0.487
50/100	30	1A	C	0.502	0.502
50/100	50	1A	C	0.524	0.524
100/300	50	1A	C	1.047	1.047
100/300	100	1A	C	1.055	1.055
250/500	100	1A	C	1.425	1.425
500/1000	100	1A	C	1.900	1.900
100 CSL	100 CSL	1A	C	0.693	0.693
300 CSL	300 CSL	1A	C	1.134	1.134
500 CSL	500 CSL	1A	C	1.622	1.622
750 CSL	750 CSL	1A	C	1.945	1.945
1000 CSL	1000 CSL	1A	C	2.748	2.748
25/50	30	1A	D	0.373	0.373
25/50C	30	1A	D	0.373	0.373
40/90	30	1A	D	0.400	0.400
50/100	30	1A	D	0.415	0.415
50/100	50	1A	D	0.439	0.439
100/300	50	1A	D	0.969	0.969

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Liability Limit Factor

BI OPTION	PD OPTION	BUS CLASS GROUP ILF	BODY TYPE GROUP ILF	BI LIM FCT	PD LIM FCT
100/300	100	1A	D	0.976	0.976
250/500	100	1A	D	1.213	1.213
500/1000	100	1A	D	1.530	1.530
100 CSL	100 CSL	1A	D	0.614	0.614
300 CSL	300 CSL	1A	D	1.024	1.024
500 CSL	500 CSL	1A	D	1.354	1.354
750 CSL	750 CSL	1A	D	1.559	1.559
1000 CSL	1000 CSL	1A	D	2.173	2.173
25/50	30	1A	E	0.318	0.318
25/50C	30	1A	E	0.318	0.318
40/90	30	1A	E	0.357	0.357
50/100	30	1A	E	0.373	0.373
50/100	50	1A	E	0.385	0.385
100/300	50	1A	E	0.843	0.843
100/300	100	1A	E	0.850	0.850
250/500	100	1A	E	1.283	1.283
500/1000	100	1A	E	1.666	1.666
100 CSL	100 CSL	1A	E	0.472	0.472
300 CSL	300 CSL	1A	E	0.961	0.961
500 CSL	500 CSL	1A	E	1.449	1.449
750 CSL	750 CSL	1A	E	1.701	1.701
1000 CSL	1000 CSL	1A	E	2.142	2.142

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NTL Limit Factor

NTL BI OPTION	NTL PD OPTION	BUS CLASS GROUP NTL LIM	BODY TYPE GROUP NTL LIM	NTL LIM FCT
300 CSL	300 CSL	1A	A	1.151
300 CSL	300 CSL	1A	B	1.151
300 CSL	300 CSL	1A	C	1.134
300 CSL	300 CSL	1A	D	1.024
300 CSL	300 CSL	1A	E	0.961
500 CSL	500 CSL	1A	A	1.373
500 CSL	500 CSL	1A	B	1.373
500 CSL	500 CSL	1A	C	1.622
500 CSL	500 CSL	1A	D	1.354
500 CSL	500 CSL	1A	E	1.449
750 CSL	750 CSL	1A	A	1.650
750 CSL	750 CSL	1A	B	1.650
750 CSL	750 CSL	1A	C	1.945
750 CSL	750 CSL	1A	D	1.559
750 CSL	750 CSL	1A	E	1.701
1000 CSL	1000 CSL	1A	A	1.927
1000 CSL	1000 CSL	1A	B	1.927
1000 CSL	1000 CSL	1A	C	2.748
1000 CSL	1000 CSL	1A	D	2.173
1000 CSL	1000 CSL	1A	E	2.142

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UM Limit Factor

UM LIMIT OPTION	BUS CLASS GROUP ILF	BODY TYPE GROUP ILF	UM LIM FCT
25/50	A	A	0.546
40/90	A	A	0.632
50/100	A	A	0.664
100/300	A	A	0.965
250/500	A	A	1.207
500/1000	A	A	1.595
100 CSL	A	A	0.765
300 CSL	A	A	1.151
500 CSL	A	A	1.373
750 CSL	A	A	1.650
1000 CSL	A	A	1.927
25/50	A	B	0.546
40/90	A	B	0.632
50/100	A	B	0.664
100/300	A	B	0.965
250/500	A	B	1.207
500/1000	A	B	1.595
100 CSL	A	B	0.765
300 CSL	A	B	1.151
500 CSL	A	B	1.373
750 CSL	A	B	1.650
1000 CSL	A	B	1.927
25/50	A	C	0.546
40/90	A	C	0.632
50/100	A	C	0.664
100/300	A	C	0.965
250/500	A	C	1.207
500/1000	A	C	1.595
100 CSL	A	C	0.765
300 CSL	A	C	1.151
500 CSL	A	C	1.373
750 CSL	A	C	1.650
1000 CSL	A	C	1.927
25/50	A	D	0.546
40/90	A	D	0.632
50/100	A	D	0.664
100/300	A	D	0.965
250/500	A	D	1.207
500/1000	A	D	1.595
100 CSL	A	D	0.765

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UM Limit Factor

UM LIMIT OPTION	BUS CLASS GROUP ILF	BODY TYPE GROUP ILF	UM LIM FCT
300 CSL	A	D	1.151
500 CSL	A	D	1.373
750 CSL	A	D	1.650
1000 CSL	A	D	1.927
25/50	A	E	0.546
40/90	A	E	0.632
50/100	A	E	0.664
100/300	A	E	0.965
250/500	A	E	1.207
500/1000	A	E	1.595
100 CSL	A	E	0.765
300 CSL	A	E	1.151
500 CSL	A	E	1.373
750 CSL	A	E	1.650
1000 CSL	A	E	1.927
25/50	1A	A	0.546
40/90	1A	A	0.632
50/100	1A	A	0.664
100/300	1A	A	0.965
250/500	1A	A	1.207
500/1000	1A	A	1.595
100 CSL	1A	A	0.765
300 CSL	1A	A	1.151
500 CSL	1A	A	1.373
750 CSL	1A	A	1.650
1000 CSL	1A	A	1.927
25/50	1A	B	0.546
40/90	1A	B	0.632
50/100	1A	B	0.664
100/300	1A	B	0.965
250/500	1A	B	1.207
500/1000	1A	B	1.595
100 CSL	1A	B	0.765
300 CSL	1A	B	1.151
500 CSL	1A	B	1.373
750 CSL	1A	B	1.650
1000 CSL	1A	B	1.927
25/50	1A	C	0.546
40/90	1A	C	0.632
50/100	1A	C	0.664

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UM Limit Factor

UM LIMIT OPTION	BUS CLASS GROUP ILF	BODY TYPE GROUP ILF	UM LIM FCT
100/300	1A	C	0.965
250/500	1A	C	1.207
500/1000	1A	C	1.595
100 CSL	1A	C	0.765
300 CSL	1A	C	1.151
500 CSL	1A	C	1.373
750 CSL	1A	C	1.650
1000 CSL	1A	C	1.927
25/50	1A	D	0.546
40/90	1A	D	0.632
50/100	1A	D	0.664
100/300	1A	D	0.965
250/500	1A	D	1.207
500/1000	1A	D	1.595
100 CSL	1A	D	0.765
300 CSL	1A	D	1.151
500 CSL	1A	D	1.373
750 CSL	1A	D	1.650
1000 CSL	1A	D	1.927
25/50	1A	E	0.546
40/90	1A	E	0.632
50/100	1A	E	0.664
100/300	1A	E	0.965
250/500	1A	E	1.207
500/1000	1A	E	1.595
100 CSL	1A	E	0.765
300 CSL	1A	E	1.151
500 CSL	1A	E	1.373
750 CSL	1A	E	1.650
1000 CSL	1A	E	1.927

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UIM Limit Factor

UIM LIMIT OPTION	BUS CLASS GROUP ILF	BODY TYPE GROUP ILF	UIM LIM FCT
25/50	A	A	0.304
40/90	A	A	0.448
50/100	A	A	0.507
100/300	A	A	0.916
250/500	A	A	1.437
500/1000	A	A	2.142
100 CSL	A	A	0.614
300 CSL	A	A	1.255
500 CSL	A	A	1.661
750 CSL	A	A	2.120
1000 CSL	A	A	2.571
25/50	A	B	0.304
40/90	A	B	0.448
50/100	A	B	0.507
100/300	A	B	0.916
250/500	A	B	1.437
500/1000	A	B	2.142
100 CSL	A	B	0.614
300 CSL	A	B	1.255
500 CSL	A	B	1.661
750 CSL	A	B	2.120
1000 CSL	A	B	2.571
25/50	A	C	0.304
40/90	A	C	0.448
50/100	A	C	0.507
100/300	A	C	0.916
250/500	A	C	1.437
500/1000	A	C	2.142
100 CSL	A	C	0.614
300 CSL	A	C	1.255
500 CSL	A	C	1.661
750 CSL	A	C	2.120
1000 CSL	A	C	2.802
25/50	A	D	0.304
40/90	A	D	0.448
50/100	A	D	0.507
100/300	A	D	0.916
250/500	A	D	1.437
500/1000	A	D	2.142
100 CSL	A	D	0.614

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

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UIM Limit Factor

UIM LIMIT OPTION	BUS CLASS GROUP ILF	BODY TYPE GROUP ILF	UIM LIM FCT
300 CSL	A	D	1.255
500 CSL	A	D	1.661
750 CSL	A	D	2.120
1000 CSL	A	D	2.571
25/50	A	E	0.304
40/90	A	E	0.448
50/100	A	E	0.507
100/300	A	E	0.916
250/500	A	E	1.437
500/1000	A	E	2.142
100 CSL	A	E	0.614
300 CSL	A	E	1.255
500 CSL	A	E	1.661
750 CSL	A	E	2.120
1000 CSL	A	E	2.571
25/50	1A	A	0.304
40/90	1A	A	0.448
50/100	1A	A	0.507
100/300	1A	A	0.916
250/500	1A	A	1.437
500/1000	1A	A	2.142
100 CSL	1A	A	0.614
300 CSL	1A	A	1.255
500 CSL	1A	A	1.661
750 CSL	1A	A	2.120
1000 CSL	1A	A	2.571
25/50	1A	B	0.304
40/90	1A	B	0.448
50/100	1A	B	0.507
100/300	1A	B	0.916
250/500	1A	B	1.437
500/1000	1A	B	2.142
100 CSL	1A	B	0.614
300 CSL	1A	B	1.255
500 CSL	1A	B	1.661
750 CSL	1A	B	2.120
1000 CSL	1A	B	2.571
25/50	1A	C	0.304
40/90	1A	C	0.448
50/100	1A	C	0.507

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

UIM Limit Factor

UIM LIMIT OPTION	BUS CLASS GROUP ILF	BODY TYPE GROUP ILF	UIM LIM FCT
100/300	1A	C	0.916
250/500	1A	C	1.437
500/1000	1A	C	2.142
100 CSL	1A	C	0.614
300 CSL	1A	C	1.255
500 CSL	1A	C	1.661
750 CSL	1A	C	2.120
1000 CSL	1A	C	2.571
25/50	1A	D	0.304
40/90	1A	D	0.448
50/100	1A	D	0.507
100/300	1A	D	0.916
250/500	1A	D	1.437
500/1000	1A	D	2.142
100 CSL	1A	D	0.614
300 CSL	1A	D	1.255
500 CSL	1A	D	1.661
750 CSL	1A	D	2.120
1000 CSL	1A	D	2.571
25/50	1A	E	0.304
40/90	1A	E	0.448
50/100	1A	E	0.507
100/300	1A	E	0.916
250/500	1A	E	1.437
500/1000	1A	E	2.142
100 CSL	1A	E	0.614
300 CSL	1A	E	1.255
500 CSL	1A	E	1.661
750 CSL	1A	E	2.120
1000 CSL	1A	E	2.571

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

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Non-owned Limit Factor

LIMIT OPTION	BUS CLASS GROUP ILF	BODY TYPE GROUP ILF	NONOWNED LIM FCT
25/50/30	A	A	0.560
25/50C/30	A	A	0.560
40/90/30	A	A	0.647
50/100/30	A	A	0.679
50/100/50	A	A	0.689
100/300/50	A	A	0.982
100/300/100	A	A	1.000
250/500/100	A	A	1.223
500/1000/100	A	A	1.611
100 CSL	A	A	0.765
300 CSL	A	A	1.151
500 CSL	A	A	1.373
750 CSL	A	A	1.650
1000 CSL	A	A	1.927
25/50/30	A	B	0.560
25/50C/30	A	B	0.560
40/90/30	A	B	0.647
50/100/30	A	B	0.679
50/100/50	A	B	0.689
100/300/50	A	B	0.982
100/300/100	A	B	1.000
250/500/100	A	B	1.223
500/1000/100	A	B	1.611
100 CSL	A	B	0.765
300 CSL	A	B	1.151
500 CSL	A	B	1.373
750 CSL	A	B	1.650
1000 CSL	A	B	1.927
25/50/30	A	C	0.459
25/50C/30	A	C	0.459
40/90/30	A	C	0.487
50/100/30	A	C	0.502
50/100/50	A	C	0.524
100/300/50	A	C	1.047
100/300/100	A	C	1.055
250/500/100	A	C	1.425
500/1000/100	A	C	1.900
100 CSL	A	C	0.693
300 CSL	A	C	1.134
500 CSL	A	C	1.622
750 CSL	A	C	1.945
1000 CSL	A	C	2.748

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

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Non-owned Limit Factor

LIMIT OPTION	BUS CLASS GROUP ILF	BODY TYPE GROUP ILF	NONOWNED LIM FCT
25/50/30	A	D	0.373
25/50C/30	A	D	0.373
40/90/30	A	D	0.400
50/100/30	A	D	0.415
50/100/50	A	D	0.439
100/300/50	A	D	0.969
100/300/100	A	D	0.976
250/500/100	A	D	1.213
500/1000/100	A	D	1.530
100 CSL	A	D	0.614
300 CSL	A	D	1.024
500 CSL	A	D	1.354
750 CSL	A	D	1.559
1000 CSL	A	D	2.173
25/50/30	A	E	0.318
25/50C/30	A	E	0.318
40/90/30	A	E	0.357
50/100/30	A	E	0.373
50/100/50	A	E	0.385
100/300/50	A	E	0.843
100/300/100	A	E	0.850
250/500/100	A	E	1.283
500/1000/100	A	E	1.666
100 CSL	A	E	0.472
300 CSL	A	E	0.961
500 CSL	A	E	1.449
750 CSL	A	E	1.701
1000 CSL	A	E	2.142
25/50/30	1A	A	0.560
25/50C/30	1A	A	0.560
40/90/30	1A	A	0.647
50/100/30	1A	A	0.679
50/100/50	1A	A	0.689
100/300/50	1A	A	0.982
100/300/100	1A	A	1.000
250/500/100	1A	A	1.223
500/1000/100	1A	A	1.611
100 CSL	1A	A	0.765
300 CSL	1A	A	1.151
500 CSL	1A	A	1.373
750 CSL	1A	A	1.650
1000 CSL	1A	A	1.927

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

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Non-owned Limit Factor

LIMIT OPTION	BUS CLASS GROUP ILF	BODY TYPE GROUP ILF	NONOWNED LIM FCT
25/50/30	1A	B	0.560
25/50C/30	1A	B	0.560
40/90/30	1A	B	0.647
50/100/30	1A	B	0.679
50/100/50	1A	B	0.689
100/300/50	1A	B	0.982
100/300/100	1A	B	1.000
250/500/100	1A	B	1.223
500/1000/100	1A	B	1.611
100 CSL	1A	B	0.765
300 CSL	1A	B	1.151
500 CSL	1A	B	1.373
750 CSL	1A	B	1.650
1000 CSL	1A	B	1.927
25/50/30	1A	C	0.459
25/50C/30	1A	C	0.459
40/90/30	1A	C	0.487
50/100/30	1A	C	0.502
50/100/50	1A	C	0.524
100/300/50	1A	C	1.047
100/300/100	1A	C	1.055
250/500/100	1A	C	1.425
500/1000/100	1A	C	1.900
100 CSL	1A	C	0.693
300 CSL	1A	C	1.134
500 CSL	1A	C	1.622
750 CSL	1A	C	1.945
1000 CSL	1A	C	2.748
25/50/30	1A	D	0.373
25/50C/30	1A	D	0.373
40/90/30	1A	D	0.400
50/100/30	1A	D	0.415
50/100/50	1A	D	0.439
100/300/50	1A	D	0.969
100/300/100	1A	D	0.976
250/500/100	1A	D	1.213
500/1000/100	1A	D	1.530
100 CSL	1A	D	0.614
300 CSL	1A	D	1.024
500 CSL	1A	D	1.354
750 CSL	1A	D	1.559
1000 CSL	1A	D	2.173

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

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Non-owned Limit Factor

LIMIT OPTION	BUS CLASS GROUP ILF	BODY TYPE GROUP ILF	NONOWNED LIM FCT
25/50/30	1A	E	0.318
25/50C/30	1A	E	0.318
40/90/30	1A	E	0.357
50/100/30	1A	E	0.373
50/100/50	1A	E	0.385
100/300/50	1A	E	0.843
100/300/100	1A	E	0.850
250/500/100	1A	E	1.283
500/1000/100	1A	E	1.666
100 CSL	1A	E	0.472
300 CSL	1A	E	0.961
500 CSL	1A	E	1.449
750 CSL	1A	E	1.701
1000 CSL	1A	E	2.142

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

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Hired Limit Factor

LIMIT OPTION	BUS CLASS GROUP ILF	BODY TYPE GROUP ILF	HIRED AUTO BIPD LIM FCT
25/50/30	A	A	0.560
25/50C/30	A	A	0.560
40/90/30	A	A	0.647
50/100/30	A	A	0.679
50/100/50	A	A	0.689
100/300/50	A	A	0.982
100/300/100	A	A	1.000
250/500/100	A	A	1.223
500/1000/100	A	A	1.611
100 CSL	A	A	0.765
300 CSL	A	A	1.151
500 CSL	A	A	1.373
750 CSL	A	A	1.650
1000 CSL	A	A	1.927
25/50/30	A	B	0.560
25/50C/30	A	B	0.560
40/90/30	A	B	0.647
50/100/30	A	B	0.679
50/100/50	A	B	0.689
100/300/50	A	B	0.982
100/300/100	A	B	1.000
250/500/100	A	B	1.223
500/1000/100	A	B	1.611
100 CSL	A	B	0.765
300 CSL	A	B	1.151
500 CSL	A	B	1.373
750 CSL	A	B	1.650
1000 CSL	A	B	1.927
25/50/30	A	C	0.459
25/50C/30	A	C	0.459
40/90/30	A	C	0.487
50/100/30	A	C	0.502
50/100/50	A	C	0.524
100/300/50	A	C	1.047
100/300/100	A	C	1.055
250/500/100	A	C	1.425
500/1000/100	A	C	1.900
100 CSL	A	C	0.693
300 CSL	A	C	1.134
500 CSL	A	C	1.622
750 CSL	A	C	1.945
1000 CSL	A	C	2.748

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

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Hired Limit Factor

LIMIT OPTION	BUS CLASS GROUP ILF	BODY TYPE GROUP ILF	HIRED AUTO BIPD LIM FCT
25/50/30	A	D	0.373
25/50C/30	A	D	0.373
40/90/30	A	D	0.400
50/100/30	A	D	0.415
50/100/50	A	D	0.439
100/300/50	A	D	0.969
100/300/100	A	D	0.976
250/500/100	A	D	1.213
500/1000/100	A	D	1.530
100 CSL	A	D	0.614
300 CSL	A	D	1.024
500 CSL	A	D	1.354
750 CSL	A	D	1.559
1000 CSL	A	D	2.173
25/50/30	A	E	0.318
25/50C/30	A	E	0.318
40/90/30	A	E	0.357
50/100/30	A	E	0.373
50/100/50	A	E	0.385
100/300/50	A	E	0.843
100/300/100	A	E	0.850
250/500/100	A	E	1.283
500/1000/100	A	E	1.666
100 CSL	A	E	0.472
300 CSL	A	E	0.961
500 CSL	A	E	1.449
750 CSL	A	E	1.701
1000 CSL	A	E	2.142
25/50/30	1A	A	0.560
25/50C/30	1A	A	0.560
40/90/30	1A	A	0.647
50/100/30	1A	A	0.679
50/100/50	1A	A	0.689
100/300/50	1A	A	0.982
100/300/100	1A	A	1.000
250/500/100	1A	A	1.223
500/1000/100	1A	A	1.611
100 CSL	1A	A	0.765
300 CSL	1A	A	1.151
500 CSL	1A	A	1.373
750 CSL	1A	A	1.650
1000 CSL	1A	A	1.927

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

Hired Limit Factor

LIMIT OPTION	BUS CLASS GROUP ILF	BODY TYPE GROUP ILF	HIRED AUTO BIPD LIM FCT
25/50/30	1A	B	0.560
25/50C/30	1A	B	0.560
40/90/30	1A	B	0.647
50/100/30	1A	B	0.679
50/100/50	1A	B	0.689
100/300/50	1A	B	0.982
100/300/100	1A	B	1.000
250/500/100	1A	B	1.223
500/1000/100	1A	B	1.611
100 CSL	1A	B	0.765
300 CSL	1A	B	1.151
500 CSL	1A	B	1.373
750 CSL	1A	B	1.650
1000 CSL	1A	B	1.927
25/50/30	1A	C	0.459
25/50C/30	1A	C	0.459
40/90/30	1A	C	0.487
50/100/30	1A	C	0.502
50/100/50	1A	C	0.524
100/300/50	1A	C	1.047
100/300/100	1A	C	1.055
250/500/100	1A	C	1.425
500/1000/100	1A	C	1.900
100 CSL	1A	C	0.693
300 CSL	1A	C	1.134
500 CSL	1A	C	1.622
750 CSL	1A	C	1.945
1000 CSL	1A	C	2.748
25/50/30	1A	D	0.373
25/50C/30	1A	D	0.373
40/90/30	1A	D	0.400
50/100/30	1A	D	0.415
50/100/50	1A	D	0.439
100/300/50	1A	D	0.969
100/300/100	1A	D	0.976
250/500/100	1A	D	1.213
500/1000/100	1A	D	1.530
100 CSL	1A	D	0.614
300 CSL	1A	D	1.024
500 CSL	1A	D	1.354
750 CSL	1A	D	1.559
1000 CSL	1A	D	2.173

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

Hired Limit Factor

LIMIT OPTION	BUS CLASS GROUP ILF	BODY TYPE GROUP ILF	HIRED AUTO BIPD LIM FCT
25/50/30	1A	E	0.318
25/50C/30	1A	E	0.318
40/90/30	1A	E	0.357
50/100/30	1A	E	0.373
50/100/50	1A	E	0.385
100/300/50	1A	E	0.843
100/300/100	1A	E	0.850
250/500/100	1A	E	1.283
500/1000/100	1A	E	1.666
100 CSL	1A	E	0.472
300 CSL	1A	E	0.961
500 CSL	1A	E	1.449
750 CSL	1A	E	1.701
1000 CSL	1A	E	2.142

GEICO General Insurance Company / GEICO Marine Insurance Company
Commercial Auto Insurance
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[Business Market Factor](#)

GROUP	CLASS	BI BUS MKT FCT	PD BUS MKT FCT	NTL BUS MKT FCT	COMP BUS MKT FCT	FT BUS MKT FCT	COLL BUS MKT FCT	LTD COLL BUS MKT FCT	MED BUS MKT FCT	PIP BUS MKT FCT	UM BUS MKT FCT	UIM BUS MKT FCT	RENTAL BUS MKT FCT	RENTAL WDT BUS MKT FCT	ERS BUS MKT FCT	HVRS BUS MKT FCT	GL MKT FCT	CARGO COMP MKT FCT	CARGO COLL MKT FCT	CARGO REFER COMP MKT FCT	CARGO REFER COLL MKT FCT	NON OWNED BI BUS MKT FCT	NON OWNED PD BUS MKT FCT	HIRED AUTO BI BUS MKT FCT	HIRED AUTO PD BUS MKT FCT	HIRED AUTO COLL BUS MKT FCT	HIRED AUTO COMP BUS MKT FCT	NON OWNED TRAILER - COMP BUS MKT FCT	NON OWNED TRAILER - COLL BUS MKT FCT	TI COMP MKT FCT	TI COLL MKT FCT	DOC BI BUS MKT FCT	DOC PD BUS MKT FCT
A		0.541	0.495	1.011	1.486	1.486	2.367	2.367	0.402	0.411	0.842	0.842	1.000	1.000	1.000	1.000	1.000	1.060	1.069	1.060	1.069	1.000	1.000	1.000	1.000	1.000	1.489	2.288	1.489	2.288	1.000	1.000	
B		0.973	0.957	1.011	1.698	1.698	3.494	3.494	0.305	0.311	0.782	0.782	1.000	1.000	1.000	1.000	1.000	1.060	1.069	1.060	1.069	1.000	1.000	1.000	1.000	1.000	1.701	3.377	1.701	3.377	1.000	1.000	
C		1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
D		1.221	1.109	1.000	1.278	1.278	1.294	1.294	1.077	1.063	1.054	1.049	1.000	1.000	0.877	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.241	1.271	1.241	1.271	1.000	1.000
E		1.221	1.109	1.000	1.278	1.278	1.294	1.294	1.077	1.063	1.054	1.049	1.000	1.000	0.877	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.241	1.271	1.241	1.271	1.000	1.000
F		1.221	1.109	1.000	1.278	1.278	1.294	1.294	1.077	1.063	1.054	1.049	1.000	1.000	0.877	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.241	1.271	1.241	1.271	1.000	1.000
G		1.221	1.109	1.000	1.278	1.278	1.294	1.294	1.077	1.063	1.054	1.049	1.000	1.000	0.877	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.241	1.271	1.241	1.271	1.000	1.000
H		1.221	1.109	1.000	1.278	1.278	1.294	1.294	1.077	1.063	1.054	1.049	1.000	1.000	0.877	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.241	1.271	1.241	1.271	1.000	1.000
I		1.221	1.109	1.000	1.278	1.278	1.294	1.294	1.077	1.063	1.054	1.049	1.000	1.000	0.877	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.241	1.271	1.241	1.271	1.000	1.000
J		0.541	0.495	1.011	1.486	1.486	2.367	2.367	0.402	0.411	0.842	0.842	1.000	1.000	1.000	1.000	1.000	1.060	1.069	1.060	1.069	1.000	1.000	1.000	1.000	1.000	1.489	2.288	1.489	2.288	1.000	1.000	
K		1.221	1.109	1.000	1.278	1.278	1.294	1.294	1.077	1.063	1.054	1.049	1.000	1.000	0.877	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.241	1.271	1.241	1.271	1.000	1.000
L		1.221	1.109	1.000	1.278	1.278	1.294	1.294	1.077	1.063	1.054	1.049	1.000	1.000	0.877	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.241	1.271	1.241	1.271	1.000	1.000
M		1.221	1.109	1.000	1.278	1.278	1.294	1.294	1.077	1.063	1.054	1.049	1.000	1.000	0.877	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.241	1.271	1.241	1.271	1.000	1.000

GEICO General Insurance Company / GEICO Marine Insurance Company
Commercial Auto Insurance
Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026
Business Class Factor

BUS CLASS	BI BUS CLASS FCT	PD BUS CLASS FCT	NTL BUS CLASS FCT	COMP BUS CLASS FCT	FT BUS CLASS FCT	COLL BUS CLASS FCT	LTD COLL BUS CLASS FCT	MED BUS CLASS FCT	PIP BUS CLASS FCT	UM BUS CLASS FCT	UIM BUS CLASS FCT	RENTAL BUS CLASS FCT	RENTAL W/DT BUS CLASS FCT	ERS BUS CLASS FCT	HVRS BUS CLASS FCT	GL BUS CLASS FCT	CARGO COMP BUS CLASS FCT	CARGO COLL BUS CLASS FCT	CARGO REFER COMP BUS CLASS FCT	CARGO REFER COLL BUS CLASS FCT	NON-OWNED BIPD BUS CLASS FCT	HIRED AUTO BIPD BUS CLASS FCT	NON-OWNED TRAILER - COMP BUS CLASS FCT	NON-OWNED TRAILER - COLL BUS CLASS FCT	TI COMP BUS CLASS FCT	TI COLL BUS CLASS FCT
060	1.270	1.270	1.000	1.490	1.490	1.120	1.120	1.000	0.920	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	1.490	1.120	1.490	1.120
061	0.510	0.510	1.210	0.890	0.890	0.670	0.670	1.000	0.920	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	0.890	0.670	0.890	0.670
062	1.730	1.730	1.000	2.290	2.290	1.700	1.700	4.000	0.920	4.000	4.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	2.290	1.700	2.290	1.700
063	0.870	0.870	1.000	0.890	0.890	0.850	0.850	1.000	0.920	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	0.890	0.850	0.890	0.850
064	1.940	1.940	1.000	1.090	1.090	1.590	1.590	1.000	1.030	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.000	1.090	1.590	1.090	1.590
065	0.920	0.920	1.000	1.040	1.040	0.810	0.810	1.000	0.920	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	1.040	0.810	1.040	0.810
066	0.790	0.790	1.000	0.920	0.920	0.830	0.830	1.000	0.920	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	0.920	0.830	0.920	0.830
067	0.890	0.890	1.000	0.900	0.900	0.890	0.890	1.000	0.920	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	0.900	0.890	0.900	0.890
068	0.870	0.870	1.000	0.930	0.930	0.850	0.850	1.000	0.920	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	0.930	0.850	0.930	0.850
069	0.730	0.730	1.000	0.910	0.910	0.820	0.820	1.000	0.920	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	0.910	0.820	0.910	0.820
070	0.790	0.790	1.000	0.900	0.900	0.830	0.830	1.000	0.920	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	0.900	0.830	0.900	0.830
071	0.810	0.810	1.000	0.890	0.890	0.860	0.860	1.000	0.920	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	0.890	0.860	0.890	0.860
072	0.940	0.940	1.000	0.800	0.800	0.850	0.850	1.000	0.920	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	0.800	0.850	0.800	0.850
073	0.740	0.740	1.000	0.890	0.890	0.820	0.820	1.000	0.920	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	0.890	0.820	0.890	0.820
074	0.700	0.700	1.000	0.900	0.900	0.780	0.780	1.000	0.920	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	0.900	0.780	0.900	0.780
075	2.160	2.160	1.000	1.120	1.120	2.040	2.040	1.000	1.030	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.000	1.120	2.040	1.120	2.040
076	0.530	0.530	1.000	0.720	0.720	0.580	0.580	1.000	0.920	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	0.720	0.580	0.720	0.580
077	0.860	0.860	1.000	0.890	0.890	0.840	0.840	1.000	0.920	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	0.890	0.840	0.890	0.840
078	0.870	0.870	1.000	0.890	0.890	0.850	0.850	1.000	0.920	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	0.890	0.850	0.890	0.850
079	0.920	0.920	1.000	0.920	0.920	0.910	0.910	1.000	0.920	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	0.920	0.910	0.920	0.910
080	1.080	1.080	1.000	1.440	1.440	1.330	1.330	1.000	1.130	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	2.000	1.440	1.330	1.440	1.330
081	0.860	0.860	1.000	0.910	0.910	0.840	0.840	1.000	0.920	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	0.910	0.840	0.910	0.840
082	1.080	1.080	1.000	1.440	1.440	1.330	1.330	1.000	1.130	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	1.440	1.330	1.440	1.330
083	0.760	0.760	1.000	0.860	0.860	0.750	0.750	1.000	0.920	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	0.860	0.750	0.860	0.750
084	0.870	0.870	1.000	0.770	0.770	0.890	0.890	1.000	0.920	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	0.770	0.890	0.770	0.890
085	0.760	0.760	1.000	0.890	0.890	0.750	0.750	1.000	0.920	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	0.890	0.750	0.890	0.750
086	2.040	2.040	1.000	1.090	1.090	1.240	1.240	1.000	1.030	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.000	1.090	1.240	1.090	1.240	
087	3.750	3.750	1.000	2.500	2.500	2.200	2.200	4.000	0.920	4.000	4.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	2.500	2.200	2.500	2.200
088	1.170	1.170	1.000	1.840	1.840	1.160	1.160	1.000	0.820	1.000	1.000	1.000	1.000	1.000	1.000	1.550	1.000	1.000	1.000	1.000	1.000	1.000	1.840	1.160	1.840	1.160
089	1.460	1.460	1.000	1.440	1.440	1.330	1.330	1.000	1.130	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	2.000	1.440	1.330	1.440	1.330
090	0.760	0.760	1.000	0.880	0.880	0.750	0.750	1.000	0.920	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	0.880	0.750	0.880	0.750
091	0.940	0.940	1.000	0.930	0.930	1.000	1.000	1.000	0.920	1.000	1.000	1.000	1.000	1.000	1.000	99.000	1.000	1.000	1.000	1.000	1.000	1.000	0.930	1.000	0.930	1.000
092	1.130	1.130	1.000	0.950	0.950	0.950	0.950	1.000	0.920	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	2.000	0.950	0.950	0.950	0.950	

[illegible]

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Commercial Auto Insurance
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Risk Tier Factor

[illegible]

PAID IN FULL	BUS ORG ID	TERM (IN MONTHS)	BUS CLASS GROUP PAID IN FULL	BI PAID IN FULL FCT	PD PAID IN FULL FCT	NTL PAID IN FULL FCT	COMP PAID IN FULL FCT	FT PAID IN FULL FCT	COLL PAID IN FULL FCT	LTD COLL PAID IN FULL FCT	MED PAID IN FULL FCT	PIP PAID IN FULL FCT	UM PAID IN FULL FCT	UIM PAID IN FULL FCT	RENTAL PAID IN FULL FCT	RENTAL W/DT PAID IN FULL FCT	ERS PAID IN FULL FCT	HVRS PAID IN FULL FCT	GL PAID IN FULL FCT	CARGO COMP PAID IN FULL FCT	CARGO COLL PAID IN FULL FCT	CARGO REFER COMP PAID IN FULL FCT	CARGO REFER COLL PAID IN FULL FCT	NONOWNED BIPD PAID IN FULL FCT	HIRE AUTO BIPD PAID IN FULL FCT	HIRE AUTO COLL PAID IN FULL FCT	HIRE AUTO COMP PAID IN FULL FCT	NONOWNED TRAILER COMP PAID IN FULL FCT	NONOWNED TRAILER COLL PAID IN FULL FCT	TI COMP PAID IN FULL FCT	TI COLL PAID IN FULL FCT	DRIVE OTHER CAR PAID IN FULL FCT
N	<<All>>	6	A	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Y	1	6	A	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Y	2	6	A	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Y	3	6	A	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Y	4	6	A	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Y	5	6	A	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Y	8	6	A	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Y	9	6	A	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Y	10	6	A	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Y	11	6	A	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Y	12	6	A	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Y	99	6	A	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
N	<<All>>	12	A	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Y	1	12	A	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Y	2	12	A	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Y	3	12	A	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Y	4	12	A	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Y	5	12	A	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Y	8	12	A	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Y	9	12	A	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Y	10	12	A	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Y	11	12	A	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Y	12	12	A	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
Y	99	12	A	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
N	<<All>>	6	1A	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1																

GEICO General Insurance Company / GEICO Marine Insurance Company
Commercial Auto Insurance
Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026
[Business Class Group / Body Type Group Factor](#)

BUS CLASS GROUP BODY TYPE	BODY TYPE GROUP BUS CLASS	BI BCBT FCT	PD BCBT FCT	NTL BCBT FCT	COMP BCBT FCT	FT BCBT FCT	COLL BCBT FCT	LTD COLL BCBT FCT	MED BCBT FCT	PIP BCBT FCT	UM BCBT FCT	UIM BCBT FCT	RENTAL BCBT FCT	RENTAL W/DT BCBT FCT	ERS BCBT FCT	HVRS BCBT FCT	GL BCBT FCT	CARGO COMP BCBT FCT	CARGO COLL BCBT FCT	CARGO REFER COMP BCBT FCT	CARGO REFER COLL BCBT FCT	NONOWNED TRAILER COMP BCBT FCT	NONOWNED TRAILER COLL BCBT FCT	TI COMP BCBT FCT	TI COLL BCBT FCT
M	K	0.890	0.890	1.000	1.000	1.000	0.860	0.860	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
M	L	1.060	1.060	1.000	1.000	1.000	1.110	1.110	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
M	M	1.060	1.060	1.000	1.000	1.000	1.110	1.110	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
M	N	1.060	1.060	1.000	1.000	1.000	1.110	1.110	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
M	O	1.090	1.090	1.000	1.000	1.000	1.060	1.060	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.060	1.000	1.060
M	P	1.090	1.090	1.000	1.000	1.000	1.060	1.060	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
N	A	0.820	0.820	1.000	1.000	1.000	0.870	0.870	1.000	1.000	1.000	1.000	1.000	1.000	1.500	1.190	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
N	B	0.820	0.820	1.000	1.000	1.000	0.870	0.870	1.000	1.000	1.000	1.000	1.000	1.000	1.500	1.190	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
N	C	0.970	0.970	1.000	1.000	1.000	1.200	1.200	1.000	1.000	1.000	1.000	1.000	1.000	1.500	1.190	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
N	C1	0.970	0.970	1.000	1.000	1.000	1.200	1.200	1.000	1.000	1.000	1.000	1.000	1.000	1.500	1.190	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
N	D	1.000	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000	1.000	1.000	1.000	1.000	1.500	1.190	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
N	E	0.820	0.820	1.000	1.000	1.000	0.870	0.870	1.000	1.000	1.000	1.000	1.000	1.000	1.500	1.190	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
N	F	1.000	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000	1.000	1.000	1.000	1.000	1.500	1.400	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
N	G	0.820	0.820	1.000	1.000	1.000	0.870	0.870	1.000	1.000	1.000	1.000	1.000	1.000	1.500	1.190	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
N	H	1.020	1.020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.500	1.190	1.000	2.230	2.180	2.230	2.180	1.000	1.000	1.000	1.000
N	I	1.020	1.020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.500	1.190	1.000	2.000	2.000	2.000	2.000	1.000	1.000	1.000	1.000
N	J	0.820	0.820	1.000	1.000	1.000	0.870	0.870	1.000	1.000	1.000	1.000	1.000	1.000	1.500	1.190	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
N	K	0.970	0.970	1.000	1.000	1.000	1.200	1.200	1.000	1.000	1.000	1.000	1.000	1.000	1.500	1.190	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
N	L	1.000	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000	1.000	1.000	1.000	1.000	1.500	1.190	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
N	M	1.390	1.390	1.000	1.000	1.000	1.310	1.310	1.000	1.000	1.000	1.000	1.000	1.000	1.500	1.190	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
N	N	1.660	1.660	1.000	1.000	1.000	1.310	1.310	1.000	1.000	1.000	1.000	1.000	1.000	1.500	1.190	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
N	O	1.020	1.020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.190	1.000	2.000	2.000	2.000	2.000	1.000	1.000	1.000	1.000
N	P	1.020	1.020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.500	1.400	1.000	2.020	2.060	2.020	2.060	1.000	1.000	1.000	1.000

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
1C	1	C	A	A	1.050	1.050	1.000	1.000	1.000	1.000	0.550	0.550	1.000	1.000
2C	2	C	A	A	1.038	1.038	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3C	3	C	A	A	1.080	1.080	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4C	4	C	A	A	1.148	1.148	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5C	5	C	A	A	1.376	1.376	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6C	6	C	A	A	0.951	0.951	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
7C	7	C	A	A	1.042	1.042	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
8C	8	C	A	A	0.888	0.888	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
9C	9	C	A	A	0.861	0.861	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
10C	10	C	A	A	0.753	0.753	1.000	1.000	1.000	1.000	0.330	0.330	1.000	1.000
11C	11	C	A	A	0.614	0.614	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
12C	12	C	A	A	0.703	0.703	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
13C	13	C	A	A	0.715	0.715	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
14C	14	C	A	A	0.841	0.841	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15C	15	C	A	A	0.787	0.787	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16C	16	C	A	A	1.014	1.014	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17C	17	C	A	A	1.099	1.099	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18C	18	C	A	A	0.903	0.903	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19C	19	C	A	A	0.686	0.686	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20C	20	C	A	A	0.704	0.704	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21C	21	C	A	A	1.116	1.116	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22C	22	C	A	A	0.704	0.704	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23C	23	C	A	A	1.092	1.092	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24C	24	C	A	A	0.903	0.903	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25C	25	C	A	A	0.725	0.725	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26C	26	C	A	A	0.704	0.704	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
27C	27	C	A	A	0.922	0.922	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28C	28	C	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
29C	29	C	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
30C	30	C	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
31C	31	C	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
32C	32	C	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.100	0.100	1.000	1.000
33C	33	C	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
34C	34	C	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
35C	35	C	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
36C	36	C	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
37C	37	C	A	A	0.792	0.792	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
38C	38	C	A	A	0.987	0.987	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39C	39	C	A	A	1.229	1.229	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
40C	40	C	A	A	1.470	1.470	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
41C	41	C	A	A	1.226	1.226	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42C	42	C	A	A	0.846	0.846	0.660	1.000	1.000	1.000	0.160	0.160	0.846	0.846
43C	43	C	A	A	1.226	1.226	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44C	44	C	A	A	1.357	1.357	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45C	45	C	A	A	1.226	1.226	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46C	46	C	A	A	0.846	0.846	0.660	1.000	1.000	1.000	0.100	0.100	0.846	0.846
47C	47	C	A	A	1.649	1.649	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48C	48	C	A	A	1.649	1.649	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
49C	49	C	A	A	2.131	2.131	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50C	50	C	A	A	1.722	1.722	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
51C	51	C	A	A	1.226	1.226	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52C	52	C	A	A	0.978	0.978	0.660	1.000	1.000	1.000	0.100	0.100	0.978	0.978
53C	53	C	A	A	2.554	2.554	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54C	54	C	A	A	2.539	2.539	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55C	55	C	A	A	1.226	1.226	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
56C	56	C	A	A	2.554	2.554	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
57C	57	C	A	A	2.554	2.554	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
58C	58	C	A	A	2.554	2.554	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
59C	59	C	A	A	2.554	2.554	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
60C	60	C	A	A	1.401	1.401	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61C	61	C	A	A	1.401	1.401	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
62C	62	C	A	A	0.846	0.846	0.660	1.000	1.000	1.000	0.160	0.160	0.846	0.846
63C	63	C	A	A	0.846	0.846	0.660	1.000	1.000	1.000	0.160	0.160	0.846	0.846
64C	64	C	A	A	1.649	1.649	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
65C	65	C	A	A	0.846	0.846	0.660	1.000	1.000	1.000	0.160	0.160	0.846	0.846
66C	66	C	A	A	1.226	1.226	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67C	67	C	A	A	1.392	1.392	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68C	68	C	A	A	1.226	1.226	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69C	69	C	A	A	0.846	0.846	0.660	1.000	1.000	1.000	0.160	0.160	0.846	0.846

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
70C	70	C	A	A	0.978	0.978	0.660	1.000	1.000	1.000	0.100	0.100	0.978	0.978
71C	71	C	A	A	1.576	1.576	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
72C	72	C	A	A	2.554	2.554	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73C	73	C	A	A	1.226	1.226	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74C	74	C	A	A	1.576	1.576	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75C	75	C	A	A	0.846	0.846	0.660	1.000	1.000	1.000	0.100	0.100	0.846	0.846
76C	76	C	A	A	0.846	0.846	0.660	1.000	1.000	1.000	0.160	0.160	0.846	0.846
77C	77	C	A	A	2.758	2.758	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78C	78	C	A	A	1.678	1.678	1.000	1.000	1.000	1.000	0.160	0.160	1.678	1.678
79C	79	C	A	A	1.649	1.649	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80C	80	C	A	A	1.401	1.401	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
1D	1	D	A	A	1.375	1.375	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2D	2	D	A	A	1.360	1.360	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3D	3	D	A	A	1.474	1.474	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4D	4	D	A	A	1.483	1.483	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5D	5	D	A	A	1.725	1.725	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6D	6	D	A	A	1.101	1.101	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7D	7	D	A	A	1.077	1.077	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8D	8	D	A	A	0.963	0.963	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
9D	9	D	A	A	0.956	0.956	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10D	10	D	A	A	0.872	0.872	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
11D	11	D	A	A	0.606	0.606	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12D	12	D	A	A	0.839	0.839	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13D	13	D	A	A	0.707	0.707	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
14D	14	D	A	A	0.766	0.766	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15D	15	D	A	A	1.092	1.092	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16D	16	D	A	A	1.047	1.047	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17D	17	D	A	A	1.259	1.259	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18D	18	D	A	A	0.860	0.860	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19D	19	D	A	A	0.964	0.964	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20D	20	D	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21D	21	D	A	A	1.404	1.404	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22D	22	D	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23D	23	D	A	A	1.244	1.244	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24D	24	D	A	A	0.860	0.860	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25D	25	D	A	A	0.964	0.964	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26D	26	D	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
27D	27	D	A	A	1.285	1.285	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28D	28	D	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
29D	29	D	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
30D	30	D	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
31D	31	D	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
32D	32	D	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.100	0.100	1.000	1.000
33D	33	D	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
34D	34	D	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
35D	35	D	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
36D	36	D	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
37D	37	D	A	A	0.662	0.662	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
38D	38	D	A	A	0.940	0.940	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39D	39	D	A	A	1.170	1.170	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
40D	40	D	A	A	1.400	1.400	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
41D	41	D	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42D	42	D	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
43D	43	D	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44D	44	D	A	A	1.293	1.293	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45D	45	D	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46D	46	D	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.100	0.100	0.806	0.806
47D	47	D	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48D	48	D	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
49D	49	D	A	A	2.029	2.029	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50D	50	D	A	A	1.640	1.640	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
51D	51	D	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52D	52	D	A	A	0.931	0.931	0.660	1.000	1.000	1.000	0.100	0.100	0.931	0.931
53D	53	D	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54D	54	D	A	A	2.418	2.418	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55D	55	D	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
56D	56	D	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
57D	57	D	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
58D	58	D	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
59D	59	D	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
60D	60	D	A	A	1.334	1.334	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61D	61	D	A	A	1.334	1.334	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
62D	62	D	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
63D	63	D	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
64D	64	D	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
65D	65	D	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
66D	66	D	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67D	67	D	A	A	1.293	1.293	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68D	68	D	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69D	69	D	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
70D	70	D	A	A	0.931	0.931	0.660	1.000	1.000	1.000	0.100	0.100	0.931	0.931
71D	71	D	A	A	1.501	1.501	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
72D	72	D	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73D	73	D	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74D	74	D	A	A	1.501	1.501	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75D	75	D	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.100	0.100	0.806	0.806
76D	76	D	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
77D	77	D	A	A	2.627	2.627	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78D	78	D	A	A	1.598	1.598	1.000	1.000	1.000	1.000	0.160	0.160	1.598	1.598
79D	79	D	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80D	80	D	A	A	1.334	1.334	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
1F	1	F	A	A	1.182	1.182	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
2F	2	F	A	A	1.175	1.175	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3F	3	F	A	A	1.327	1.327	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4F	4	F	A	A	1.333	1.333	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5F	5	F	A	A	1.606	1.606	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6F	6	F	A	A	0.985	0.985	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
7F	7	F	A	A	0.924	0.924	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
8F	8	F	A	A	0.890	0.890	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
9F	9	F	A	A	0.931	0.931	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
10F	10	F	A	A	0.749	0.749	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11F	11	F	A	A	0.572	0.572	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
12F	12	F	A	A	0.792	0.792	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
13F	13	F	A	A	0.667	0.667	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
14F	14	F	A	A	0.848	0.848	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15F	15	F	A	A	0.856	0.856	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16F	16	F	A	A	1.005	1.005	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17F	17	F	A	A	1.077	1.077	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18F	18	F	A	A	0.860	0.860	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19F	19	F	A	A	0.699	0.699	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20F	20	F	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21F	21	F	A	A	1.316	1.316	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22F	22	F	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23F	23	F	A	A	1.015	1.015	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24F	24	F	A	A	0.860	0.860	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25F	25	F	A	A	0.710	0.710	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26F	26	F	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
27F	27	F	A	A	1.136	1.136	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28F	28	F	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
29F	29	F	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
30F	30	F	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
31F	31	F	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
32F	32	F	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.100	0.100	1.000	1.000
33F	33	F	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
34F	34	F	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
35F	35	F	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
36F	36	F	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
37F	37	F	A	A	0.782	0.782	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
38F	38	F	A	A	0.940	0.940	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39F	39	F	A	A	1.170	1.170	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
40F	40	F	A	A	1.400	1.400	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
41F	41	F	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42F	42	F	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
43F	43	F	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44F	44	F	A	A	1.293	1.293	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45F	45	F	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46F	46	F	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.100	0.100	0.806	0.806
47F	47	F	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
48F	48	F	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
49F	49	F	A	A	2.029	2.029	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50F	50	F	A	A	1.640	1.640	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
51F	51	F	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52F	52	F	A	A	0.931	0.931	0.660	1.000	1.000	1.000	0.100	0.100	0.931	0.931
53F	53	F	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54F	54	F	A	A	2.418	2.418	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55F	55	F	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
56F	56	F	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
57F	57	F	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
58F	58	F	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
59F	59	F	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
60F	60	F	A	A	1.334	1.334	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61F	61	F	A	A	1.334	1.334	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
62F	62	F	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
63F	63	F	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
64F	64	F	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
65F	65	F	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
66F	66	F	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67F	67	F	A	A	1.293	1.293	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68F	68	F	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69F	69	F	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
70F	70	F	A	A	0.931	0.931	0.660	1.000	1.000	1.000	0.100	0.100	0.931	0.931
71F	71	F	A	A	1.501	1.501	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
72F	72	F	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73F	73	F	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74F	74	F	A	A	1.501	1.501	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75F	75	F	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.100	0.100	0.806	0.806
76F	76	F	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
77F	77	F	A	A	2.627	2.627	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78F	78	F	A	A	1.598	1.598	1.000	1.000	1.000	1.000	0.160	0.160	1.598	1.598
79F	79	F	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80F	80	F	A	A	1.334	1.334	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
1H	1	H	A	A	0.959	0.959	1.000	1.000	1.000	1.000	0.550	0.550	1.000	1.000
2H	2	H	A	A	0.953	0.953	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3H	3	H	A	A	0.920	0.920	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4H	4	H	A	A	1.337	1.337	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5H	5	H	A	A	1.337	1.337	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6H	6	H	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
7H	7	H	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
8H	8	H	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
9H	9	H	A	A	0.797	0.797	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
10H	10	H	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.330	0.330	1.000	1.000
11H	11	H	A	A	0.573	0.573	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
12H	12	H	A	A	0.770	0.770	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
13H	13	H	A	A	0.770	0.770	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
14H	14	H	A	A	0.950	0.950	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15H	15	H	A	A	0.740	0.740	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16H	16	H	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17H	17	H	A	A	1.050	1.050	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18H	18	H	A	A	0.824	0.824	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19H	19	H	A	A	0.740	0.740	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20H	20	H	A	A	0.852	0.852	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21H	21	H	A	A	0.740	0.740	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22H	22	H	A	A	0.663	0.663	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23H	23	H	A	A	1.050	1.050	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24H	24	H	A	A	0.947	0.947	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25H	25	H	A	A	0.740	0.740	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26H	26	H	A	A	0.820	0.820	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
27H	27	H	A	A	0.840	0.840	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28H	28	H	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
29H	29	H	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
30H	30	H	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
31H	31	H	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
32H	32	H	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.100	0.100	1.000	1.000
33H	33	H	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
34H	34	H	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
35H	35	H	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
36H	36	H	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
37H	37	H	A	A	0.770	0.770	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
38H	38	H	A	A	0.949	0.949	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39H	39	H	A	A	1.182	1.182	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
40H	40	H	A	A	1.753	1.753	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
41H	41	H	A	A	1.694	1.694	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42H	42	H	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
43H	43	H	A	A	1.127	1.127	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44H	44	H	A	A	1.249	1.249	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45H	45	H	A	A	1.127	1.127	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46H	46	H	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.100	0.100	0.806	0.806
47H	47	H	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48H	48	H	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
49H	49	H	A	A	1.615	1.615	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50H	50	H	A	A	2.124	2.124	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
51H	51	H	A	A	1.073	1.073	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52H	52	H	A	A	0.931	0.931	0.660	1.000	1.000	1.000	0.100	0.100	0.931	0.931
53H	53	H	A	A	1.964	1.964	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54H	54	H	A	A	1.930	1.930	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55H	55	H	A	A	1.168	1.168	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
56H	56	H	A	A	2.461	2.461	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
57H	57	H	A	A	2.535	2.535	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
58H	58	H	A	A	2.270	2.270	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
59H	59	H	A	A	2.354	2.354	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
60H	60	H	A	A	1.334	1.334	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61H	61	H	A	A	1.334	1.334	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
62H	62	H	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
63H	63	H	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
64H	64	H	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
65H	65	H	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
66H	66	H	A	A	1.063	1.063	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67H	67	H	A	A	1.293	1.293	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68H	68	H	A	A	1.053	1.053	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69H	69	H	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
70H	70	H	A	A	0.931	0.931	0.660	1.000	1.000	1.000	0.100	0.100	0.931	0.931
71H	71	H	A	A	1.266	1.266	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
72H	72	H	A	A	2.436	2.436	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73H	73	H	A	A	1.107	1.107	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74H	74	H	A	A	1.225	1.225	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75H	75	H	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.100	0.100	0.806	0.806
76H	76	H	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
77H	77	H	A	A	2.669	2.669	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78H	78	H	A	A	1.598	1.598	1.000	1.000	1.000	1.000	0.160	0.160	1.598	1.598
79H	79	H	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80H	80	H	A	A	1.334	1.334	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
1K	1	K	A	A	0.959	0.959	1.000	1.000	1.000	1.000	0.550	0.550	1.000	1.000
2K	2	K	A	A	0.953	0.953	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3K	3	K	A	A	0.920	0.920	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4K	4	K	A	A	1.337	1.337	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5K	5	K	A	A	1.337	1.337	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6K	6	K	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
7K	7	K	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
8K	8	K	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
9K	9	K	A	A	0.797	0.797	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
10K	10	K	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11K	11	K	A	A	0.573	0.573	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
12K	12	K	A	A	0.770	0.770	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
13K	13	K	A	A	0.770	0.770	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
14K	14	K	A	A	0.950	0.950	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15K	15	K	A	A	0.740	0.740	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16K	16	K	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17K	17	K	A	A	1.050	1.050	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18K	18	K	A	A	0.860	0.860	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19K	19	K	A	A	0.740	0.740	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20K	20	K	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21K	21	K	A	A	0.740	0.740	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22K	22	K	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23K	23	K	A	A	1.050	1.050	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24K	24	K	A	A	0.860	0.860	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25K	25	K	A	A	0.740	0.740	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
26K	26	K	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
27K	27	K	A	A	0.840	0.840	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28K	28	K	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
29K	29	K	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
30K	30	K	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
31K	31	K	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
32K	32	K	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.100	0.100	1.000	1.000
33K	33	K	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
34K	34	K	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
35K	35	K	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
36K	36	K	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
37K	37	K	A	A	0.770	0.770	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
38K	38	K	A	A	0.940	0.940	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39K	39	K	A	A	1.170	1.170	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
40K	40	K	A	A	1.400	1.400	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
41K	41	K	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42K	42	K	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
43K	43	K	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44K	44	K	A	A	1.293	1.293	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45K	45	K	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46K	46	K	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.100	0.100	0.806	0.806
47K	47	K	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48K	48	K	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
49K	49	K	A	A	2.029	2.029	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50K	50	K	A	A	1.640	1.640	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
51K	51	K	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52K	52	K	A	A	0.931	0.931	0.660	1.000	1.000	1.000	0.100	0.100	0.931	0.931
53K	53	K	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54K	54	K	A	A	2.418	2.418	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55K	55	K	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
56K	56	K	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
57K	57	K	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
58K	58	K	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
59K	59	K	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
60K	60	K	A	A	1.334	1.334	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61K	61	K	A	A	1.334	1.334	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
62K	62	K	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
63K	63	K	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
64K	64	K	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
65K	65	K	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
66K	66	K	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67K	67	K	A	A	1.293	1.293	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68K	68	K	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69K	69	K	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
70K	70	K	A	A	0.931	0.931	0.660	1.000	1.000	1.000	0.100	0.100	0.931	0.931
71K	71	K	A	A	1.501	1.501	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
72K	72	K	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73K	73	K	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74K	74	K	A	A	1.501	1.501	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75K	75	K	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.100	0.100	0.806	0.806
76K	76	K	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
77K	77	K	A	A	2.627	2.627	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78K	78	K	A	A	1.598	1.598	1.000	1.000	1.000	1.000	0.160	0.160	1.598	1.598
79K	79	K	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80K	80	K	A	A	1.334	1.334	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
1L	1	L	A	A	0.959	0.959	1.000	1.000	1.000	1.000	0.550	0.550	1.000	1.000
2L	2	L	A	A	0.953	0.953	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3L	3	L	A	A	0.920	0.920	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4L	4	L	A	A	1.337	1.337	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5L	5	L	A	A	1.337	1.337	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6L	6	L	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
7L	7	L	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
8L	8	L	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
9L	9	L	A	A	0.797	0.797	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
10L	10	L	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11L	11	L	A	A	0.573	0.573	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
12L	12	L	A	A	0.770	0.770	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
13L	13	L	A	A	0.770	0.770	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
14L	14	L	A	A	0.950	0.950	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
15L	15	L	A	A	0.740	0.740	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16L	16	L	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17L	17	L	A	A	1.050	1.050	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18L	18	L	A	A	0.860	0.860	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19L	19	L	A	A	0.740	0.740	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20L	20	L	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21L	21	L	A	A	0.740	0.740	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22L	22	L	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23L	23	L	A	A	1.050	1.050	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24L	24	L	A	A	0.860	0.860	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25L	25	L	A	A	0.740	0.740	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26L	26	L	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
27L	27	L	A	A	0.840	0.840	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28L	28	L	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
29L	29	L	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
30L	30	L	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
31L	31	L	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
32L	32	L	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.100	0.100	1.000	1.000
33L	33	L	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
34L	34	L	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
35L	35	L	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
36L	36	L	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
37L	37	L	A	A	0.770	0.770	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
38L	38	L	A	A	0.940	0.940	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39L	39	L	A	A	1.170	1.170	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
40L	40	L	A	A	1.400	1.400	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
41L	41	L	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42L	42	L	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
43L	43	L	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44L	44	L	A	A	1.293	1.293	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45L	45	L	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46L	46	L	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.100	0.100	0.806	0.806
47L	47	L	A	A	1.571	1.571	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
48L	48	L	A	A	1.571	1.571	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
49L	49	L	A	A	2.029	2.029	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50L	50	L	A	A	1.640	1.640	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
51L	51	L	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52L	52	L	A	A	0.931	0.931	0.660	1.000	1.000	1.000	0.100	0.100	0.931	0.931
53L	53	L	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54L	54	L	A	A	2.418	2.418	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55L	55	L	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
56L	56	L	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
57L	57	L	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
58L	58	L	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
59L	59	L	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
60L	60	L	A	A	1.334	1.334	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61L	61	L	A	A	1.334	1.334	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
62L	62	L	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
63L	63	L	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
64L	64	L	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
65L	65	L	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
66L	66	L	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67L	67	L	A	A	1.293	1.293	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68L	68	L	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69L	69	L	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
70L	70	L	A	A	0.931	0.931	0.660	1.000	1.000	1.000	0.100	0.100	0.931	0.931
71L	71	L	A	A	1.501	1.501	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
72L	72	L	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73L	73	L	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74L	74	L	A	A	1.501	1.501	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75L	75	L	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.100	0.100	0.806	0.806
76L	76	L	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
77L	77	L	A	A	2.627	2.627	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78L	78	L	A	A	1.598	1.598	1.000	1.000	1.000	1.000	0.160	0.160	1.598	1.598
79L	79	L	A	A	1.571	1.571	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
80L	80	L	A	A	1.334	1.334	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
1N	1	N	A	A	0.977	0.977	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
2N	2	N	A	A	0.965	0.965	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
3N	3	N	A	A	0.999	0.999	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000

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4N	4	N	A	A	1.115	1.115	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
5N	5	N	A	A	0.893	0.893	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
6N	6	N	A	A	0.875	0.875	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
7N	7	N	A	A	0.987	0.987	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
8N	8	N	A	A	0.846	0.846	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
9N	9	N	A	A	0.808	0.808	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
10N	10	N	A	A	0.731	0.731	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11N	11	N	A	A	0.573	0.573	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
12N	12	N	A	A	0.733	0.733	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
13N	13	N	A	A	0.682	0.682	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
14N	14	N	A	A	0.799	0.799	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15N	15	N	A	A	0.573	0.573	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
16N	16	N	A	A	0.600	0.600	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
17N	17	N	A	A	0.979	0.979	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
18N	18	N	A	A	0.684	0.684	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
19N	19	N	A	A	0.474	0.474	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
20N	20	N	A	A	0.555	0.555	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
21N	21	N	A	A	0.811	0.811	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
22N	22	N	A	A	0.450	0.450	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
23N	23	N	A	A	1.086	1.086	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
24N	24	N	A	A	0.963	0.963	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
25N	25	N	A	A	0.472	0.472	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
26N	26	N	A	A	0.553	0.553	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
27N	27	N	A	A	0.637	0.637	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
28N	28	N	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
29N	29	N	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
30N	30	N	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
31N	31	N	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
32N	32	N	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
33N	33	N	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
34N	34	N	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
35N	35	N	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
36N	36	N	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
37N	37	N	A	A	0.830	0.830	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
38N	38	N	A	A	0.914	0.914	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
39N	39	N	A	A	1.137	1.137	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
40N	40	N	A	A	1.298	1.298	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
41N	41	N	A	A	1.233	1.233	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
42N	42	N	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.000	0.000	0.806	0.806
43N	43	N	A	A	0.885	0.885	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
44N	44	N	A	A	0.980	0.980	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
45N	45	N	A	A	0.885	0.885	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
46N	46	N	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.000	0.000	0.806	0.806
47N	47	N	A	A	1.185	1.185	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
48N	48	N	A	A	1.185	1.185	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
49N	49	N	A	A	1.607	1.607	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
50N	50	N	A	A	1.993	1.993	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
51N	51	N	A	A	0.835	0.835	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
52N	52	N	A	A	0.931	0.931	0.660	1.000	1.000	1.000	0.000	0.000	0.931	0.931
53N	53	N	A	A	1.404	1.404	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
54N	54	N	A	A	1.338	1.338	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
55N	55	N	A	A	0.835	0.835	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
56N	56	N	A	A	1.824	1.824	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
57N	57	N	A	A	1.917	1.917	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
58N	58	N	A	A	1.735	1.735	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
59N	59	N	A	A	1.773	1.773	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
60N	60	N	A	A	1.006	1.006	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
61N	61	N	A	A	1.006	1.006	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
62N	62	N	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.000	0.000	0.806	0.806
63N	63	N	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.000	0.000	0.806	0.806
64N	64	N	A	A	1.185	1.185	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
65N	65	N	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.000	0.000	0.806	0.806
66N	66	N	A	A	0.829	0.829	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
67N	67	N	A	A	0.980	0.980	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
68N	68	N	A	A	0.825	0.825	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
69N	69	N	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.000	0.000	0.806	0.806
70N	70	N	A	A	0.931	0.931	0.660	1.000	1.000	1.000	0.000	0.000	0.931	0.931
71N	71	N	A	A	1.287	1.287	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
72N	72	N	A	A	1.570	1.570	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000

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73N	73	N	A	A	0.854	0.854	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
74N	74	N	A	A	0.922	0.922	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
75N	75	N	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.000	0.000	0.806	0.806
76N	76	N	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.000	0.000	0.806	0.806
77N	77	N	A	A	1.681	1.681	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
78N	78	N	A	A	1.598	1.598	1.000	1.000	1.000	1.000	0.000	0.000	1.598	1.598
79N	79	N	A	A	1.185	1.185	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
80N	80	N	A	A	1.381	1.381	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
1P	1	P	A	A	0.959	0.959	1.000	1.000	1.000	1.000	0.550	0.550	1.000	1.000
2P	2	P	A	A	0.953	0.953	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3P	3	P	A	A	0.920	0.920	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4P	4	P	A	A	1.337	1.337	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5P	5	P	A	A	1.337	1.337	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6P	6	P	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
7P	7	P	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
8P	8	P	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
9P	9	P	A	A	0.797	0.797	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
10P	10	P	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11P	11	P	A	A	0.573	0.573	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
12P	12	P	A	A	0.770	0.770	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
13P	13	P	A	A	0.770	0.770	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
14P	14	P	A	A	0.950	0.950	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15P	15	P	A	A	0.740	0.740	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16P	16	P	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17P	17	P	A	A	1.050	1.050	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18P	18	P	A	A	0.860	0.860	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19P	19	P	A	A	0.740	0.740	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20P	20	P	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21P	21	P	A	A	0.740	0.740	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22P	22	P	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23P	23	P	A	A	1.050	1.050	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24P	24	P	A	A	0.860	0.860	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25P	25	P	A	A	0.740	0.740	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26P	26	P	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
27P	27	P	A	A	0.840	0.840	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28P	28	P	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
29P	29	P	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
30P	30	P	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
31P	31	P	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
32P	32	P	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.100	0.100	1.000	1.000
33P	33	P	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
34P	34	P	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
35P	35	P	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
36P	36	P	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
37P	37	P	A	A	0.770	0.770	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
38P	38	P	A	A	0.940	0.940	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39P	39	P	A	A	1.170	1.170	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
40P	40	P	A	A	1.400	1.400	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
41P	41	P	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42P	42	P	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
43P	43	P	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44P	44	P	A	A	1.293	1.293	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45P	45	P	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46P	46	P	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.100	0.100	0.806	0.806
47P	47	P	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48P	48	P	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
49P	49	P	A	A	2.029	2.029	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50P	50	P	A	A	1.640	1.640	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
51P	51	P	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52P	52	P	A	A	0.931	0.931	0.660	1.000	1.000	1.000	0.100	0.100	0.931	0.931
53P	53	P	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54P	54	P	A	A	2.418	2.418	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55P	55	P	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
56P	56	P	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
57P	57	P	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
58P	58	P	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
59P	59	P	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
60P	60	P	A	A	1.334	1.334	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61P	61	P	A	A	1.334	1.334	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
62P	62	P	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
63P	63	P	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
64P	64	P	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
65P	65	P	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
66P	66	P	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67P	67	P	A	A	1.293	1.293	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68P	68	P	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69P	69	P	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
70P	70	P	A	A	0.931	0.931	0.660	1.000	1.000	1.000	0.100	0.100	0.931	0.931
71P	71	P	A	A	1.501	1.501	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
72P	72	P	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73P	73	P	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74P	74	P	A	A	1.501	1.501	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75P	75	P	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.100	0.100	0.806	0.806
76P	76	P	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
77P	77	P	A	A	2.627	2.627	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78P	78	P	A	A	1.598	1.598	1.000	1.000	1.000	1.000	0.160	0.160	1.598	1.598
79P	79	P	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80P	80	P	A	A	1.334	1.334	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
1R	1	R	A	A	0.635	0.635	1.000	1.000	1.000	1.000	0.550	0.550	1.000	1.000
2R	2	R	A	A	0.641	0.641	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3R	3	R	A	A	0.656	0.656	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4R	4	R	A	A	0.682	0.682	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5R	5	R	A	A	1.337	1.337	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6R	6	R	A	A	0.572	0.572	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
7R	7	R	A	A	0.631	0.631	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
8R	8	R	A	A	0.546	0.546	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
9R	9	R	A	A	0.566	0.566	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
10R	10	R	A	A	0.539	0.539	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11R	11	R	A	A	0.419	0.419	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
12R	12	R	A	A	0.465	0.465	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
13R	13	R	A	A	0.409	0.409	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
14R	14	R	A	A	0.664	0.664	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15R	15	R	A	A	0.487	0.487	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16R	16	R	A	A	0.533	0.533	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17R	17	R	A	A	0.596	0.596	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18R	18	R	A	A	0.520	0.520	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19R	19	R	A	A	0.431	0.431	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20R	20	R	A	A	0.609	0.609	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21R	21	R	A	A	0.722	0.722	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22R	22	R	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23R	23	R	A	A	0.795	0.795	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24R	24	R	A	A	0.522	0.522	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25R	25	R	A	A	0.533	0.533	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26R	26	R	A	A	0.606	0.606	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
27R	27	R	A	A	0.567	0.567	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28R	28	R	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
29R	29	R	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
30R	30	R	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
31R	31	R	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
32R	32	R	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.100	0.100	1.000	1.000
33R	33	R	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
34R	34	R	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
35R	35	R	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
36R	36	R	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
37R	37	R	A	A	0.586	0.586	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
38R	38	R	A	A	0.804	0.804	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39R	39	R	A	A	1.000	1.000	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
40R	40	R	A	A	1.730	1.730	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
41R	41	R	A	A	1.202	1.202	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42R	42	R	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
43R	43	R	A	A	0.876	0.876	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44R	44	R	A	A	0.971	0.971	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45R	45	R	A	A	0.876	0.876	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46R	46	R	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.100	0.100	0.806	0.806
47R	47	R	A	A	1.183	1.183	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48R	48	R	A	A	1.183	1.183	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
49R	49	R	A	A	1.412	1.412	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50R	50	R	A	A	1.756	1.756	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
51R	51	R	A	A	0.827	0.827	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52R	52	R	A	A	0.931	0.931	0.660	1.000	1.000	1.000	0.100	0.100	0.931	0.931
53R	53	R	A	A	1.826	1.826	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54R	54	R	A	A	1.739	1.739	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55R	55	R	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
56R	56	R	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
57R	57	R	A	A	2.556	2.556	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
58R	58	R	A	A	2.313	2.313	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
59R	59	R	A	A	2.364	2.364	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
60R	60	R	A	A	1.005	1.005	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61R	61	R	A	A	1.005	1.005	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
62R	62	R	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
63R	63	R	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
64R	64	R	A	A	1.183	1.183	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
65R	65	R	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
66R	66	R	A	A	0.821	0.821	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67R	67	R	A	A	0.971	0.971	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68R	68	R	A	A	0.818	0.818	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69R	69	R	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
70R	70	R	A	A	0.931	0.931	0.660	1.000	1.000	1.000	0.100	0.100	0.931	0.931
71R	71	R	A	A	0.930	0.930	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
72R	72	R	A	A	2.374	2.374	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73R	73	R	A	A	0.846	0.846	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74R	74	R	A	A	0.666	0.666	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75R	75	R	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.100	0.100	0.806	0.806
76R	76	R	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
77R	77	R	A	A	1.505	1.505	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78R	78	R	A	A	1.598	1.598	1.000	1.000	1.000	1.000	0.160	0.160	1.598	1.598
79R	79	R	A	A	1.183	1.183	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80R	80	R	A	A	1.018	1.018	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
1S	1	S	A	A	1.005	1.005	1.000	1.000	1.000	1.000	0.550	0.550	1.000	1.000
2S	2	S	A	A	1.002	1.002	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3S	3	S	A	A	1.077	1.077	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4S	4	S	A	A	1.173	1.173	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5S	5	S	A	A	1.340	1.340	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6S	6	S	A	A	0.952	0.952	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
7S	7	S	A	A	1.030	1.030	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
8S	8	S	A	A	0.857	0.857	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
9S	9	S	A	A	0.854	0.854	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
10S	10	S	A	A	0.771	0.771	1.000	1.000	1.000	1.000	0.330	0.330	1.000	1.000
11S	11	S	A	A	0.603	0.603	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
12S	12	S	A	A	0.751	0.751	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
13S	13	S	A	A	0.716	0.716	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
14S	14	S	A	A	0.902	0.902	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15S	15	S	A	A	0.747	0.747	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16S	16	S	A	A	0.995	0.995	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17S	17	S	A	A	1.105	1.105	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18S	18	S	A	A	0.860	0.860	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19S	19	S	A	A	0.698	0.698	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20S	20	S	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21S	21	S	A	A	1.051	1.051	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22S	22	S	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23S	23	S	A	A	1.083	1.083	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24S	24	S	A	A	0.860	0.860	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25S	25	S	A	A	0.714	0.714	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26S	26	S	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
27S	27	S	A	A	0.946	0.946	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28S	28	S	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
29S	29	S	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
30S	30	S	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
31S	31	S	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
32S	32	S	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.100	0.100	1.000	1.000
33S	33	S	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
34S	34	S	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
35S	35	S	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
36S	36	S	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
37S	37	S	A	A	0.822	0.822	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
38S	38	S	A	A	0.940	0.940	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39S	39	S	A	A	1.170	1.170	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
40S	40	S	A	A	1.400	1.400	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
41S	41	S	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42S	42	S	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
43S	43	S	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44S	44	S	A	A	1.293	1.293	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45S	45	S	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46S	46	S	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.100	0.100	0.806	0.806
47S	47	S	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48S	48	S	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
49S	49	S	A	A	2.029	2.029	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50S	50	S	A	A	1.640	1.640	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
51S	51	S	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52S	52	S	A	A	0.931	0.931	0.660	1.000	1.000	1.000	0.100	0.100	0.931	0.931
53S	53	S	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54S	54	S	A	A	2.418	2.418	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55S	55	S	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
56S	56	S	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
57S	57	S	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
58S	58	S	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
59S	59	S	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
60S	60	S	A	A	1.334	1.334	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61S	61	S	A	A	1.334	1.334	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
62S	62	S	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
63S	63	S	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
64S	64	S	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
65S	65	S	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
66S	66	S	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67S	67	S	A	A	1.293	1.293	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68S	68	S	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69S	69	S	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
70S	70	S	A	A	0.931	0.931	0.660	1.000	1.000	1.000	0.100	0.100	0.931	0.931
71S	71	S	A	A	1.501	1.501	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
72S	72	S	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73S	73	S	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74S	74	S	A	A	1.501	1.501	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75S	75	S	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.100	0.100	0.806	0.806
76S	76	S	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
77S	77	S	A	A	2.627	2.627	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78S	78	S	A	A	1.598	1.598	1.000	1.000	1.000	1.000	0.160	0.160	1.598	1.598
79S	79	S	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80S	80	S	A	A	1.334	1.334	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
1T	1	T	A	A	0.959	0.959	1.000	1.000	1.000	1.000	0.550	0.550	1.000	1.000
2T	2	T	A	A	0.953	0.953	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3T	3	T	A	A	0.920	0.920	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4T	4	T	A	A	1.337	1.337	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5T	5	T	A	A	1.337	1.337	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6T	6	T	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
7T	7	T	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
8T	8	T	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
9T	9	T	A	A	0.797	0.797	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
10T	10	T	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.330	0.330	1.000	1.000
11T	11	T	A	A	0.573	0.573	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
12T	12	T	A	A	0.770	0.770	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
13T	13	T	A	A	0.770	0.770	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
14T	14	T	A	A	0.950	0.950	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15T	15	T	A	A	0.740	0.740	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16T	16	T	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17T	17	T	A	A	1.050	1.050	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18T	18	T	A	A	0.860	0.860	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19T	19	T	A	A	0.740	0.740	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20T	20	T	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21T	21	T	A	A	0.740	0.740	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22T	22	T	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23T	23	T	A	A	1.050	1.050	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24T	24	T	A	A	0.860	0.860	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25T	25	T	A	A	0.740	0.740	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26T	26	T	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
27T	27	T	A	A	0.840	0.840	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28T	28	T	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/D/T BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
29T	29	T	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
30T	30	T	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
31T	31	T	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
32T	32	T	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.100	0.100	1.000	1.000
33T	33	T	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
34T	34	T	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
35T	35	T	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
36T	36	T	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
37T	37	T	A	A	0.770	0.770	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
38T	38	T	A	A	0.940	0.940	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39T	39	T	A	A	1.170	1.170	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
40T	40	T	A	A	1.400	1.400	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
41T	41	T	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42T	42	T	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
43T	43	T	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44T	44	T	A	A	1.293	1.293	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45T	45	T	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46T	46	T	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.100	0.100	0.806	0.806
47T	47	T	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48T	48	T	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
49T	49	T	A	A	2.029	2.029	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50T	50	T	A	A	1.640	1.640	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
51T	51	T	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52T	52	T	A	A	0.931	0.931	0.660	1.000	1.000	1.000	0.100	0.100	0.931	0.931
53T	53	T	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54T	54	T	A	A	2.418	2.418	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55T	55	T	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
56T	56	T	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
57T	57	T	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
58T	58	T	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
59T	59	T	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
60T	60	T	A	A	1.334	1.334	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61T	61	T	A	A	1.334	1.334	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
62T	62	T	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
63T	63	T	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
64T	64	T	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
65T	65	T	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
66T	66	T	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67T	67	T	A	A	1.293	1.293	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68T	68	T	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69T	69	T	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
70T	70	T	A	A	0.931	0.931	0.660	1.000	1.000	1.000	0.100	0.100	0.931	0.931
71T	71	T	A	A	1.501	1.501	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
72T	72	T	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73T	73	T	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74T	74	T	A	A	1.501	1.501	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75T	75	T	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.100	0.100	0.806	0.806
76T	76	T	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
77T	77	T	A	A	2.627	2.627	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78T	78	T	A	A	1.598	1.598	1.000	1.000	1.000	1.000	0.160	0.160	1.598	1.598
79T	79	T	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80T	80	T	A	A	1.334	1.334	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
1X	1	X	A	A	0.959	0.959	1.000	1.000	1.000	1.000	0.550	0.550	1.000	1.000
2X	2	X	A	A	0.953	0.953	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3X	3	X	A	A	0.920	0.920	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4X	4	X	A	A	1.337	1.337	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5X	5	X	A	A	1.337	1.337	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6X	6	X	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
7X	7	X	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
8X	8	X	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
9X	9	X	A	A	0.797	0.797	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
10X	10	X	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11X	11	X	A	A	0.573	0.573	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
12X	12	X	A	A	0.770	0.770	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
13X	13	X	A	A	0.770	0.770	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
14X	14	X	A	A	0.950	0.950	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15X	15	X	A	A	0.740	0.740	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16X	16	X	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17X	17	X	A	A	1.050	1.050	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
18X	18	X	A	A	0.860	0.860	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19X	19	X	A	A	0.740	0.740	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20X	20	X	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21X	21	X	A	A	0.740	0.740	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22X	22	X	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23X	23	X	A	A	1.050	1.050	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24X	24	X	A	A	0.860	0.860	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25X	25	X	A	A	0.740	0.740	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26X	26	X	A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
27X	27	X	A	A	0.840	0.840	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28X	28	X	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
29X	29	X	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
30X	30	X	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
31X	31	X	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
32X	32	X	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.100	0.100	1.000	1.000
33X	33	X	A	A	1.000	1.000	1.000	1.000	1.000	1.000	0.160	0.160	1.000	1.000
34X	34	X	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
35X	35	X	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
36X	36	X	A	A	1.000	1.000	0.660	1.000	1.000	1.000	0.160	0.160	1.000	1.000
37X	37	X	A	A	0.770	0.770	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
38X	38	X	A	A	0.940	0.940	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39X	39	X	A	A	1.170	1.170	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
40X	40	X	A	A	1.400	1.400	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
41X	41	X	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42X	42	X	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
43X	43	X	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44X	44	X	A	A	1.293	1.293	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45X	45	X	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46X	46	X	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.100	0.100	0.806	0.806
47X	47	X	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48X	48	X	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
49X	49	X	A	A	2.029	2.029	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50X	50	X	A	A	1.640	1.640	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
51X	51	X	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52X	52	X	A	A	0.931	0.931	0.660	1.000	1.000	1.000	0.100	0.100	0.931	0.931
53X	53	X	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54X	54	X	A	A	2.418	2.418	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55X	55	X	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
56X	56	X	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
57X	57	X	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
58X	58	X	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
59X	59	X	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
60X	60	X	A	A	1.334	1.334	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61X	61	X	A	A	1.334	1.334	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
62X	62	X	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
63X	63	X	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
64X	64	X	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
65X	65	X	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
66X	66	X	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67X	67	X	A	A	1.293	1.293	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68X	68	X	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69X	69	X	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
70X	70	X	A	A	0.931	0.931	0.660	1.000	1.000	1.000	0.100	0.100	0.931	0.931
71X	71	X	A	A	1.501	1.501	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
72X	72	X	A	A	2.432	2.432	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73X	73	X	A	A	1.167	1.167	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74X	74	X	A	A	1.501	1.501	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75X	75	X	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.100	0.100	0.806	0.806
76X	76	X	A	A	0.806	0.806	0.660	1.000	1.000	1.000	0.160	0.160	0.806	0.806
77X	77	X	A	A	2.627	2.627	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78X	78	X	A	A	1.598	1.598	1.000	1.000	1.000	1.000	0.160	0.160	1.598	1.598
79X	79	X	A	A	1.571	1.571	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80X	80	X	A	A	1.334	1.334	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
1C	1	C	A	B	1.102	1.102	1.000	1.000	1.000	1.000	0.550	0.550	1.000	1.000
2C	2	C	A	B	1.085	1.085	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3C	3	C	A	B	1.133	1.133	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4C	4	C	A	B	1.206	1.206	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5C	5	C	A	B	1.446	1.446	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6C	6	C	A	B	0.997	0.997	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000

GEICO General Insurance Company / GEICO Marine Insurance Company

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Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

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7C	7	C	A	B	1.093	1.093	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
8C	8	C	A	B	0.931	0.931	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
9C	9	C	A	B	0.907	0.907	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
10C	10	C	A	B	0.790	0.790	1.000	1.000	1.000	1.000	0.330	0.330	1.000	1.000
11C	11	C	A	B	0.640	0.640	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
12C	12	C	A	B	0.919	0.919	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
13C	13	C	A	B	0.935	0.935	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
14C	14	C	A	B	1.094	1.094	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15C	15	C	A	B	1.026	1.026	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16C	16	C	A	B	1.316	1.316	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17C	17	C	A	B	1.438	1.438	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18C	18	C	A	B	1.178	1.178	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19C	19	C	A	B	0.894	0.894	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20C	20	C	A	B	0.914	0.914	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21C	21	C	A	B	1.455	1.455	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22C	22	C	A	B	0.914	0.914	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23C	23	C	A	B	1.428	1.428	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24C	24	C	A	B	1.178	1.178	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25C	25	C	A	B	0.945	0.945	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26C	26	C	A	B	0.914	0.914	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
27C	27	C	A	B	1.208	1.208	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28C	28	C	A	B	1.418	1.418	1.000	1.000	1.000	1.000	0.160	0.160	2.279	2.279
29C	29	C	A	B	1.418	1.418	1.000	1.000	1.000	1.000	0.160	0.160	2.279	2.279
30C	30	C	A	B	1.019	1.019	0.660	1.000	1.000	1.000	0.160	0.160	1.638	1.638
31C	31	C	A	B	1.418	1.418	1.000	1.000	1.000	1.000	0.160	0.160	2.279	2.279
32C	32	C	A	B	1.196	1.196	0.660	1.000	1.000	1.000	0.100	0.100	1.922	1.922
33C	33	C	A	B	1.196	1.196	1.000	1.000	1.000	1.000	0.160	0.160	1.922	1.922
34C	34	C	A	B	1.019	1.019	0.660	1.000	1.000	1.000	0.160	0.160	1.638	1.638
35C	35	C	A	B	1.019	1.019	0.660	1.000	1.000	1.000	0.160	0.160	1.638	1.638
36C	36	C	A	B	1.019	1.019	0.660	1.000	1.000	1.000	0.160	0.160	1.638	1.638
37C	37	C	A	B	1.034	1.034	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
38C	38	C	A	B	1.288	1.288	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39C	39	C	A	B	1.607	1.607	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
40C	40	C	A	B	1.915	1.915	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
41C	41	C	A	B	1.287	1.287	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42C	42	C	A	B	0.527	0.527	0.660	1.000	1.000	1.000	0.160	0.160	0.847	0.847
43C	43	C	A	B	1.287	1.287	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44C	44	C	A	B	1.424	1.424	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45C	45	C	A	B	1.287	1.287	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46C	46	C	A	B	0.527	0.527	0.660	1.000	1.000	1.000	0.100	0.100	0.847	0.847
47C	47	C	A	B	1.731	1.731	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48C	48	C	A	B	1.731	1.731	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
49C	49	C	A	B	2.236	2.236	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50C	50	C	A	B	1.807	1.807	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
51C	51	C	A	B	1.287	1.287	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52C	52	C	A	B	0.609	0.609	0.660	1.000	1.000	1.000	0.100	0.100	0.979	0.979
53C	53	C	A	B	2.680	2.680	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54C	54	C	A	B	2.665	2.665	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55C	55	C	A	B	1.287	1.287	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
56C	56	C	A	B	2.680	2.680	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
57C	57	C	A	B	2.680	2.680	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
58C	58	C	A	B	2.680	2.680	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
59C	59	C	A	B	2.680	2.680	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
60C	60	C	A	B	1.470	1.470	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61C	61	C	A	B	1.470	1.470	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
62C	62	C	A	B	0.527	0.527	0.660	1.000	1.000	1.000	0.160	0.160	0.847	0.847
63C	63	C	A	B	0.527	0.527	0.660	1.000	1.000	1.000	0.160	0.160	0.847	0.847
64C	64	C	A	B	1.731	1.731	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
65C	65	C	A	B	0.527	0.527	0.660	1.000	1.000	1.000	0.160	0.160	0.847	0.847
66C	66	C	A	B	1.287	1.287	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67C	67	C	A	B	1.461	1.461	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68C	68	C	A	B	1.287	1.287	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69C	69	C	A	B	0.527	0.527	0.660	1.000	1.000	1.000	0.160	0.160	0.847	0.847
70C	70	C	A	B	0.609	0.609	0.660	1.000	1.000	1.000	0.100	0.100	0.979	0.979
71C	71	C	A	B	1.654	1.654	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
72C	72	C	A	B	2.680	2.680	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73C	73	C	A	B	1.287	1.287	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74C	74	C	A	B	1.654	1.654	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75C	75	C	A	B	0.527	0.527	0.660	1.000	1.000	1.000	0.100	0.100	0.847	0.847

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
76C	76	C	A	B	0.527	0.527	0.660	1.000	1.000	1.000	0.160	0.160	0.847	0.847
77C	77	C	A	B	2.895	2.895	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78C	78	C	A	B	1.045	1.045	1.000	1.000	1.000	1.000	0.160	0.160	1.680	1.680
79C	79	C	A	B	1.731	1.731	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80C	80	C	A	B	1.470	1.470	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
1D	1	D	A	B	1.442	1.442	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2D	2	D	A	B	1.421	1.421	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3D	3	D	A	B	1.546	1.546	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4D	4	D	A	B	1.559	1.559	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
5D	5	D	A	B	1.813	1.813	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6D	6	D	A	B	1.154	1.154	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7D	7	D	A	B	1.129	1.129	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8D	8	D	A	B	1.009	1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
9D	9	D	A	B	1.007	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10D	10	D	A	B	0.914	0.914	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
11D	11	D	A	B	0.632	0.632	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12D	12	D	A	B	1.096	1.096	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13D	13	D	A	B	0.923	0.923	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
14D	14	D	A	B	0.997	0.997	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15D	15	D	A	B	1.425	1.425	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16D	16	D	A	B	1.359	1.359	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17D	17	D	A	B	1.646	1.646	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18D	18	D	A	B	1.122	1.122	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19D	19	D	A	B	1.257	1.257	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20D	20	D	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21D	21	D	A	B	1.830	1.830	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22D	22	D	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23D	23	D	A	B	1.627	1.627	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24D	24	D	A	B	1.122	1.122	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25D	25	D	A	B	1.257	1.257	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26D	26	D	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
27D	27	D	A	B	1.685	1.685	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28D	28	D	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
29D	29	D	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
30D	30	D	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
31D	31	D	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
32D	32	D	A	B	1.139	1.139	0.660	1.000	1.000	1.000	0.100	0.100	1.830	1.830
33D	33	D	A	B	1.139	1.139	1.000	1.000	1.000	1.000	0.160	0.160	1.830	1.830
34D	34	D	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
35D	35	D	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
36D	36	D	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
37D	37	D	A	B	0.865	0.865	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
38D	38	D	A	B	1.227	1.227	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39D	39	D	A	B	1.531	1.531	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
40D	40	D	A	B	1.824	1.824	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
41D	41	D	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42D	42	D	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
43D	43	D	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44D	44	D	A	B	1.357	1.357	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45D	45	D	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46D	46	D	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.100	0.100	0.807	0.807
47D	47	D	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48D	48	D	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
49D	49	D	A	B	2.130	2.130	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50D	50	D	A	B	1.721	1.721	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
51D	51	D	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52D	52	D	A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.932	0.932
53D	53	D	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54D	54	D	A	B	2.538	2.538	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55D	55	D	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
56D	56	D	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
57D	57	D	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
58D	58	D	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
59D	59	D	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
60D	60	D	A	B	1.400	1.400	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61D	61	D	A	B	1.400	1.400	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
62D	62	D	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
63D	63	D	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
64D	64	D	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
65D	65	D	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
66D	66	D	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67D	67	D	A	B	1.357	1.357	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68D	68	D	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69D	69	D	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
70D	70	D	A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.932	0.932
71D	71	D	A	B	1.575	1.575	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
72D	72	D	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73D	73	D	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74D	74	D	A	B	1.575	1.575	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75D	75	D	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.100	0.100	0.807	0.807
76D	76	D	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
77D	77	D	A	B	2.757	2.757	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78D	78	D	A	B	0.996	0.996	1.000	1.000	1.000	1.000	0.160	0.160	1.600	1.600
79D	79	D	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80D	80	D	A	B	1.400	1.400	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
1F	1	F	A	B	1.240	1.240	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
2F	2	F	A	B	1.228	1.228	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3F	3	F	A	B	1.392	1.392	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4F	4	F	A	B	1.401	1.401	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5F	5	F	A	B	1.688	1.688	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6F	6	F	A	B	1.032	1.032	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
7F	7	F	A	B	0.968	0.968	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
8F	8	F	A	B	0.933	0.933	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
9F	9	F	A	B	0.980	0.980	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
10F	10	F	A	B	0.785	0.785	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11F	11	F	A	B	0.597	0.597	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
12F	12	F	A	B	1.035	1.035	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
13F	13	F	A	B	0.872	0.872	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
14F	14	F	A	B	1.105	1.105	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15F	15	F	A	B	1.116	1.116	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16F	16	F	A	B	1.305	1.305	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17F	17	F	A	B	1.409	1.409	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18F	18	F	A	B	1.122	1.122	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19F	19	F	A	B	0.911	0.911	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20F	20	F	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21F	21	F	A	B	1.716	1.716	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22F	22	F	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23F	23	F	A	B	1.328	1.328	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24F	24	F	A	B	1.122	1.122	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25F	25	F	A	B	0.925	0.925	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26F	26	F	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
27F	27	F	A	B	1.489	1.489	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28F	28	F	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
29F	29	F	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
30F	30	F	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
31F	31	F	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
32F	32	F	A	B	1.139	1.139	0.660	1.000	1.000	1.000	0.100	0.100	1.830	1.830
33F	33	F	A	B	1.139	1.139	1.000	1.000	1.000	1.000	0.160	0.160	1.830	1.830
34F	34	F	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
35F	35	F	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
36F	36	F	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
37F	37	F	A	B	1.021	1.021	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
38F	38	F	A	B	1.227	1.227	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39F	39	F	A	B	1.531	1.531	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
40F	40	F	A	B	1.824	1.824	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
41F	41	F	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42F	42	F	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
43F	43	F	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44F	44	F	A	B	1.357	1.357	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45F	45	F	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46F	46	F	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.100	0.100	0.807	0.807
47F	47	F	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48F	48	F	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
49F	49	F	A	B	2.130	2.130	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50F	50	F	A	B	1.721	1.721	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
51F	51	F	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52F	52	F	A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.932	0.932
53F	53	F	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
54F	54	F	A	B	2.538	2.538	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55F	55	F	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
56F	56	F	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
57F	57	F	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
58F	58	F	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
59F	59	F	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
60F	60	F	A	B	1.400	1.400	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61F	61	F	A	B	1.400	1.400	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
62F	62	F	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
63F	63	F	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
64F	64	F	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
65F	65	F	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
66F	66	F	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67F	67	F	A	B	1.357	1.357	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68F	68	F	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69F	69	F	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
70F	70	F	A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.932	0.932
71F	71	F	A	B	1.575	1.575	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
72F	72	F	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73F	73	F	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74F	74	F	A	B	1.575	1.575	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75F	75	F	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.100	0.100	0.807	0.807
76F	76	F	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
77F	77	F	A	B	2.757	2.757	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78F	78	F	A	B	0.996	0.996	1.000	1.000	1.000	1.000	0.160	0.160	1.600	1.600
79F	79	F	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80F	80	F	A	B	1.400	1.400	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
1H	1	H	A	B	1.006	1.006	1.000	1.000	1.000	1.000	0.550	0.550	1.000	1.000
2H	2	H	A	B	0.996	0.996	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3H	3	H	A	B	0.965	0.965	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4H	4	H	A	B	1.405	1.405	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5H	5	H	A	B	1.405	1.405	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6H	6	H	A	B	1.048	1.048	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
7H	7	H	A	B	1.048	1.048	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
8H	8	H	A	B	1.048	1.048	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
9H	9	H	A	B	0.839	0.839	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
10H	10	H	A	B	1.048	1.048	1.000	1.000	1.000	1.000	0.330	0.330	1.000	1.000
11H	11	H	A	B	0.598	0.598	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
12H	12	H	A	B	1.006	1.006	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
13H	13	H	A	B	1.006	1.006	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
14H	14	H	A	B	1.237	1.237	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15H	15	H	A	B	0.965	0.965	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16H	16	H	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17H	17	H	A	B	1.373	1.373	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18H	18	H	A	B	1.075	1.075	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19H	19	H	A	B	0.965	0.965	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20H	20	H	A	B	1.106	1.106	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21H	21	H	A	B	0.965	0.965	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22H	22	H	A	B	0.860	0.860	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23H	23	H	A	B	1.373	1.373	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24H	24	H	A	B	1.235	1.235	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25H	25	H	A	B	0.965	0.965	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26H	26	H	A	B	1.064	1.064	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
27H	27	H	A	B	1.101	1.101	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28H	28	H	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
29H	29	H	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
30H	30	H	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
31H	31	H	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
32H	32	H	A	B	1.139	1.139	0.660	1.000	1.000	1.000	0.100	0.100	1.830	1.830
33H	33	H	A	B	1.139	1.139	1.000	1.000	1.000	1.000	0.160	0.160	1.830	1.830
34H	34	H	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
35H	35	H	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
36H	36	H	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
37H	37	H	A	B	1.006	1.006	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
38H	38	H	A	B	1.239	1.239	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39H	39	H	A	B	1.546	1.546	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
40H	40	H	A	B	2.284	2.284	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
41H	41	H	A	B	1.778	1.778	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42H	42	H	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
43H	43	H	A	B	1.183	1.183	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44H	44	H	A	B	1.311	1.311	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45H	45	H	A	B	1.183	1.183	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46H	46	H	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.100	0.100	0.807	0.807
47H	47	H	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48H	48	H	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
49H	49	H	A	B	1.695	1.695	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50H	50	H	A	B	2.229	2.229	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
51H	51	H	A	B	1.126	1.126	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52H	52	H	A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.932	0.932
53H	53	H	A	B	2.061	2.061	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54H	54	H	A	B	2.025	2.025	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55H	55	H	A	B	1.226	1.226	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
56H	56	H	A	B	2.584	2.584	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
57H	57	H	A	B	2.661	2.661	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
58H	58	H	A	B	2.383	2.383	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
59H	59	H	A	B	2.471	2.471	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
60H	60	H	A	B	1.400	1.400	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61H	61	H	A	B	1.400	1.400	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
62H	62	H	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
63H	63	H	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
64H	64	H	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
65H	65	H	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
66H	66	H	A	B	1.115	1.115	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67H	67	H	A	B	1.357	1.357	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68H	68	H	A	B	1.105	1.105	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69H	69	H	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
70H	70	H	A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.932	0.932
71H	71	H	A	B	1.329	1.329	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
72H	72	H	A	B	2.557	2.557	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73H	73	H	A	B	1.162	1.162	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74H	74	H	A	B	1.285	1.285	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75H	75	H	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.100	0.100	0.807	0.807
76H	76	H	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
77H	77	H	A	B	2.801	2.801	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78H	78	H	A	B	0.996	0.996	1.000	1.000	1.000	1.000	0.160	0.160	1.600	1.600
79H	79	H	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80H	80	H	A	B	1.400	1.400	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
1K	1	K	A	B	1.006	1.006	1.000	1.000	1.000	1.000	0.550	0.550	1.000	1.000
2K	2	K	A	B	0.996	0.996	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3K	3	K	A	B	0.965	0.965	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4K	4	K	A	B	1.405	1.405	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5K	5	K	A	B	1.405	1.405	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6K	6	K	A	B	1.048	1.048	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
7K	7	K	A	B	1.048	1.048	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
8K	8	K	A	B	1.048	1.048	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
9K	9	K	A	B	0.839	0.839	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
10K	10	K	A	B	1.048	1.048	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11K	11	K	A	B	0.598	0.598	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
12K	12	K	A	B	1.006	1.006	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
13K	13	K	A	B	1.006	1.006	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
14K	14	K	A	B	1.237	1.237	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15K	15	K	A	B	0.965	0.965	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16K	16	K	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17K	17	K	A	B	1.373	1.373	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18K	18	K	A	B	1.122	1.122	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19K	19	K	A	B	0.965	0.965	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20K	20	K	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21K	21	K	A	B	0.965	0.965	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22K	22	K	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23K	23	K	A	B	1.373	1.373	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24K	24	K	A	B	1.122	1.122	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25K	25	K	A	B	0.965	0.965	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26K	26	K	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
27K	27	K	A	B	1.101	1.101	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28K	28	K	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
29K	29	K	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
30K	30	K	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
31K	31	K	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
32K	32	K	A	B	1.139	1.139	0.660	1.000	1.000	1.000	0.100	0.100	1.830	1.830
33K	33	K	A	B	1.139	1.139	1.000	1.000	1.000	1.000	0.160	0.160	1.830	1.830
34K	34	K	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
35K	35	K	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
36K	36	K	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
37K	37	K	A	B	1.006	1.006	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
38K	38	K	A	B	1.227	1.227	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39K	39	K	A	B	1.531	1.531	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
40K	40	K	A	B	1.824	1.824	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
41K	41	K	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42K	42	K	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
43K	43	K	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44K	44	K	A	B	1.357	1.357	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45K	45	K	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46K	46	K	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.100	0.100	0.807	0.807
47K	47	K	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48K	48	K	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
49K	49	K	A	B	2.130	2.130	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50K	50	K	A	B	1.721	1.721	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
51K	51	K	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52K	52	K	A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.932	0.932
53K	53	K	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54K	54	K	A	B	2.538	2.538	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55K	55	K	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
56K	56	K	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
57K	57	K	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
58K	58	K	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
59K	59	K	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
60K	60	K	A	B	1.400	1.400	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61K	61	K	A	B	1.400	1.400	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
62K	62	K	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
63K	63	K	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
64K	64	K	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
65K	65	K	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
66K	66	K	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67K	67	K	A	B	1.357	1.357	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68K	68	K	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69K	69	K	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
70K	70	K	A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.932	0.932
71K	71	K	A	B	1.575	1.575	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
72K	72	K	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73K	73	K	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74K	74	K	A	B	1.575	1.575	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75K	75	K	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.100	0.100	0.807	0.807
76K	76	K	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
77K	77	K	A	B	2.757	2.757	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78K	78	K	A	B	0.996	0.996	1.000	1.000	1.000	1.000	0.160	0.160	1.600	1.600
79K	79	K	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80K	80	K	A	B	1.400	1.400	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
1L	1	L	A	B	1.006	1.006	1.000	1.000	1.000	1.000	0.550	0.550	1.000	1.000
2L	2	L	A	B	0.996	0.996	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3L	3	L	A	B	0.965	0.965	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4L	4	L	A	B	1.405	1.405	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5L	5	L	A	B	1.405	1.405	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6L	6	L	A	B	1.048	1.048	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
7L	7	L	A	B	1.048	1.048	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
8L	8	L	A	B	1.048	1.048	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
9L	9	L	A	B	0.839	0.839	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
10L	10	L	A	B	1.048	1.048	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11L	11	L	A	B	0.598	0.598	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
12L	12	L	A	B	1.006	1.006	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
13L	13	L	A	B	1.006	1.006	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
14L	14	L	A	B	1.237	1.237	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15L	15	L	A	B	0.965	0.965	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16L	16	L	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17L	17	L	A	B	1.373	1.373	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18L	18	L	A	B	1.122	1.122	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19L	19	L	A	B	0.965	0.965	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20L	20	L	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
21L	21	L	A	B	0.965	0.965	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22L	22	L	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23L	23	L	A	B	1.373	1.373	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24L	24	L	A	B	1.122	1.122	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25L	25	L	A	B	0.965	0.965	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26L	26	L	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
27L	27	L	A	B	1.101	1.101	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28L	28	L	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
29L	29	L	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
30L	30	L	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
31L	31	L	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
32L	32	L	A	B	1.139	1.139	0.660	1.000	1.000	1.000	0.100	0.100	1.830	1.830
33L	33	L	A	B	1.139	1.139	1.000	1.000	1.000	1.000	0.160	0.160	1.830	1.830
34L	34	L	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
35L	35	L	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
36L	36	L	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
37L	37	L	A	B	1.006	1.006	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
38L	38	L	A	B	1.227	1.227	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39L	39	L	A	B	1.531	1.531	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
40L	40	L	A	B	1.824	1.824	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
41L	41	L	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42L	42	L	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
43L	43	L	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44L	44	L	A	B	1.357	1.357	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45L	45	L	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46L	46	L	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.100	0.100	0.807	0.807
47L	47	L	A	B	1.648	1.648	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
48L	48	L	A	B	1.648	1.648	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
49L	49	L	A	B	2.130	2.130	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50L	50	L	A	B	1.721	1.721	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
51L	51	L	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52L	52	L	A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.932	0.932
53L	53	L	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54L	54	L	A	B	2.538	2.538	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55L	55	L	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
56L	56	L	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
57L	57	L	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
58L	58	L	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
59L	59	L	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
60L	60	L	A	B	1.400	1.400	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61L	61	L	A	B	1.400	1.400	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
62L	62	L	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
63L	63	L	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
64L	64	L	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
65L	65	L	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
66L	66	L	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67L	67	L	A	B	1.357	1.357	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68L	68	L	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69L	69	L	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
70L	70	L	A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.932	0.932
71L	71	L	A	B	1.575	1.575	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
72L	72	L	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73L	73	L	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74L	74	L	A	B	1.575	1.575	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75L	75	L	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.100	0.100	0.807	0.807
76L	76	L	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
77L	77	L	A	B	2.757	2.757	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78L	78	L	A	B	0.996	0.996	1.000	1.000	1.000	1.000	0.160	0.160	1.600	1.600
79L	79	L	A	B	1.648	1.648	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
80L	80	L	A	B	1.400	1.400	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
1N	1	N	A	B	1.024	1.024	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
2N	2	N	A	B	1.008	1.008	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
3N	3	N	A	B	1.048	1.048	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
4N	4	N	A	B	1.172	1.172	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
5N	5	N	A	B	0.939	0.939	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
6N	6	N	A	B	0.916	0.916	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
7N	7	N	A	B	1.035	1.035	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
8N	8	N	A	B	0.887	0.887	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
9N	9	N	A	B	0.851	0.851	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
10N	10	N	A	B	0.766	0.766	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11N	11	N	A	B	0.598	0.598	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
12N	12	N	A	B	0.958	0.958	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
13N	13	N	A	B	0.890	0.890	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
14N	14	N	A	B	1.040	1.040	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15N	15	N	A	B	0.747	0.747	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
16N	16	N	A	B	0.779	0.779	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
17N	17	N	A	B	1.280	1.280	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
18N	18	N	A	B	0.892	0.892	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
19N	19	N	A	B	0.619	0.619	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
20N	20	N	A	B	0.721	0.721	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
21N	21	N	A	B	1.057	1.057	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
22N	22	N	A	B	0.584	0.584	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
23N	23	N	A	B	1.421	1.421	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
24N	24	N	A	B	1.257	1.257	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
25N	25	N	A	B	0.616	0.616	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
26N	26	N	A	B	0.718	0.718	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
27N	27	N	A	B	0.834	0.834	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
28N	28	N	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.000	0.000	2.170	2.170
29N	29	N	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.000	0.000	2.170	2.170
30N	30	N	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.000	0.000	1.560	1.560
31N	31	N	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.000	0.000	2.170	2.170
32N	32	N	A	B	1.139	1.139	0.660	1.000	1.000	1.000	0.000	0.000	1.830	1.830
33N	33	N	A	B	1.139	1.139	1.000	1.000	1.000	1.000	0.000	0.000	1.830	1.830
34N	34	N	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.000	0.000	1.560	1.560
35N	35	N	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.000	0.000	1.560	1.560
36N	36	N	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.000	0.000	1.560	1.560
37N	37	N	A	B	1.084	1.084	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
38N	38	N	A	B	1.193	1.193	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
39N	39	N	A	B	1.488	1.488	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
40N	40	N	A	B	1.691	1.691	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
41N	41	N	A	B	1.294	1.294	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
42N	42	N	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.000	0.000	0.807	0.807
43N	43	N	A	B	0.929	0.929	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
44N	44	N	A	B	1.029	1.029	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
45N	45	N	A	B	0.929	0.929	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
46N	46	N	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.000	0.000	0.807	0.807
47N	47	N	A	B	1.243	1.243	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
48N	48	N	A	B	1.243	1.243	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
49N	49	N	A	B	1.687	1.687	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
50N	50	N	A	B	2.091	2.091	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
51N	51	N	A	B	0.877	0.877	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
52N	52	N	A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.000	0.000	0.932	0.932
53N	53	N	A	B	1.474	1.474	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
54N	54	N	A	B	1.404	1.404	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
55N	55	N	A	B	0.876	0.876	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
56N	56	N	A	B	1.915	1.915	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
57N	57	N	A	B	2.012	2.012	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
58N	58	N	A	B	1.821	1.821	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
59N	59	N	A	B	1.861	1.861	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
60N	60	N	A	B	1.056	1.056	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
61N	61	N	A	B	1.056	1.056	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
62N	62	N	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.000	0.000	0.807	0.807
63N	63	N	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.000	0.000	0.807	0.807
64N	64	N	A	B	1.243	1.243	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
65N	65	N	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.000	0.000	0.807	0.807
66N	66	N	A	B	0.870	0.870	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
67N	67	N	A	B	1.029	1.029	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
68N	68	N	A	B	0.866	0.866	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
69N	69	N	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.000	0.000	0.807	0.807
70N	70	N	A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.000	0.000	0.932	0.932
71N	71	N	A	B	1.350	1.350	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
72N	72	N	A	B	1.648	1.648	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
73N	73	N	A	B	0.896	0.896	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
74N	74	N	A	B	0.967	0.967	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
75N	75	N	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.000	0.000	0.807	0.807
76N	76	N	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.000	0.000	0.807	0.807
77N	77	N	A	B	1.764	1.764	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
78N	78	N	A	B	0.996	0.996	1.000	1.000	1.000	1.000	0.000	0.000	1.600	1.600

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/D/T BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
79N	79	N	A	B	1.243	1.243	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
80N	80	N	A	B	1.449	1.449	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
1P	1	P	A	B	1.006	1.006	1.000	1.000	1.000	1.000	0.550	0.550	1.000	1.000
2P	2	P	A	B	0.996	0.996	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3P	3	P	A	B	0.965	0.965	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4P	4	P	A	B	1.405	1.405	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5P	5	P	A	B	1.405	1.405	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6P	6	P	A	B	1.048	1.048	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
7P	7	P	A	B	1.048	1.048	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
8P	8	P	A	B	1.048	1.048	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
9P	9	P	A	B	0.839	0.839	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
10P	10	P	A	B	1.048	1.048	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11P	11	P	A	B	0.598	0.598	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
12P	12	P	A	B	1.006	1.006	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
13P	13	P	A	B	1.006	1.006	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
14P	14	P	A	B	1.237	1.237	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15P	15	P	A	B	0.965	0.965	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16P	16	P	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17P	17	P	A	B	1.373	1.373	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18P	18	P	A	B	1.122	1.122	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19P	19	P	A	B	0.965	0.965	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20P	20	P	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21P	21	P	A	B	0.965	0.965	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22P	22	P	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23P	23	P	A	B	1.373	1.373	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24P	24	P	A	B	1.122	1.122	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25P	25	P	A	B	0.965	0.965	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26P	26	P	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
27P	27	P	A	B	1.101	1.101	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28P	28	P	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
29P	29	P	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
30P	30	P	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
31P	31	P	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
32P	32	P	A	B	1.139	1.139	0.660	1.000	1.000	1.000	0.100	0.100	1.830	1.830
33P	33	P	A	B	1.139	1.139	1.000	1.000	1.000	1.000	0.160	0.160	1.830	1.830
34P	34	P	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
35P	35	P	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
36P	36	P	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
37P	37	P	A	B	1.006	1.006	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
38P	38	P	A	B	1.227	1.227	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39P	39	P	A	B	1.531	1.531	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
40P	40	P	A	B	1.824	1.824	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
41P	41	P	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42P	42	P	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
43P	43	P	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44P	44	P	A	B	1.357	1.357	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45P	45	P	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46P	46	P	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.100	0.100	0.807	0.807
47P	47	P	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48P	48	P	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
49P	49	P	A	B	2.130	2.130	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50P	50	P	A	B	1.721	1.721	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
51P	51	P	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52P	52	P	A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.932	0.932
53P	53	P	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54P	54	P	A	B	2.538	2.538	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55P	55	P	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
56P	56	P	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
57P	57	P	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
58P	58	P	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
59P	59	P	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
60P	60	P	A	B	1.400	1.400	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61P	61	P	A	B	1.400	1.400	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
62P	62	P	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
63P	63	P	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
64P	64	P	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
65P	65	P	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
66P	66	P	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67P	67	P	A	B	1.357	1.357	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
68P	68	P	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69P	69	P	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
70P	70	P	A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.932	0.932
71P	71	P	A	B	1.575	1.575	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
72P	72	P	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73P	73	P	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74P	74	P	A	B	1.575	1.575	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75P	75	P	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.100	0.100	0.807	0.807
76P	76	P	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
77P	77	P	A	B	2.757	2.757	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78P	78	P	A	B	0.996	0.996	1.000	1.000	1.000	1.000	0.160	0.160	1.600	1.600
79P	79	P	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80P	80	P	A	B	1.400	1.400	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
1R	1	R	A	B	0.666	0.666	1.000	1.000	1.000	1.000	0.550	0.550	1.000	1.000
2R	2	R	A	B	0.670	0.670	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3R	3	R	A	B	0.688	0.688	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4R	4	R	A	B	0.717	0.717	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5R	5	R	A	B	1.405	1.405	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6R	6	R	A	B	0.599	0.599	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
7R	7	R	A	B	0.662	0.662	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
8R	8	R	A	B	0.572	0.572	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
9R	9	R	A	B	0.596	0.596	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
10R	10	R	A	B	0.565	0.565	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11R	11	R	A	B	0.438	0.438	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
12R	12	R	A	B	0.607	0.607	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
13R	13	R	A	B	0.535	0.535	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
14R	14	R	A	B	0.865	0.865	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15R	15	R	A	B	0.635	0.635	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16R	16	R	A	B	0.692	0.692	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17R	17	R	A	B	0.779	0.779	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18R	18	R	A	B	0.678	0.678	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19R	19	R	A	B	0.562	0.562	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20R	20	R	A	B	0.791	0.791	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21R	21	R	A	B	0.941	0.941	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22R	22	R	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23R	23	R	A	B	1.040	1.040	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24R	24	R	A	B	0.681	0.681	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25R	25	R	A	B	0.695	0.695	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26R	26	R	A	B	0.787	0.787	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
27R	27	R	A	B	0.743	0.743	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28R	28	R	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
29R	29	R	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
30R	30	R	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
31R	31	R	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
32R	32	R	A	B	1.139	1.139	0.660	1.000	1.000	1.000	0.100	0.100	1.830	1.830
33R	33	R	A	B	1.139	1.139	1.000	1.000	1.000	1.000	0.160	0.160	1.830	1.830
34R	34	R	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
35R	35	R	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
36R	36	R	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
37R	37	R	A	B	0.765	0.765	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
38R	38	R	A	B	1.049	1.049	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39R	39	R	A	B	1.309	1.309	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
40R	40	R	A	B	2.254	2.254	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
41R	41	R	A	B	1.262	1.262	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42R	42	R	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
43R	43	R	A	B	0.920	0.920	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44R	44	R	A	B	1.019	1.019	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45R	45	R	A	B	0.920	0.920	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46R	46	R	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.100	0.100	0.807	0.807
47R	47	R	A	B	1.241	1.241	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48R	48	R	A	B	1.241	1.241	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
49R	49	R	A	B	1.482	1.482	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50R	50	R	A	B	1.843	1.843	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
51R	51	R	A	B	0.868	0.868	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52R	52	R	A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.932	0.932
53R	53	R	A	B	1.916	1.916	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54R	54	R	A	B	1.826	1.826	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55R	55	R	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
56R	56	R	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
57R	57	R	A	B	2.683	2.683	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
58R	58	R	A	B	2.428	2.428	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
59R	59	R	A	B	2.482	2.482	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
60R	60	R	A	B	1.054	1.054	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61R	61	R	A	B	1.054	1.054	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
62R	62	R	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
63R	63	R	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
64R	64	R	A	B	1.241	1.241	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
65R	65	R	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
66R	66	R	A	B	0.862	0.862	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67R	67	R	A	B	1.019	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68R	68	R	A	B	0.858	0.858	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69R	69	R	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
70R	70	R	A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.932	0.932
71R	71	R	A	B	0.976	0.976	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
72R	72	R	A	B	2.492	2.492	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73R	73	R	A	B	0.888	0.888	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74R	74	R	A	B	0.699	0.699	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75R	75	R	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.100	0.100	0.807	0.807
76R	76	R	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
77R	77	R	A	B	1.580	1.580	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78R	78	R	A	B	0.996	0.996	1.000	1.000	1.000	1.000	0.160	0.160	1.600	1.600
79R	79	R	A	B	1.241	1.241	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80R	80	R	A	B	1.068	1.068	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
1S	1	S	A	B	1.054	1.054	1.000	1.000	1.000	1.000	0.550	0.550	1.000	1.000
2S	2	S	A	B	1.048	1.048	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3S	3	S	A	B	1.130	1.130	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4S	4	S	A	B	1.232	1.232	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5S	5	S	A	B	1.408	1.408	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6S	6	S	A	B	0.997	0.997	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
7S	7	S	A	B	1.080	1.080	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
8S	8	S	A	B	0.898	0.898	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
9S	9	S	A	B	0.899	0.899	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
10S	10	S	A	B	0.808	0.808	1.000	1.000	1.000	1.000	0.330	0.330	1.000	1.000
11S	11	S	A	B	0.630	0.630	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
12S	12	S	A	B	0.981	0.981	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
13S	13	S	A	B	0.936	0.936	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
14S	14	S	A	B	1.174	1.174	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15S	15	S	A	B	0.974	0.974	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16S	16	S	A	B	1.292	1.292	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17S	17	S	A	B	1.445	1.445	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18S	18	S	A	B	1.122	1.122	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19S	19	S	A	B	0.910	0.910	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20S	20	S	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21S	21	S	A	B	1.371	1.371	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22S	22	S	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23S	23	S	A	B	1.417	1.417	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24S	24	S	A	B	1.122	1.122	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25S	25	S	A	B	0.931	0.931	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26S	26	S	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
27S	27	S	A	B	1.240	1.240	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28S	28	S	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
29S	29	S	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
30S	30	S	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
31S	31	S	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
32S	32	S	A	B	1.139	1.139	0.660	1.000	1.000	1.000	0.100	0.100	1.830	1.830
33S	33	S	A	B	1.139	1.139	1.000	1.000	1.000	1.000	0.160	0.160	1.830	1.830
34S	34	S	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
35S	35	S	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
36S	36	S	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
37S	37	S	A	B	1.074	1.074	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
38S	38	S	A	B	1.227	1.227	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39S	39	S	A	B	1.531	1.531	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
40S	40	S	A	B	1.824	1.824	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
41S	41	S	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42S	42	S	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
43S	43	S	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44S	44	S	A	B	1.357	1.357	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45S	45	S	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
46S	46	S	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.100	0.100	0.807	0.807
47S	47	S	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48S	48	S	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
49S	49	S	A	B	2.130	2.130	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50S	50	S	A	B	1.721	1.721	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
51S	51	S	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52S	52	S	A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.932	0.932
53S	53	S	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54S	54	S	A	B	2.538	2.538	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55S	55	S	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
56S	56	S	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
57S	57	S	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
58S	58	S	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
59S	59	S	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
60S	60	S	A	B	1.400	1.400	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61S	61	S	A	B	1.400	1.400	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
62S	62	S	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
63S	63	S	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
64S	64	S	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
65S	65	S	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
66S	66	S	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67S	67	S	A	B	1.357	1.357	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68S	68	S	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69S	69	S	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
70S	70	S	A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.932	0.932
71S	71	S	A	B	1.575	1.575	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
72S	72	S	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73S	73	S	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74S	74	S	A	B	1.575	1.575	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75S	75	S	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.100	0.100	0.807	0.807
76S	76	S	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
77S	77	S	A	B	2.757	2.757	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78S	78	S	A	B	0.996	0.996	1.000	1.000	1.000	1.000	0.160	0.160	1.600	1.600
79S	79	S	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80S	80	S	A	B	1.400	1.400	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
1T	1	T	A	B	1.006	1.006	1.000	1.000	1.000	1.000	0.550	0.550	1.000	1.000
2T	2	T	A	B	0.996	0.996	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3T	3	T	A	B	0.965	0.965	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4T	4	T	A	B	1.405	1.405	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5T	5	T	A	B	1.405	1.405	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6T	6	T	A	B	1.048	1.048	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
7T	7	T	A	B	1.048	1.048	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
8T	8	T	A	B	1.048	1.048	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
9T	9	T	A	B	0.839	0.839	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
10T	10	T	A	B	1.048	1.048	1.000	1.000	1.000	1.000	0.330	0.330	1.000	1.000
11T	11	T	A	B	0.598	0.598	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
12T	12	T	A	B	1.006	1.006	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
13T	13	T	A	B	1.006	1.006	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
14T	14	T	A	B	1.237	1.237	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15T	15	T	A	B	0.965	0.965	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16T	16	T	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17T	17	T	A	B	1.373	1.373	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18T	18	T	A	B	1.122	1.122	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19T	19	T	A	B	0.965	0.965	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20T	20	T	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21T	21	T	A	B	0.965	0.965	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22T	22	T	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23T	23	T	A	B	1.373	1.373	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24T	24	T	A	B	1.122	1.122	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25T	25	T	A	B	0.965	0.965	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26T	26	T	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
27T	27	T	A	B	1.101	1.101	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28T	28	T	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
29T	29	T	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
30T	30	T	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
31T	31	T	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
32T	32	T	A	B	1.139	1.139	0.660	1.000	1.000	1.000	0.100	0.100	1.830	1.830
33T	33	T	A	B	1.139	1.139	1.000	1.000	1.000	1.000	0.160	0.160	1.830	1.830
34T	34	T	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/D/T BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
35T	35	T	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
36T	36	T	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
37T	37	T	A	B	1.006	1.006	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
38T	38	T	A	B	1.227	1.227	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39T	39	T	A	B	1.531	1.531	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
40T	40	T	A	B	1.824	1.824	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
41T	41	T	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42T	42	T	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
43T	43	T	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44T	44	T	A	B	1.357	1.357	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45T	45	T	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46T	46	T	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.100	0.100	0.807	0.807
47T	47	T	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48T	48	T	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
49T	49	T	A	B	2.130	2.130	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50T	50	T	A	B	1.721	1.721	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
51T	51	T	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52T	52	T	A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.932	0.932
53T	53	T	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54T	54	T	A	B	2.538	2.538	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55T	55	T	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
56T	56	T	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
57T	57	T	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
58T	58	T	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
59T	59	T	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
60T	60	T	A	B	1.400	1.400	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61T	61	T	A	B	1.400	1.400	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
62T	62	T	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
63T	63	T	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
64T	64	T	A	B	1.648									

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
24X	24	X	A	B	1.122	1.122	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25X	25	X	A	B	0.965	0.965	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26X	26	X	A	B	0.870	0.870	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
27X	27	X	A	B	1.101	1.101	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28X	28	X	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
29X	29	X	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
30X	30	X	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
31X	31	X	A	B	1.350	1.350	1.000	1.000	1.000	1.000	0.160	0.160	2.170	2.170
32X	32	X	A	B	1.139	1.139	0.660	1.000	1.000	1.000	0.100	0.100	1.830	1.830
33X	33	X	A	B	1.139	1.139	1.000	1.000	1.000	1.000	0.160	0.160	1.830	1.830
34X	34	X	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
35X	35	X	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
36X	36	X	A	B	0.971	0.971	0.660	1.000	1.000	1.000	0.160	0.160	1.560	1.560
37X	37	X	A	B	1.006	1.006	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
38X	38	X	A	B	1.227	1.227	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39X	39	X	A	B	1.531	1.531	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
40X	40	X	A	B	1.824	1.824	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
41X	41	X	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42X	42	X	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
43X	43	X	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44X	44	X	A	B	1.357	1.357	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45X	45	X	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46X	46	X	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.100	0.100	0.807	0.807
47X	47	X	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48X	48	X	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
49X	49	X	A	B	2.130	2.130	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50X	50	X	A	B	1.721	1.721	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
51X	51	X	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52X	52	X	A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.932	0.932
53X	53	X	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54X	54	X	A	B	2.538	2.538	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55X	55	X	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
56X	56	X	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
57X	57	X	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
58X	58	X	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
59X	59	X	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
60X	60	X	A	B	1.400	1.400	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61X	61	X	A	B	1.400	1.400	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
62X	62	X	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
63X	63	X	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
64X	64	X	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
65X	65	X	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
66X	66	X	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67X	67	X	A	B	1.357	1.357	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68X	68	X	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69X	69	X	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
70X	70	X	A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.932	0.932
71X	71	X	A	B	1.575	1.575	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
72X	72	X	A	B	2.553	2.553	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73X	73	X	A	B	1.225	1.225	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74X	74	X	A	B	1.575	1.575	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75X	75	X	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.100	0.100	0.807	0.807
76X	76	X	A	B	0.502	0.502	0.660	1.000	1.000	1.000	0.160	0.160	0.807	0.807
77X	77	X	A	B	2.757	2.757	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78X	78	X	A	B	0.996	0.996	1.000	1.000	1.000	1.000	0.160	0.160	1.600	1.600
79X	79	X	A	B	1.648	1.648	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80X	80	X	A	B	1.400	1.400	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
1C	1	C	1A	A	0.581	0.581	1.000	1.000	1.000	1.000	0.550	0.550	1.000	1.000
2C	2	C	1A	A	0.660	0.660	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3C	3	C	1A	A	0.744	0.744	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4C	4	C	1A	A	0.744	0.744	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5C	5	C	1A	A	1.650	1.650	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6C	6	C	1A	A	0.872	0.872	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
7C	7	C	1A	A	1.133	1.133	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
8C	8	C	1A	A	0.854	0.854	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
9C	9	C	1A	A	0.842	0.842	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
10C	10	C	1A	A	0.862	0.862	1.000	1.000	1.000	1.000	0.330	0.330	1.000	1.000
11C	11	C	1A	A	0.837	0.837	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
12C	12	C	1A	A	0.915	0.915	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
13C	13	C	1A	A	0.955	0.955	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
15C	15	C	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16C	16	C	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17C	17	C	1A	A	1.255	1.255	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18C	18	C	1A	A	1.030	1.030	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19C	19	C	1A	A	0.613	0.613	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20C	20	C	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21C	21	C	1A	A	1.012	1.012	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22C	22	C	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23C	23	C	1A	A	1.481	1.481	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24C	24	C	1A	A	1.030	1.030	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25C	25	C	1A	A	0.465	0.465	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26C	26	C	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
28C	28	C	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
29C	29	C	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
30C	30	C	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
31C	31	C	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
32C	32	C	1A	A	1.077	1.077	0.660	1.000	1.000	1.000	0.100	0.100	0.670	0.670
33C	33	C	1A	A	1.077	1.077	1.000	1.000	1.000	1.000	0.160	0.160	0.670	0.670
34C	34	C	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
35C	35	C	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
36C	36	C	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
37C	37	C	1A	A	0.961	0.961	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
41C	41	C	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42C	42	C	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
43C	43	C	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44C	44	C	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45C	45	C	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46C	46	C	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.100	0.100	0.580	0.580
51C	51	C	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52C	52	C	1A	A	1.077	1.077	0.660	1.000	1.000	1.000	0.100	0.100	0.670	0.670
53C	53	C	1A	A	1.669	1.669	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54C	54	C	1A	A	1.660	1.660	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55C	55	C	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
61C	61	C	1A	A	94.430	94.430	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
63C	63	C	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
64C	64	C	1A	A	1.078	1.078	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
65C	65	C	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
66C	66	C	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67C	67	C	1A	A	0.412	0.412	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68C	68	C	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69C	69	C	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
70C	70	C	1A	A	1.077	1.077	0.660	1.000	1.000	1.000	0.100	0.100	0.670	0.670
71C	71	C	1A	A	1.030	1.030	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73C	73	C	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74C	74	C	1A	A	1.030	1.030	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75C	75	C	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.100	0.100	0.580	0.580
76C	76	C	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
77C	77	C	1A	A	1.803	1.803	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78C	78	C	1A	A	1.848	1.848	1.000	1.000	1.000	1.000	0.160	0.160	1.150	1.150
1D	1	D	1A	A	0.658	0.658	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2D	2	D	1A	A	0.744	0.744	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3D	3	D	1A	A	0.744	0.744	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4D	4	D	1A	A	0.744	0.744	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6D	6	D	1A	A	0.935	0.935	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7D	7	D	1A	A	0.897	0.897	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8D	8	D	1A	A	0.973	0.973	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
9D	9	D	1A	A	0.839	0.839	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10D	10	D	1A	A	0.935	0.935	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
11D	11	D	1A	A	0.792	0.792	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12D	12	D	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13D	13	D	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17D	17	D	1A	A	1.250	1.250	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
28D	28	D	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
29D	29	D	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
31D	31	D	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
5E	5	E	1A	A	1.650	1.650	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
15E	15	E	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16E	16	E	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000

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Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
30E	30	E	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
35E	35	E	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
36E	36	E	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
38E	38	E	1A	A	1.126	1.126	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39E	39	E	1A	A	1.393	1.393	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
42E	42	E	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
49E	49	E	1A	A	1.393	1.393	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50E	50	E	1A	A	1.126	1.126	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
55E	55	E	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
63E	63	E	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
76E	76	E	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
77E	77	E	1A	A	1.803	1.803	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
1F	1	F	1A	A	0.658	0.658	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
2F	2	F	1A	A	0.744	0.744	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3F	3	F	1A	A	0.744	0.744	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4F	4	F	1A	A	0.744	0.744	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
6F	6	F	1A	A	0.935	0.935	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
7F	7	F	1A	A	0.897	0.897	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
8F	8	F	1A	A	0.973	0.973	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
9F	9	F	1A	A	0.839	0.839	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
10F	10	F	1A	A	0.935	0.935	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11F	11	F	1A	A	0.792	0.792	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
28F	28	F	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
29F	29	F	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
31F	31	F	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
5G	5	G	1A	A	1.650	1.650	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
15G	15	G	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16G	16	G	1A	A	0.454	0.454	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
19G	19	G	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20G	20	G	1A	A	0.691	0.691	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
28G	28	G	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
29G	29	G	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
30G	30	G	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
31G	31	G	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
34G	34	G	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
35G	35	G	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
36G	36	G	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
55G	55	G	1A	A	0.461	0.461	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
62G	62	G	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
65G	65	G	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
73G	73	G	1A	A	0.607	0.607	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
77G	77	G	1A	A	1.014	1.014	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
1H	1	H	1A	A	0.684	0.684	1.000	1.000	1.000	1.000	0.550	0.550	1.000	1.000
2H	2	H	1A	A	0.692	0.692	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3H	3	H	1A	A	0.709	0.709	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4H	4	H	1A	A	0.742	0.742	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5H	5	H	1A	A	1.650	1.650	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6H	6	H	1A	A	0.935	0.935	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
7H	7	H	1A	A	0.897	0.897	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
8H	8	H	1A	A	0.973	0.973	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
9H	9	H	1A	A	0.839	0.839	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
10H	10	H	1A	A	0.935	0.935	1.000	1.000	1.000	1.000	0.330	0.330	1.000	1.000
11H	11	H	1A	A	0.711	0.711	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
12H	12	H	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
13H	13	H	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
14H	14	H	1A	A	1.135	1.135	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15H	15	H	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16H	16	H	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17H	17	H	1A	A	1.250	1.250	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18H	18	H	1A	A	1.020	1.020	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19H	19	H	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20H	20	H	1A	A	0.885	0.885	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21H	21	H	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22H	22	H	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23H	23	H	1A	A	1.250	1.250	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24H	24	H	1A	A	1.268	1.268	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25H	25	H	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26H	26	H	1A	A	0.746	0.746	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
28H	28	H	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
29H	29	H	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
30H	30	H	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
31H	31	H	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
32H	32	H	1A	A	1.077	1.077	0.660	1.000	1.000	1.000	0.100	0.100	0.670	0.670
33H	33	H	1A	A	1.077	1.077	1.000	1.000	1.000	1.000	0.160	0.160	0.670	0.670
34H	34	H	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
35H	35	H	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
36H	36	H	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
37H	37	H	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
38H	38	H	1A	A	1.641	1.641	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39H	39	H	1A	A	1.393	1.393	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
40H	40	H	1A	A	1.805	1.805	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
41H	41	H	1A	A	1.254	1.254	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42H	42	H	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
43H	43	H	1A	A	0.803	0.803	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44H	44	H	1A	A	0.889	0.889	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45H	45	H	1A	A	0.803	0.803	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46H	46	H	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.100	0.100	0.580	0.580
49H	49	H	1A	A	1.356	1.356	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50H	50	H	1A	A	1.627	1.627	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
51H	51	H	1A	A	0.837	0.837	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52H	52	H	1A	A	1.077	1.077	0.660	1.000	1.000	1.000	0.100	0.100	0.670	0.670
53H	53	H	1A	A	1.640	1.640	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54H	54	H	1A	A	1.682	1.682	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55H	55	H	1A	A	0.809	0.809	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
56H	56	H	1A	A	1.436	1.436	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
57H	57	H	1A	A	2.575	2.575	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
58H	58	H	1A	A	1.411	1.411	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
59H	59	H	1A	A	1.488	1.488	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
63H	63	H	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
65H	65	H	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
66H	66	H	1A	A	0.659	0.659	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67H	67	H	1A	A	0.667	0.667	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68H	68	H	1A	A	0.580	0.580	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69H	69	H	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
70H	70	H	1A	A	1.077	1.077	0.660	1.000	1.000	1.000	0.100	0.100	0.670	0.670
71H	71	H	1A	A	1.247	1.247	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
72H	72	H	1A	A	1.758	1.758	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73H	73	H	1A	A	0.965	0.965	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74H	74	H	1A	A	1.023	1.023	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75H	75	H	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.100	0.100	0.580	0.580
76H	76	H	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
77H	77	H	1A	A	1.821	1.821	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78H	78	H	1A	A	1.848	1.848	1.000	1.000	1.000	1.000	0.160	0.160	1.150	1.150
6K	6	K	1A	A	0.935	0.935	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
7K	7	K	1A	A	0.897	0.897	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
8K	8	K	1A	A	0.973	0.973	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
9K	9	K	1A	A	0.839	0.839	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
10K	10	K	1A	A	0.935	0.935	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11K	11	K	1A	A	0.792	0.792	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
27K	27	K	1A	A	1.002	1.002	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28K	28	K	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
29K	29	K	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
31K	31	K	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
47K	47	K	1A	A	1.078	1.078	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48K	48	K	1A	A	1.078	1.078	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
79K	79	K	1A	A	1.078	1.078	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80K	80	K	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
6L	6	L	1A	A	0.935	0.935	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
7L	7	L	1A	A	0.897	0.897	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
8L	8	L	1A	A	0.973	0.973	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
9L	9	L	1A	A	0.839	0.839	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
10L	10	L	1A	A	0.935	0.935	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11L	11	L	1A	A	0.792	0.792	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
12L	12	L	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
27L	27	L	1A	A	0.954	0.954	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
47L	47	L	1A	A	94.430	94.430	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
48L	48	L	1A	A	94.430	94.430	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
61L	61	L	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000

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79L	79	L	1A	A	94.430	94.430	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
80L	80	L	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
1N	1	N	1A	A	0.617	0.617	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
2N	2	N	1A	A	0.728	0.728	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
3N	3	N	1A	A	0.744	0.744	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
4N	4	N	1A	A	0.744	0.744	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
5N	5	N	1A	A	1.650	1.650	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
6N	6	N	1A	A	0.893	0.893	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
7N	7	N	1A	A	1.127	1.127	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
8N	8	N	1A	A	0.940	0.940	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
9N	9	N	1A	A	0.891	0.891	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
10N	10	N	1A	A	0.875	0.875	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11N	11	N	1A	A	0.792	0.792	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
12N	12	N	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
13N	13	N	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
14N	14	N	1A	A	1.135	1.135	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15N	15	N	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
16N	16	N	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
17N	17	N	1A	A	1.250	1.250	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
18N	18	N	1A	A	1.030	1.030	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
19N	19	N	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
20N	20	N	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
21N	21	N	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
22N	22	N	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
23N	23	N	1A	A	1.250	1.250	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
24N	24	N	1A	A	1.030	1.030	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
25N	25	N	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
26N	26	N	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
27N	27	N	1A	A	1.002	1.002	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
28N	28	N	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.000	0.000	0.800	0.800
29N	29	N	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.000	0.000	0.800	0.800
30N	30	N	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.000	0.000	0.580	0.580
31N	31	N	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.000	0.000	0.800	0.800
32N	32	N	1A	A	1.077	1.077	0.660	1.000	1.000	1.000	0.000	0.000	0.670	0.670
33N	33	N	1A	A	1.077	1.077	1.000	1.000	1.000	1.000	0.000	0.000	0.670	0.670
34N	34	N	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.000	0.000	0.580	0.580
35N	35	N	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.000	0.000	0.580	0.580
36N	36	N	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.000	0.000	0.580	0.580
37N	37	N	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
38N	38	N	1A	A	1.126	1.126	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
39N	39	N	1A	A	1.393	1.393	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
40N	40	N	1A	A	1.669	1.669	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
41N	41	N	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
42N	42	N	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.000	0.000	0.580	0.580
43N	43	N	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
44N	44	N	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
45N	45	N	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
46N	46	N	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.000	0.000	0.580	0.580
47N	47	N	1A	A	1.078	1.078	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
48N	48	N	1A	A	1.078	1.078	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
49N	49	N	1A	A	1.393	1.393	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
50N	50	N	1A	A	1.126	1.126	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
51N	51	N	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
52N	52	N	1A	A	1.077	1.077	0.660	1.000	1.000	1.000	0.000	0.000	0.670	0.670
53N	53	N	1A	A	1.669	1.669	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
54N	54	N	1A	A	1.660	1.660	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
55N	55	N	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
56N	56	N	1A	A	1.669	1.669	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
57N	57	N	1A	A	1.669	1.669	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
58N	58	N	1A	A	1.669	1.669	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
59N	59	N	1A	A	1.669	1.669	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
60N	60	N	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
61N	61	N	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
62N	62	N	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.000	0.000	0.580	0.580
63N	63	N	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.000	0.000	0.580	0.580
64N	64	N	1A	A	1.078	1.078	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
65N	65	N	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.000	0.000	0.580	0.580
66N	66	N	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
67N	67	N	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000

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68N	68	N	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
69N	69	N	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.000	0.000	0.580	0.580
70N	70	N	1A	A	1.077	1.077	0.660	1.000	1.000	1.000	0.000	0.000	0.670	0.670
71N	71	N	1A	A	1.030	1.030	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
72N	72	N	1A	A	1.669	1.669	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
73N	73	N	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
74N	74	N	1A	A	1.030	1.030	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
75N	75	N	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.000	0.000	0.580	0.580
76N	76	N	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.000	0.000	0.580	0.580
77N	77	N	1A	A	1.803	1.803	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
78N	78	N	1A	A	1.848	1.848	1.000	1.000	1.000	1.000	0.000	0.000	1.150	1.150
79N	79	N	1A	A	1.078	1.078	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
80N	80	N	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
10P	10	P	1A	A	0.935	0.935	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11P	11	P	1A	A	0.792	0.792	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
27P	27	P	1A	A	1.002	1.002	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28P	28	P	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
29P	29	P	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
31P	31	P	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
47P	47	P	1A	A	1.078	1.078	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48P	48	P	1A	A	1.078	1.078	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
79P	79	P	1A	A	1.078	1.078	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80P	80	P	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
15Q	15	Q	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16Q	16	Q	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
19Q	19	Q	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20Q	20	Q	1A	A	0.910	0.910	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21Q	21	Q	1A	A	0.809	0.809	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22Q	22	Q	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25Q	25	Q	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26Q	26	Q	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
34Q	34	Q	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
35Q	35	Q	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
36Q	36	Q	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
53Q	53	Q	1A	A	1.327	1.327	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54Q	54	Q	1A	A	1.270	1.270	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55Q	55	Q	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
63Q	63	Q	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
65Q	65	Q	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
66Q	66	Q	1A	A	0.670	0.670	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67Q	67	Q	1A	A	0.665	0.665	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68Q	68	Q	1A	A	0.618	0.618	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69Q	69	Q	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
73Q	73	Q	1A	A	0.846	0.846	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
76Q	76	Q	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
77Q	77	Q	1A	A	1.014	1.014	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
10R	10	R	1A	A	0.935	0.935	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11R	11	R	1A	A	0.792	0.792	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
27R	27	R	1A	A	1.002	1.002	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28R	28	R	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
29R	29	R	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
31R	31	R	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
33R	33	R	1A	A	1.077	1.077	1.000	1.000	1.000	1.000	0.160	0.160	0.670	0.670
47R	47	R	1A	A	1.078	1.078	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48R	48	R	1A	A	1.078	1.078	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
79R	79	R	1A	A	1.078	1.078	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80R	80	R	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
1S	1	S	1A	A	0.658	0.658	1.000	1.000	1.000	1.000	0.550	0.550	1.000	1.000
2S	2	S	1A	A	0.744	0.744	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3S	3	S	1A	A	0.744	0.744	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4S	4	S	1A	A	0.744	0.744	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5S	5	S	1A	A	1.650	1.650	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6S	6	S	1A	A	0.935	0.935	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
7S	7	S	1A	A	0.897	0.897	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
8S	8	S	1A	A	0.973	0.973	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
9S	9	S	1A	A	0.839	0.839	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
10S	10	S	1A	A	0.935	0.935	1.000	1.000	1.000	1.000	0.330	0.330	1.000	1.000
11S	11	S	1A	A	0.792	0.792	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
12S	12	S	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
13S	13	S	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
14S	14	S	1A	A	1.135	1.135	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15S	15	S	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16S	16	S	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17S	17	S	1A	A	1.250	1.250	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18S	18	S	1A	A	1.030	1.030	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19S	19	S	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20S	20	S	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21S	21	S	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22S	22	S	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23S	23	S	1A	A	1.250	1.250	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24S	24	S	1A	A	1.030	1.030	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25S	25	S	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26S	26	S	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
28S	28	S	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
29S	29	S	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
30S	30	S	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
31S	31	S	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
32S	32	S	1A	A	1.077	1.077	0.660	1.000	1.000	1.000	0.100	0.100	0.670	0.670
33S	33	S	1A	A	1.077	1.077	1.000	1.000	1.000	1.000	0.160	0.160	0.670	0.670
34S	34	S	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
35S	35	S	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
36S	36	S	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
37S	37	S	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
41S	41	S	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42S	42	S	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
43S	43	S	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44S	44	S	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45S	45	S	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46S	46	S	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.100	0.100	0.580	0.580
51S	51	S	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52S	52	S	1A	A	1.077	1.077	0.660	1.000	1.000	1.000	0.100	0.100	0.670	0.670
53S	53	S	1A	A	1.669	1.669	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54S	54	S	1A	A	1.660	1.660	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55S	55	S	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
61S	61	S	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
63S	63	S	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
65S	65	S	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
66S	66	S	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67S	67	S	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68S	68	S	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69S	69	S	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
70S	70	S	1A	A	1.077	1.077	0.660	1.000	1.000	1.000	0.100	0.100	0.670	0.670
71S	71	S	1A	A	1.030	1.030	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73S	73	S	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74S	74	S	1A	A	1.030	1.030	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75S	75	S	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.100	0.100	0.580	0.580
76S	76	S	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
77S	77	S	1A	A	1.803	1.803	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78S	78	S	1A	A	1.848	1.848	1.000	1.000	1.000	1.000	0.160	0.160	1.150	1.150
5T	5	T	1A	A	1.650	1.650	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
15T	15	T	1A	A	0.887	0.887	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16T	16	T	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
30T	30	T	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
35T	35	T	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
36T	36	T	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
38T	38	T	1A	A	1.126	1.126	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39T	39	T	1A	A	1.393	1.393	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
42T	42	T	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
49T	49	T	1A	A	1.393	1.393	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50T	50	T	1A	A	1.126	1.126	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
55T	55	T	1A	A	0.801	0.801	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
63T	63	T	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
76T	76	T	1A	A	0.932	0.932	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
77T	77	T	1A	A	1.803	1.803	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
1V	1	V	1A	A	0.658	0.658	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
2V	2	V	1A	A	0.744	0.744	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3V	3	V	1A	A	0.744	0.744	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4V	4	V	1A	A	0.744	0.744	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
6V	6	V	1A	A	0.935	0.935	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
7V	7	V	1A	A	0.897	0.897	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
8V	8	V	1A	A	0.973	0.973	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
9V	9	V	1A	A	0.839	0.839	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
10V	10	V	1A	A	0.935	0.935	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11V	11	V	1A	A	0.792	0.792	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
28V	28	V	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
29V	29	V	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
31V	31	V	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
60V	60	V	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61V	61	V	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
6X	6	X	1A	A	0.935	0.935	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
7X	7	X	1A	A	0.897	0.897	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
8X	8	X	1A	A	0.973	0.973	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
9X	9	X	1A	A	0.839	0.839	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
10X	10	X	1A	A	0.935	0.935	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11X	11	X	1A	A	0.792	0.792	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
27X	27	X	1A	A	1.002	1.002	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28X	28	X	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
29X	29	X	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
31X	31	X	1A	A	1.286	1.286	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
47X	47	X	1A	A	1.078	1.078	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48X	48	X	1A	A	1.078	1.078	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61X	61	X	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
79X	79	X	1A	A	1.078	1.078	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80X	80	X	1A	A	0.916	0.916	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
1C	1	C	1A	B	0.610	0.610	1.000	1.000	1.000	1.000	0.550	0.550	1.000	1.000
2C	2	C	1A	B	0.692	0.692	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3C	3	C	1A	B	0.780	0.780	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4C	4	C	1A	B	0.780	0.780	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5C	5	C	1A	B	1.730	1.730	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6C	6	C	1A	B	1.165	1.165	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
7C	7	C	1A	B	3.285	3.285	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
8C	8	C	1A	B	2.571	2.571	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
9C	9	C	1A	B	1.757	1.757	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
10C	10	C	1A	B	0.904	0.904	1.000	1.000	1.000	1.000	0.330	0.330	1.000	1.000
11C	11	C	1A	B	0.877	0.877	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
12C	12	C	1A	B	0.959	0.959	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
13C	13	C	1A	B	1.001	1.001	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
15C	15	C	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16C	16	C	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17C	17	C	1A	B	1.316	1.316	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18C	18	C	1A	B	1.080	1.080	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19C	19	C	1A	B	0.643	0.643	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20C	20	C	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21C	21	C	1A	B	1.061	1.061	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22C	22	C	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23C	23	C	1A	B	1.552	1.552	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24C	24	C	1A	B	1.080	1.080	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25C	25	C	1A	B	0.488	0.488	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26C	26	C	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
28C	28	C	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
29C	29	C	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
30C	30	C	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
31C	31	C	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
32C	32	C	1A	B	0.670	0.670	0.660	1.000	1.000	1.000	0.100	0.100	0.670	0.670
33C	33	C	1A	B	0.670	0.670	1.000	1.000	1.000	1.000	0.160	0.160	0.670	0.670
34C	34	C	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
35C	35	C	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
36C	36	C	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
37C	37	C	1A	B	1.007	1.007	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
41C	41	C	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42C	42	C	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
43C	43	C	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44C	44	C	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45C	45	C	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46C	46	C	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.580	0.580
51C	51	C	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52C	52	C	1A	B	0.670	0.670	0.660	1.000	1.000	1.000	0.100	0.100	0.670	0.670

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Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
53C	53	C	1A	B	1.750	1.750	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54C	54	C	1A	B	1.740	1.740	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55C	55	C	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
61C	61	C	1A	B	99.000	99.000	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
63C	63	C	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
64C	64	C	1A	B	1.130	1.130	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
65C	65	C	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
66C	66	C	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67C	67	C	1A	B	0.432	0.432	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68C	68	C	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69C	69	C	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
70C	70	C	1A	B	0.670	0.670	0.660	1.000	1.000	1.000	0.100	0.100	0.670	0.670
71C	71	C	1A	B	1.080	1.080	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73C	73	C	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74C	74	C	1A	B	1.080	1.080	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75C	75	C	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.580	0.580
76C	76	C	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
77C	77	C	1A	B	1.890	1.890	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78C	78	C	1A	B	1.150	1.150	1.000	1.000	1.000	1.000	0.160	0.160	1.150	1.150
1D	1	D	1A	B	0.690	0.690	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2D	2	D	1A	B	0.780	0.780	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3D	3	D	1A	B	0.780	0.780	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
4D	4	D	1A	B	0.780	0.780	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
6D	6	D	1A	B	1.250	1.250	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
7D	7	D	1A	B	2.600	2.600	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
8D	8	D	1A	B	2.930	2.930	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
9D	9	D	1A	B	1.750	1.750	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
10D	10	D	1A	B	0.980	0.980	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
11D	11	D	1A	B	0.830	0.830	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
12D	12	D	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
13D	13	D	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
17D	17	D	1A	B	1.310	1.310	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
28D	28	D	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
29D	29	D	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
31D	31	D	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
5E	5	E	1A	B	1.730	1.730	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
15E	15	E	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16E	16	E	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
30E	30	E	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
35E	35	E	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
36E	36	E	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
38E	38	E	1A	B	1.180	1.180	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39E	39	E	1A	B	1.460	1.460	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
42E	42	E	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
49E	49	E	1A	B	1.460	1.460	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50E	50	E	1A	B	1.180	1.180	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
55E	55	E	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
63E	63	E	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
76E	76	E	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
77E	77	E	1A	B	1.890	1.890	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
1F	1	F	1A	B	0.690	0.690	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
2F	2	F	1A	B	0.780	0.780	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3F	3	F	1A	B	0.780	0.780	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4F	4	F	1A	B	0.780	0.780	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
6F	6	F	1A	B	1.250	1.250	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
7F	7	F	1A	B	2.600	2.600	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
8F	8	F	1A	B	2.930	2.930	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
9F	9	F	1A	B	1.750	1.750	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
10F	10	F	1A	B	0.980	0.980	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11F	11	F	1A	B	0.830	0.830	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
28F	28	F	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
29F	29	F	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
31F	31	F	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
5G	5	G	1A	B	1.730	1.730	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
15G	15	G	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16G	16	G	1A	B	0.476	0.476	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
19G	19	G	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20G	20	G	1A	B	0.724	0.724	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
28G	28	G	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800

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[Comprehensive Body Type/Use Class Factor](#)

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29G	29	G	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
30G	30	G	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
31G	31	G	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
34G	34	G	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
35G	35	G	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
36G	36	G	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
55G	55	G	1A	B	0.483	0.483	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
62G	62	G	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
65G	65	G	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
73G	73	G	1A	B	0.636	0.636	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
77G	77	G	1A	B	1.063	1.063	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
1H	1	H	1A	B	0.718	0.718	1.000	1.000	1.000	1.000	0.550	0.550	1.000	1.000
2H	2	H	1A	B	0.725	0.725	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3H	3	H	1A	B	0.743	0.743	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4H	4	H	1A	B	0.778	0.778	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5H	5	H	1A	B	1.730	1.730	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6H	6	H	1A	B	1.250	1.250	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
7H	7	H	1A	B	2.600	2.600	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
8H	8	H	1A	B	2.930	2.930	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
9H	9	H	1A	B	1.750	1.750	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
10H	10	H	1A	B	0.980	0.980	1.000	1.000	1.000	1.000	0.330	0.330	1.000	1.000
11H	11	H	1A	B	0.745	0.745	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
12H	12	H	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
13H	13	H	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
14H	14	H	1A	B	1.190	1.190	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15H	15	H	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16H	16	H	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17H	17	H	1A	B	1.310	1.310	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18H	18	H	1A	B	1.069	1.069	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19H	19	H	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20H	20	H	1A	B	0.928	0.928	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21H	21	H	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22H	22	H	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23H	23	H	1A	B	1.310	1.310	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24H	24	H	1A	B	1.329	1.329	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25H	25	H	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26H	26	H	1A	B	0.783	0.783	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
28H	28	H	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
29H	29	H	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
30H	30	H	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
31H	31	H	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
32H	32	H	1A	B	0.670	0.670	0.660	1.000	1.000	1.000	0.100	0.100	0.670	0.670
33H	33	H	1A	B	0.670	0.670	1.000	1.000	1.000	1.000	0.160	0.160	0.670	0.670
34H	34	H	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
35H	35	H	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
36H	36	H	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
37H	37	H	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
38H	38	H	1A	B	1.720	1.720	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39H	39	H	1A	B	1.460	1.460	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
40H	40	H	1A	B	1.893	1.893	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
41H	41	H	1A	B	1.315	1.315	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42H	42	H	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
43H	43	H	1A	B	0.842	0.842	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44H	44	H	1A	B	0.932	0.932	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45H	45	H	1A	B	0.842	0.842	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46H	46	H	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.580	0.580
49H	49	H	1A	B	1.421	1.421	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50H	50	H	1A	B	1.705	1.705	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
51H	51	H	1A	B	0.877	0.877	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
52H	52	H	1A	B	0.670	0.670	0.660	1.000	1.000	1.000	0.100	0.100	0.670	0.670
53H	53	H	1A	B	1.720	1.720	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54H	54	H	1A	B	1.763	1.763	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55H	55	H	1A	B	0.848	0.848	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
56H	56	H	1A	B	1.505	1.505	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
57H	57	H	1A	B	2.699	2.699	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
58H	58	H	1A	B	1.479	1.479	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
59H	59	H	1A	B	1.560	1.560	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
63H	63	H	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
65H	65	H	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
66H	66	H	1A	B	0.691	0.691	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67H	67	H	1A	B	0.699	0.699	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68H	68	H	1A	B	0.608	0.608	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69H	69	H	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
70H	70	H	1A	B	0.670	0.670	0.660	1.000	1.000	1.000	0.100	0.100	0.670	0.670
71H	71	H	1A	B	1.307	1.307	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
72H	72	H	1A	B	1.843	1.843	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73H	73	H	1A	B	1.012	1.012	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74H	74	H	1A	B	1.072	1.072	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75H	75	H	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.580	0.580
76H	76	H	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
77H	77	H	1A	B	1.909	1.909	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78H	78	H	1A	B	1.150	1.150	1.000	1.000	1.000	1.000	0.160	0.160	1.150	1.150
6K	6	K	1A	B	1.250	1.250	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
7K	7	K	1A	B	1.080	1.080	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
8K	8	K	1A	B	2.930	2.930	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
9K	9	K	1A	B	1.750	1.750	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
10K	10	K	1A	B	0.980	0.980	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11K	11	K	1A	B	0.830	0.830	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
27K	27	K	1A	B	1.050	1.050	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28K	28	K	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
29K	29	K	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
31K	31	K	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
47K	47	K	1A	B	1.130	1.130	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48K	48	K	1A	B	1.130	1.130	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
79K	79	K	1A	B	1.130	1.130	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80K	80	K	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
6L	6	L	1A	B	0.980	0.980	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
7L	7	L	1A	B	0.940	0.940	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
8L	8	L	1A	B	1.020	1.020	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
9L	9	L	1A	B	0.880	0.880	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
10L	10	L	1A	B	0.980	0.980	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11L	11	L	1A	B	0.830	0.830	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
12L	12	L	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
27L	27	L	1A	B	1.000	1.000	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
47L	47	L	1A	B	99.000	99.000	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
48L	48	L	1A	B	99.000	99.000	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
61L	61	L	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
79L	79	L	1A	B	99.000	99.000	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
80L	80	L	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
1N	1	N	1A	B	0.647	0.647	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
2N	2	N	1A	B	0.764	0.764	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
3N	3	N	1A	B	0.780	0.780	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
4N	4	N	1A	B	0.780	0.780	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
5N	5	N	1A	B	1.730	1.730	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
6N	6	N	1A	B	1.194	1.194	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
7N	7	N	1A	B	3.267	3.267	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
8N	8	N	1A	B	2.832	2.832	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
9N	9	N	1A	B	1.858	1.858	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
10N	10	N	1A	B	0.918	0.918	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11N	11	N	1A	B	0.830	0.830	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
12N	12	N	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
13N	13	N	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
14N	14	N	1A	B	1.190	1.190	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15N	15	N	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
16N	16	N	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
17N	17	N	1A	B	1.310	1.310	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
18N	18	N	1A	B	1.080	1.080	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
19N	19	N	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
20N	20	N	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
21N	21	N	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
22N	22	N	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
23N	23	N	1A	B	1.310	1.310	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
24N	24	N	1A	B	1.080	1.080	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
25N	25	N	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
26N	26	N	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
27N	27	N	1A	B	1.050	1.050	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
28N	28	N	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.000	0.000	0.800	0.800
29N	29	N	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.000	0.000	0.800	0.800

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
30N	30	N	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.000	0.000	0.580	0.580
31N	31	N	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.000	0.000	0.800	0.800
32N	32	N	1A	B	0.670	0.670	0.660	1.000	1.000	1.000	0.000	0.000	0.670	0.670
33N	33	N	1A	B	0.670	0.670	1.000	1.000	1.000	1.000	0.000	0.000	0.670	0.670
34N	34	N	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.000	0.000	0.580	0.580
35N	35	N	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.000	0.000	0.580	0.580
36N	36	N	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.000	0.000	0.580	0.580
37N	37	N	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
38N	38	N	1A	B	1.180	1.180	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
39N	39	N	1A	B	1.460	1.460	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
40N	40	N	1A	B	1.750	1.750	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
41N	41	N	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
42N	42	N	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.000	0.000	0.580	0.580
43N	43	N	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
44N	44	N	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
45N	45	N	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
46N	46	N	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.000	0.000	0.580	0.580
47N	47	N	1A	B	1.130	1.130	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
48N	48	N	1A	B	1.130	1.130	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
49N	49	N	1A	B	1.460	1.460	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
50N	50	N	1A	B	1.180	1.180	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
51N	51	N	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
52N	52	N	1A	B	0.670	0.670	0.660	1.000	1.000	1.000	0.000	0.000	0.670	0.670
53N	53	N	1A	B	1.750	1.750	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
54N	54	N	1A	B	1.740	1.740	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
55N	55	N	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
56N	56	N	1A	B	1.750	1.750	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
57N	57	N	1A	B	1.750	1.750	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
58N	58	N	1A	B	1.750	1.750	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
59N	59	N	1A	B	1.750	1.750	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
60N	60	N	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
61N	61	N	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
62N	62	N	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.000	0.000	0.580	0.580
63N	63	N	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.000	0.000	0.580	0.580
64N	64	N	1A	B	1.130	1.130	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
65N	65	N	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.000	0.000	0.580	0.580
66N	66	N	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
67N	67	N	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
68N	68	N	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
69N	69	N	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.000	0.000	0.580	0.580
70N	70	N	1A	B	0.670	0.670	0.660	1.000	1.000	1.000	0.000	0.000	0.670	0.670
71N	71	N	1A	B	1.080	1.080	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
72N	72	N	1A	B	1.750	1.750	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
73N	73	N	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
74N	74	N	1A	B	1.080	1.080	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
75N	75	N	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.000	0.000	0.580	0.580
76N	76	N	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.000	0.000	0.580	0.580
77N	77	N	1A	B	1.890	1.890	0.660	1.000	1.000	1.000	0.000	0.000	1.000	1.000
78N	78	N	1A	B	1.150	1.150	1.000	1.000	1.000	1.000	0.000	0.000	1.150	1.150
79N	79	N	1A	B	1.130	1.130	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
80N	80	N	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
10P	10	P	1A	B	0.980	0.980	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11P	11	P	1A	B	0.830	0.830	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
27P	27	P	1A	B	1.050	1.050	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28P	28	P	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
29P	29	P	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
31P	31	P	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
47P	47	P	1A	B	1.130	1.130	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48P	48	P	1A	B	1.130	1.130	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
79P	79	P	1A	B	1.130	1.130	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80P	80	P	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
15Q	15	Q	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16Q	16	Q	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
19Q	19	Q	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20Q	20	Q	1A	B	0.954	0.954	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21Q	21	Q	1A	B	0.849	0.849	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22Q	22	Q	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25Q	25	Q	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26Q	26	Q	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/D/T BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
34Q	34	Q	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
35Q	35	Q	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
36Q	36	Q	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
53Q	53	Q	1A	B	1.391	1.391	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54Q	54	Q	1A	B	1.331	1.331	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55Q	55	Q	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
63Q	63	Q	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
65Q	65	Q	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
66Q	66	Q	1A	B	0.703	0.703	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67Q	67	Q	1A	B	0.698	0.698	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68Q	68	Q	1A	B	0.648	0.648	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69Q	69	Q	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
73Q	73	Q	1A	B	0.887	0.887	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
76Q	76	Q	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
77Q	77	Q	1A	B	1.063	1.063	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
10R	10	R	1A	B	0.980	0.980	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11R	11	R	1A	B	0.830	0.830	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
27R	27	R	1A	B	1.050	1.050	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28R	28	R	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
29R	29	R	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
31R	31	R	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
33R	33	R	1A	B	0.670	0.670	1.000	1.000	1.000	1.000	0.160	0.160	0.670	0.670
47R	47	R	1A	B	1.130	1.130	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48R	48	R	1A	B	1.130	1.130	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
79R	79	R	1A	B	1.130	1.130	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80R	80	R	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
1S	1	S	1A	B	0.690	0.690	1.000	1.000	1.000	1.000	0.550	0.550	1.000	1.000
2S	2	S	1A	B	0.780	0.780	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3S	3	S	1A	B	0.780	0.780	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4S	4	S	1A	B	0.780	0.780	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
5S	5	S	1A	B	1.730	1.730	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
6S	6	S	1A	B	1.250	1.250	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
7S	7	S	1A	B	2.600	2.600	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
8S	8	S	1A	B	2.930	2.930	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
9S	9	S	1A	B	1.750	1.750	1.000	1.000	1.000	1.000	0.100	0.100	1.000	1.000
10S	10	S	1A	B	0.980	0.980	1.000	1.000	1.000	1.000	0.330	0.330	1.000	1.000
11S	11	S	1A	B	0.830	0.830	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
12S	12	S	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
13S	13	S	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
14S	14	S	1A	B	1.190	1.190	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
15S	15	S	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16S	16	S	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
17S	17	S	1A	B	1.310	1.310	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
18S	18	S	1A	B	1.080	1.080	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
19S	19	S	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
20S	20	S	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
21S	21	S	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	0.950	0.950	1.000	1.000
22S	22	S	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
23S	23	S	1A	B	1.310	1.310	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
24S	24	S	1A	B	1.080	1.080	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
25S	25	S	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
26S	26	S	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
28S	28	S	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
29S	29	S	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
30S	30	S	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
31S	31	S	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
32S	32	S	1A	B	0.670	0.670	0.660	1.000	1.000	1.000	0.100	0.100	0.670	0.670
33S	33	S	1A	B	0.670	0.670	1.000	1.000	1.000	1.000	0.160	0.160	0.670	0.670
34S	34	S	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
35S	35	S	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
36S	36	S	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
37S	37	S	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
41S	41	S	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
42S	42	S	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
43S	43	S	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
44S	44	S	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
45S	45	S	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.390	1.390	1.000	1.000
46S	46	S	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.580	0.580
51S	51	S	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

[Comprehensive Body Type/Use Class Factor](#)

BTU CLASS	BODY TYPE	USECLASS	BUS CLASS GROUP BTU	COMP SYM GROUP BTU	COMP BTU FCT	FT BTU FCT	RENTAL BTU FCT	RENTAL W/DT BTU FCT	ERS BTU FCT	HVRS BTU FCT	CARGO COMP BTU FCT	CARGO REFER COMP BTU FCT	NONOWNED TRAILER COMP BTU FCT	TI COMP BTU FCT
52S	52	S	1A	B	0.670	0.670	0.660	1.000	1.000	1.000	0.100	0.100	0.670	0.670
53S	53	S	1A	B	1.750	1.750	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
54S	54	S	1A	B	1.740	1.740	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
55S	55	S	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
61S	61	S	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
63S	63	S	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
65S	65	S	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
66S	66	S	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
67S	67	S	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
68S	68	S	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.000	1.000	1.000	1.000
69S	69	S	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
70S	70	S	1A	B	0.670	0.670	0.660	1.000	1.000	1.000	0.100	0.100	0.670	0.670
71S	71	S	1A	B	1.080	1.080	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
73S	73	S	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
74S	74	S	1A	B	1.080	1.080	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
75S	75	S	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.100	0.100	0.580	0.580
76S	76	S	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
77S	77	S	1A	B	1.890	1.890	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
78S	78	S	1A	B	1.150	1.150	1.000	1.000	1.000	1.000	0.160	0.160	1.150	1.150
5T	5	T	1A	B	1.730	1.730	0.660	1.000	1.000	1.000	1.050	1.050	1.000	1.000
15T	15	T	1A	B	0.930	0.930	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
16T	16	T	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.160	1.160	1.000	1.000
30T	30	T	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
35T	35	T	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
36T	36	T	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
38T	38	T	1A	B	1.180	1.180	1.000	1.000	1.000	1.000	1.260	1.260	1.000	1.000
39T	39	T	1A	B	1.460	1.460	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
42T	42	T	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
49T	49	T	1A	B	1.460	1.460	1.000	1.000	1.000	1.000	1.160	1.160	1.000	1.000
50T	50	T	1A	B	1.180	1.180	1.000	1.000	1.000	1.000	1.050	1.050	1.000	1.000
55T	55	T	1A	B	0.840	0.840	0.660	1.000	1.000	1.000	1.260	1.260	1.000	1.000
63T	63	T	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
76T	76	T	1A	B	0.580	0.580	0.660	1.000	1.000	1.000	0.160	0.160	0.580	0.580
77T	77	T	1A	B	1.890	1.890	0.660	1.000	1.000	1.000	1.100	1.100	1.000	1.000
1V	1	V	1A	B	0.690	0.690	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
2V	2	V	1A	B	0.780	0.780	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
3V	3	V	1A	B	0.780	0.780	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
4V	4	V	1A	B	0.780	0.780	1.000	1.000	1.000	1.000	1.100	1.100	1.000	1.000
6V	6	V	1A	B	1.250	1.250	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
7V	7	V	1A	B	2.600	2.600	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
8V	8	V	1A	B	2.930	2.930	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
9V	9	V	1A	B	1.750	1.750	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
10V	10	V	1A	B	0.980	0.980	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11V	11	V	1A	B	0.830	0.830	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
28V	28	V	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
29V	29	V	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
31V	31	V	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
60V	60	V	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61V	61	V	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
6X	6	X	1A	B	1.250	1.250	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
7X	7	X	1A	B	2.600	2.600	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
8X	8	X	1A	B	2.930	2.930	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
9X	9	X	1A	B	1.750	1.750	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
10X	10	X	1A	B	0.980	0.980	1.000	1.000	1.000	1.000	0.000	0.000	1.000	1.000
11X	11	X	1A	B	0.830	0.830	1.000	1.000	1.000	1.000	0.900	0.900	1.000	1.000
27X	27	X	1A	B	1.050	1.050	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
28X	28	X	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
29X	29	X	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
31X	31	X	1A	B	0.800	0.800	1.000	1.000	1.000	1.000	0.160	0.160	0.800	0.800
47X	47	X	1A	B	1.130	1.130	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
48X	48	X	1A	B	1.130	1.130	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
61X	61	X	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
79X	79	X	1A	B	1.130	1.130	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000
80X	80	X	1A	B	0.960	0.960	1.000	1.000	1.000	1.000	1.390	1.390	1.000	1.000

GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

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ERS Vehicle Age Factor

VEHICLE AGE	BUS CLASS GROUP VEH AGE	ERS VEH AGE FCT	HVRS VEH AGE FCT
>=20	A	2.030	2.030
19	A	2.030	2.030
18	A	2.030	2.030
17	A	2.030	2.030
16	A	1.870	1.870
15	A	1.770	1.770
14	A	1.700	1.700
13	A	1.660	1.660
12	A	1.630	1.630
11	A	1.610	1.610
10	A	1.410	1.580
9	A	1.370	1.560
8	A	1.300	1.530
7	A	1.210	1.500
6	A	1.100	1.450
5	A	0.950	1.390
4	A	0.790	1.330
3	A	0.650	1.270
2	A	0.500	1.210
1	A	0.360	1.160
0	A	0.220	1.100
>=20	1A	2.030	2.030
19	1A	2.030	2.030
18	1A	2.030	2.030
17	1A	2.030	2.030
16	1A	1.870	1.870
15	1A	1.770	1.770
14	1A	1.700	1.700
13	1A	1.660	1.660
12	1A	1.630	1.630
11	1A	1.610	1.610
10	1A	1.410	1.580
9	1A	1.370	1.560
8	1A	1.300	1.530
7	1A	1.210	1.500
6	1A	1.100	1.450
5	1A	0.950	1.390
4	1A	0.790	1.330

3	1A	0.650	1.270
2	1A	0.500	1.210
1	1A	0.360	1.160
0	1A	0.220	1.100

1-100 = Telematics driving score
997 = Monitoring starting at New Business and throughout the first policy term
998 = Not Applicable due to an invalid driving score
999 = Tag Only Trip

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997 = Monitoring starting at New Business and throughout the first policy term
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GEICO General Insurance Company / GEICO Marine Insurance Company

Commercial Auto Insurance

Massachusetts Rate Pages Effective: New Business 03/12/2026 Renewals 05/11/2026

ERS Vehicle Weight Factor

GROSS VEHICLE WEIGHT	BUS CLASS GROUP GROSS VEH WEIGHT	ERS FCT	HVRS FCT
0 - 999	A	1.000	1.000
1000 - 1499	A	1.000	1.000
1500 - 1999	A	1.000	1.000
2000 - 2499	A	1.000	1.000
2500 - 2999	A	1.000	1.000
3000 - 3499	A	1.000	1.000
3500 - 3999	A	1.000	1.000
4000 - 4499	A	1.000	1.000
4500 - 4999	A	1.000	1.000
5000 - 5499	A	1.000	1.000
5500 - 5999	A	1.000	1.000
6000 - 6499	A	1.000	1.000
6500 - 6999	A	1.000	1.000
7000 - 7499	A	1.000	1.000
7500 - 7999	A	1.000	1.000
8000 - 8499	A	1.000	1.000
8500 - 8999	A	1.000	1.000
9000 - 9499	A	1.000	1.000
9500 - 9999	A	1.000	1.000
10000 - 10499	A	1.000	1.000
10500 - 10999	A	1.000	1.000
11000 - 11499	A	1.000	1.000
11500 - 11999	A	1.000	1.000
12000 - 12499	A	1.000	1.000
12500 - 12999	A	1.000	1.000
13000 - 13499	A	1.000	1.000
13500 - 13999	A	1.000	1.000
14000 - 14499	A	1.000	1.000
14500 - 14999	A	1.000	1.000
15000 - 15499	A	1.000	1.000
15500 - 15999	A	1.000	1.000
16000 - 16499	A	1.000	1.000
16500 - 16999	A	1.000	1.000
17000 - 17499	A	1.000	1.000
17500 - 17999	A	1.000	1.000
18000 - 18499	A	1.000	1.000
18500 - 18999	A	1.000	1.000
19000 - 19499	A	1.000	1.000

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ERS Vehicle Weight Factor

GROSS VEHICLE WEIGHT	BUS CLASS GROUP GROSS VEH WEIGHT	ERS FCT	HVRS FCT
19500 - 19999	A	1.000	1.000
20000 - 20499	A	1.000	1.000
20500 - 20999	A	1.000	1.000
21000 - 21499	A	1.000	1.000
21500 - 21999	A	1.000	1.000
22000 - 22499	A	1.000	1.000
22500 - 22999	A	1.000	1.000
23000 - 23499	A	1.000	1.000
23500 - 23999	A	1.000	1.000
24000 - 24499	A	1.000	1.000
24500 - 24999	A	1.000	1.000
25000 - 25499	A	1.000	1.000
25500 - 25999	A	1.000	1.000
26000+	A	1.000	1.000
0 - 999	1A	1.000	1.000
1000 - 1499	1A	1.000	1.000
1500 - 1999	1A	1.000	1.000
2000 - 2499	1A	1.000	1.000
2500 - 2999	1A	1.000	1.000
3000 - 3499	1A	1.000	1.000
3500 - 3999	1A	1.000	1.000
4000 - 4499	1A	1.000	1.000
4500 - 4999	1A	1.000	1.000
5000 - 5499	1A	1.000	1.000
5500 - 5999	1A	1.000	1.000
6000 - 6499	1A	1.000	1.000
6500 - 6999	1A	1.000	1.000
7000 - 7499	1A	1.000	1.000
7500 - 7999	1A	1.000	1.000
8000 - 8499	1A	1.000	1.000
8500 - 8999	1A	1.000	1.000
9000 - 9499	1A	1.000	1.000
9500 - 9999	1A	1.000	1.000
10000 - 10499	1A	1.000	1.000
10500 - 10999	1A	1.000	1.000
11000 - 11499	1A	1.000	1.000
11500 - 11999	1A	1.000	1.000
12000 - 12499	1A	1.000	1.000

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ERS Vehicle Weight Factor

GROSS VEHICLE WEIGHT	BUS CLASS GROUP GROSS VEH WEIGHT	ERS FCT	HVRS FCT
12500 - 12999	1A	1.000	1.000
13000 - 13499	1A	1.000	1.000
13500 - 13999	1A	1.000	1.000
14000 - 14499	1A	1.000	1.000
14500 - 14999	1A	1.000	1.000
15000 - 15499	1A	1.000	1.000
15500 - 15999	1A	1.000	1.000
16000 - 16499	1A	1.000	1.000
16500 - 16999	1A	1.000	1.000
17000 - 17499	1A	1.000	1.000
17500 - 17999	1A	1.000	1.000
18000 - 18499	1A	1.000	1.000
18500 - 18999	1A	1.000	1.000
19000 - 19499	1A	1.000	1.000
19500 - 19999	1A	1.000	1.000
20000 - 20499	1A	1.000	1.000
20500 - 20999	1A	1.000	1.000
21000 - 21499	1A	1.000	1.000
21500 - 21999	1A	1.000	1.000
22000 - 22499	1A	1.000	1.000
22500 - 22999	1A	1.000	1.000
23000 - 23499	1A	1.000	1.000
23500 - 23999	1A	1.000	1.000
24000 - 24499	1A	1.000	1.000
24500 - 24999	1A	1.000	1.000
25000 - 25499	1A	1.000	1.000
25500 - 25999	1A	1.000	1.000
26000+	1A	1.000	1.000