

**Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective April 1, 2010
Class-Territory Base Rates
Part 1 (A-1)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	168	303	190	566	299	509	269	164
2	183	331	212	616	338	554	304	178
3	193	347	229	669	362	602	326	188
4	208	385	237	742	421	668	379	200
5	212	383	267	779	450	701	405	211
6	231	426	263	836	514	752	463	224
7	236	411	291	887	524	798	472	228
8	251	456	301	933	563	840	507	244
9	287	490	342	966	588	869	529	278
10	289	574	382	1029	677	926	609	293
11	281	623	377	1011	680	910	612	318
12	312	594	412	1014	730	913	657	303
13	353	647	444	1015	736	914	662	345
14	396	677	497	997	759	897	683	385
15	470	754	521	995	821	896	739	451
16	395	769	680	974	794	877	715	405
17	301	580	366	989	586	890	527	302
18	306	758	415	1015	730	914	657	347
19	372	742	494	969	742	872	668	413
20	345	757	465	1005	762	905	686	381
21	422	762	632	976	802	878	722	586
22	415	762	615	979	788	881	709	566
23	317	703	491	989	728	890	655	321
24	320	628	405	994	653	895	588	325
25	317	710	426	996	752	896	677	346
26	390	771	545	972	801	875	721	376
27	147	277	163	509	253	458	228	150
40	366	687	452	1005	717	905	645	385
41	380	683	499	1011	758	910	682	390
42	467	754	539	1001	818	901	736	474
43	419	743	526	997	818	897	736	452
44	380	783	688	989	803	890	723	385
45	435	729	520	1000	814	900	733	451

Note: The above rates are applicable to insureds with zero merit rating points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective April 1, 2010
Class-Territory Base Rates
Part 2 (A-2)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	54	91	59	169	94	152	85	54
2	56	99	66	182	104	164	94	55
3	63	104	70	197	110	177	99	59
4	65	114	73	218	125	196	113	64
5	68	113	81	231	134	208	121	68
6	71	125	81	246	153	221	138	70
7	73	122	88	261	155	235	140	70
8	78	134	91	274	168	247	151	76
9	90	142	104	283	174	255	157	85
10	90	168	114	297	200	267	180	90
11	88	182	113	291	200	262	180	95
12	94	174	123	291	217	262	195	91
13	108	194	132	291	218	262	196	104
14	120	204	148	287	223	258	201	115
15	138	226	153	287	242	258	218	129
16	120	231	200	278	233	250	210	123
17	93	169	110	289	174	260	157	93
18	94	221	124	292	217	263	195	107
19	113	222	148	278	218	250	196	125
20	104	228	138	288	226	259	203	119
21	127	228	189	279	234	251	211	177
22	125	228	187	281	232	253	209	170
23	94	212	147	284	216	256	194	96
24	99	183	122	286	193	257	174	99
25	96	212	127	287	222	258	200	108
26	118	231	160	278	234	250	211	114
27	45	83	51	152	79	137	71	50
40	112	205	134	288	211	259	190	115
41	113	205	148	291	222	262	200	115
42	139	226	160	288	239	259	215	139
43	125	222	155	288	242	259	218	134
44	114	233	203	284	237	256	213	115
45	129	218	153	288	239	259	215	134

Note: The above rates are applicable to insureds with zero merit rating points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective April 1, 2010
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)**

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	216	385	273	758	470	682	423	226
2	233	405	281	817	504	735	454	238
3	238	415	299	850	509	765	458	253
4	253	432	303	910	545	819	491	277
5	253	437	302	938	578	844	520	284
6	269	445	320	945	596	851	536	288
7	276	451	338	972	637	875	573	301
8	278	479	347	1004	638	904	574	315
9	288	487	345	1021	642	919	578	298
10	291	495	347	1030	647	927	582	299
11	287	525	355	1020	643	918	579	302
12	318	535	380	1045	688	941	619	325
13	332	534	377	1044	688	940	619	332
14	347	578	400	1048	712	943	641	357
15	372	635	425	1064	769	958	692	380
16	327	624	421	1042	690	938	621	336
17	301	578	360	1044	608	940	547	301
18	330	649	400	1066	692	959	623	325
19	343	639	411	1035	667	932	600	332
20	318	637	387	1060	675	954	608	335
21	375	702	451	1044	756	940	680	376
22	474	748	559	1041	812	937	731	465
23	287	653	421	1059	700	953	630	315
24	348	653	419	1063	672	957	605	342
25	331	708	415	1065	743	959	669	350
26	396	725	512	1041	793	937	714	391
27	208	367	246	717	417	645	375	208
40	307	575	381	1044	657	940	591	355
41	313	560	395	1044	698	940	628	331
42	315	604	429	1071	758	964	682	372
43	361	620	426	1070	769	963	692	367
44	287	609	413	1042	690	938	621	297
45	367	621	419	1070	763	963	687	373

Note: The above rates are applicable to insureds with zero merit rating points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective April 1, 2010
Class-Territory Base Rates
Part 5 Basic (B)**

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	18	43	28	68	39	61	35	18
2	19	46	31	75	41	68	37	18
3	20	48	31	80	48	72	43	20
4	21	55	34	89	53	80	48	20
5	21	53	36	93	56	84	50	23
6	21	60	36	98	65	88	59	25
7	24	56	39	107	66	96	59	23
8	25	63	41	112	71	101	64	25
9	29	69	46	115	75	104	68	29
10	29	74	54	119	86	107	77	29
11	31	84	50	118	88	106	79	34
12	31	81	56	118	91	106	82	35
13	35	90	60	118	94	106	85	36
14	41	95	66	119	96	107	86	40
15	51	104	70	117	104	105	94	49
16	54	100	84	114	103	103	93	58
17	30	76	48	118	74	106	67	30
18	38	101	56	120	95	108	86	43
19	43	101	64	118	98	106	88	49
20	43	104	64	117	96	105	86	49
21	58	101	85	117	107	105	96	73
22	58	103	84	117	105	105	95	70
23	31	101	63	115	91	104	82	35
24	33	81	54	118	81	106	73	34
25	38	103	59	117	98	105	88	40
26	44	100	69	115	103	104	93	46
27	16	38	21	60	33	54	30	16
40	35	93	59	118	94	106	85	39
41	36	94	68	119	94	107	85	41
42	48	104	70	117	104	105	94	50
43	45	103	71	117	105	105	95	48
44	49	103	85	115	104	104	94	56
45	45	103	73	118	107	106	96	49

Note: The above rates are applicable to insureds with zero merit rating points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective April 1, 2010
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	311	650	391	1188	657	1069	591	308
2	308	659	393	1240	620	1116	558	322
3	329	690	443	1263	678	1137	610	328
4	343	717	449	1304	699	1174	629	325
5	347	723	438	1277	759	1149	683	328
6	370	772	464	1316	776	1184	698	349
7	372	790	500	1359	840	1223	756	383
8	400	781	551	1309	838	1178	754	363
9	380	780	523	1350	840	1215	756	396
10	371	799	499	1354	864	1219	778	361
11	421	893	546	1318	876	1186	788	385
12	467	918	572	1325	960	1193	864	466
13	447	803	609	1334	933	1201	840	426
14	496	922	697	1303	1011	1173	910	491
15	623	1018	714	1300	1057	1170	951	558
16	523	938	624	1267	899	1140	809	529
17	417	880	578	1291	834	1162	751	402
18	510	975	649	1305	944	1175	850	524
19	528	991	713	1267	1019	1140	917	526
20	565	990	717	1287	1015	1158	914	548
21	588	1007	824	1345	1113	1211	1002	682
22	652	998	817	1265	1115	1139	1004	847
23	450	964	766	1302	1018	1172	916	506
24	492	960	698	1300	985	1170	887	473
25	519	1012	765	1320	1058	1188	952	527
26	644	1008	837	1267	1100	1140	990	707
27	295	619	379	1110	609	999	548	294
40	437	872	618	1314	945	1183	851	446
41	407	866	626	1278	957	1150	861	424
42	488	927	713	1316	1021	1184	919	500
43	524	954	714	1296	1062	1166	956	512
44	460	926	628	1300	899	1170	809	442
45	546	942	718	1302	1057	1172	951	559

Note: The above rates are applicable to insureds with zero merit rating points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective April 1, 2010
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	130	130	130	130	130	130	130	130
2	127	127	127	127	127	127	127	127
3	138	138	138	138	138	138	138	138
4	129	129	129	129	129	129	129	129
5	140	140	140	140	140	140	140	140
6	145	145	145	145	145	145	145	145
7	151	151	151	151	151	151	151	151
8	156	156	156	156	156	156	156	156
9	154	154	154	154	154	154	154	154
10	164	164	164	164	164	164	164	164
11	168	168	168	168	168	168	168	168
12	181	181	181	181	181	181	181	181
13	203	203	203	203	203	203	203	203
14	203	203	203	203	203	203	203	203
15	251	251	251	251	251	251	251	251
16	388	388	388	388	388	388	388	388
17	151	151	151	151	151	151	151	151
18	282	282	282	282	282	282	282	282
19	310	310	310	310	310	310	310	310
20	280	280	280	280	280	280	280	280
21	382	382	382	382	382	382	382	382
22	431	431	431	431	431	431	431	431
23	271	271	271	271	271	271	271	271
24	203	203	203	203	203	203	203	203
25	308	308	308	308	308	308	308	308
26	350	350	350	350	350	350	350	350
27	123	123	123	123	123	123	123	123
40	194	194	194	194	194	194	194	194
41	188	188	188	188	188	188	188	188
42	228	228	228	228	228	228	228	228
43	239	239	239	239	239	239	239	239
44	374	374	374	374	374	374	374	374
45	241	241	241	241	241	241	241	241

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

**Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective April 1, 2010
Increased Limits Factors and Flat Rates**

<u>Increased Limits Factors</u>				<u>Flat Rates</u>		
<u>Part 4 (PDL)</u>		<u>Part 5 (B)</u>			<u>Part 3</u>	<u>Part 12</u>
<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>(U-1)</u> <u>Rate</u>	<u>(U-2)</u> <u>Rate</u>
5,000	1.000	20/40	1.00	20/40	\$31	\$0
10,000	1.240	20/50	1.01	20/50	32	0
15,000	1.254	25/50	1.06	25/50	33	2
25,000	1.268	25/60	1.07	25/60	34	3
35,000	1.279	35/80	1.18	35/80	37	8
50,000	1.290	50/100	1.29	50/100	40	13
100,000	1.300	100/100	1.55	100/100	45	32
		100/200	1.56	100/200	46	32
		100/300	1.57	100/300	47	33
		200/400	2.01	200/400	55	90
		250/500	2.16	250/500	58	109
		250/1000	2.21	250/1000	59	117
		300/500	2.43	300/500	66	151
		500/500	3.19	500/500	87	268
		500/1000	3.24	500/1000	88	276
					<u>Part 6</u>	
		<u>Substitute</u>			<u>(D)</u>	
<u>Limit</u>		<u>Transportation</u>		<u>Limit</u>	<u>Rate</u>	
\$15/day		\$35		5,000	\$58	
\$30/day		140		10,000	76	
\$45/day		170		15,000	98	
\$100/day		315		20,000	104	
				25,000	116	
				50,000	134	
				100,000	159	
<u>Towing and Labor</u>		<u>All classes except 15</u>				
\$50 per disablement		\$8				
\$100 per disablement		\$16				

The above rates are applicable to insureds with zero merit rating points.

**Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective April 1, 2010
Model Year / Symbol Factors
Part 7 \$500 Deductible (Collision)**

Sym- bol	Model Year												1999 & Prior**
	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	
1	0.799	0.750	0.702	0.657	0.614	0.575	0.539	0.506	0.474	0.445	0.417	0.392	0.332
2	0.849	0.797	0.746	0.698	0.653	0.611	0.572	0.536	0.503	0.471	0.443	0.415	0.349
3	0.904	0.849	0.794	0.743	0.694	0.650	0.609	0.570	0.535	0.502	0.470	0.441	0.370
4	0.963	0.904	0.846	0.790	0.739	0.691	0.648	0.606	0.569	0.532	0.499	0.468	0.393
5	1.026	0.963	0.899	0.841	0.787	0.736	0.689	0.644	0.604	0.566	0.530	0.497	0.417
6	1.092	1.025	0.958	0.895	0.837	0.783	0.732	0.686	0.641	0.601	0.563	0.528	0.443
7	1.162	1.091	1.020	0.953	0.891	0.833	0.779	0.729	0.682	0.639	0.598	0.560	0.469
8	1.240	1.164	1.088	1.016	0.950	0.887	0.830	0.776	0.726	0.679	0.636	0.595	0.499
10	1.321	1.240	1.158	1.082	1.010	0.945	0.883	0.826	0.772	0.723	0.675	0.632	0.529
11	1.408	1.322	1.234	1.152	1.076	1.006	0.940	0.879	0.822	0.769	0.719	0.673	0.562
12	1.502	1.410	1.315	1.228	1.147	1.071	1.002	0.935	0.874	0.817	0.765	0.715	0.596
13	1.601	1.503	1.402	1.310	1.223	1.141	1.067	0.996	0.931	0.870	0.813	0.761	0.634
14	1.706	1.602	1.495	1.396	1.303	1.216	1.136	1.061	0.991	0.927	0.866	0.810	0.674
15	1.820	1.709	1.594	1.488	1.389	1.296	1.210	1.130	1.056	0.987	0.923	0.863	0.717
16	1.940	1.822	1.700	1.587	1.481	1.382	1.290	1.206	1.125	1.051	0.983	0.918	0.762
17	2.070	1.944	1.813	1.692	1.579	1.473	1.375	1.284	1.199	1.120	1.047	0.978	0.812

* For symbols 18 and higher, refer to Rule 22.

** For model years 1989 and prior, refer to Rule 20.

The oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior. The following factors from Rule 20 will always apply to the oldest model year category shown above (the 1999 & prior category):

1	0.29
2	0.32
3	0.36
4	0.41
5	0.46
6	0.51
7	0.57
8	0.64
10	0.71
11	0.80
12	0.89
13	1.00
14	1.12
15	1.25
16	1.40
17	1.57

**Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective April 1, 2010
Model Year / Symbol Factors
Part 9 \$500 Deductible (Comprehensive)**

Sym- bol	Model Year												1999 & Prior**
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	
1	0.579	0.566	0.554	0.542	0.529	0.517	0.506	0.494	0.483	0.472	0.461	0.451	0.423
2	0.616	0.602	0.588	0.574	0.561	0.549	0.536	0.523	0.511	0.501	0.489	0.478	0.448
3	0.654	0.639	0.624	0.610	0.596	0.582	0.568	0.555	0.543	0.530	0.518	0.507	0.475
4	0.696	0.680	0.663	0.648	0.633	0.618	0.603	0.590	0.577	0.563	0.551	0.538	0.504
5	0.739	0.722	0.705	0.689	0.672	0.657	0.642	0.626	0.612	0.598	0.584	0.570	0.533
6	0.786	0.768	0.750	0.732	0.715	0.698	0.682	0.666	0.650	0.636	0.620	0.605	0.566
7	0.837	0.818	0.798	0.779	0.761	0.743	0.725	0.707	0.692	0.675	0.658	0.644	0.602
8	0.890	0.870	0.849	0.829	0.810	0.790	0.771	0.752	0.735	0.717	0.700	0.684	0.639
10	0.949	0.928	0.904	0.883	0.861	0.841	0.821	0.800	0.782	0.764	0.746	0.728	0.680
11	1.011	0.988	0.963	0.940	0.917	0.895	0.874	0.853	0.833	0.812	0.793	0.774	0.723
12	1.077	1.053	1.027	1.002	0.978	0.953	0.931	0.908	0.887	0.865	0.844	0.824	0.769
13	1.149	1.123	1.094	1.068	1.042	1.016	0.991	0.967	0.943	0.921	0.898	0.877	0.818
14	1.224	1.196	1.167	1.138	1.111	1.084	1.056	1.032	1.006	0.982	0.957	0.935	0.870
15	1.306	1.277	1.244	1.214	1.184	1.155	1.126	1.099	1.072	1.045	1.021	0.995	0.927
16	1.393	1.362	1.327	1.295	1.263	1.231	1.201	1.172	1.142	1.114	1.087	1.061	0.988
17	1.486	1.453	1.418	1.382	1.348	1.314	1.281	1.250	1.219	1.188	1.160	1.131	1.053

* For symbols 18 and higher, refer to Rule 22.

** For model years 1989 and prior, refer to Rule 20.

The oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior. The following factors from Rule 20 will always apply to the oldest model year category shown above (the 1999 & prior category):

1	0.24
2	0.28
3	0.32
4	0.36
5	0.41
6	0.46
7	0.53
8	0.60
10	0.68
11	0.77
12	0.88
13	1.00
14	1.14
15	1.29
16	1.47
17	1.67

**Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective April 1, 2010
Deductible Discounts and Relativities**

PIP Deductible Discounts

<u>Deductible</u>	<u>Named Insured</u>	<u>Named Insured and Household Members</u>
100	2%	2%
250	4%	5%
500	8%	11%
1000	15%	20%
2000	28%	37%
4000	40%	51%
8000	50%	64%

Physical Damage Deductible Relativities

<u>Deductible</u>	<u>Collision</u>	<u>Limited Collision</u>	<u>Comprehensive</u>
0	Not Available	\$29 *	Not Available
300	0.14 **	\$16 *	0.01 **
500	1.00	1.00	1.00
1000	0.69	0.58	0.56
2000	0.54	0.36	0.50

<u>Deductible</u>	<u>Collision Waiver of Deductible Charge</u>	<u>\$100 Glass Deductible for Comp. Fire & Theft, and CAC</u>
300	\$25	Charge 86% of the premium that would apply in the absence of a glass deductible.
500	\$36	
1000	\$48	
2000	\$74	

* Flat charge added to \$500 deductible rate.

** Applied to \$500 deductible base rate to determine buyback charge.

The above rates are applicable to insureds with zero merit rating points.

Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective April 1, 2010
Merit Rating Plan

Calculation of SDIP Credits and Surcharges
Factors to Apply to Otherwise Applicable Premiums *

SDIP Points	<u>Experienced Operators</u> (Rate Class 10, 15 or 30)		<u>Inexperienced Operators</u> (All Other Rate Classes)	
	<u>Parts 1, 2, 4, and 5</u>	<u>Part 7</u>	<u>Parts 1, 2, 4, and 5</u>	<u>Part 7</u>
	Credit Factors			
Excellent Driver Plus	0.170	0.170	NA	NA
Excellent Driver	0.070	0.070	0.070	0.070
	No Credit/No Surcharge Factors			
0	0.000	0.000	0.000	0.000
	Surcharge Factors			
1	0.150	0.150	0.075	0.075
2	0.300	0.300	0.150	0.150
3	0.450	0.450	0.225	0.225
4	0.600	0.600	0.300	0.300
5	0.750	0.750	0.375	0.375
6	0.900	0.900	0.450	0.450
7	1.050	1.050	0.525	0.525
8	1.200	1.200	0.600	0.600
9	1.350	1.350	0.675	0.675
10	1.500	1.500	0.750	0.750
11	1.650	1.650	0.825	0.825
12	1.800	1.800	0.900	0.900
13	1.950	1.950	0.975	0.975
14	2.100	2.100	1.050	1.050
15	2.250	2.250	1.125	1.125
16	2.400	2.400	1.200	1.200
17	2.550	2.550	1.275	1.275
18	2.700	2.700	1.350	1.350
19	2.850	2.850	1.425	1.425
20	3.000	3.000	1.500	1.500
21	3.150	3.150	1.575	1.575
22	3.300	3.300	1.650	1.650
23	3.450	3.450	1.725	1.725
24	3.600	3.600	1.800	1.800
25	3.750	3.750	1.875	1.875
26	3.900	3.900	1.950	1.950
27	4.050	4.050	2.025	2.025
28	4.200	4.200	2.100	2.100
29	4.350	4.350	2.175	2.175
30	4.500	4.500	2.250	2.250
31	4.650	4.650	2.325	2.325
32	4.800	4.800	2.400	2.400
33	4.950	4.950	2.475	2.475
34	5.100	5.100	2.550	2.550
35	5.250	5.250	2.625	2.625
36	5.400	5.400	2.700	2.700
37	5.550	5.550	2.775	2.775
38	5.700	5.700	2.850	2.850
39	5.850	5.850	2.925	2.925
40	6.000	6.000	3.000	3.000
41	6.150	6.150	3.075	3.075
42	6.300	6.300	3.150	3.150
43	6.450	6.450	3.225	3.225
44	6.600	6.600	3.300	3.300
45	6.750	6.750	3.375	3.375

* Total policy credit or surcharge is determined by applying the above factors (for the appropriate points) to rates by coverage (after all applicable discounts and rating factors), rounding to the nearest whole dollar amount, and then summing the results for all coverages.