

**Massachusetts Private Passenger Automobile Insurance Rates**  
**Residual Market Rates - Effective April 1, 2011**  
**Class-Territory Base Rates**  
**Part 1 (A-1)**

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<u>Territory</u>	<u>Class</u> <u>10</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20</u>	<u>Class</u> <u>21</u>	<u>Class</u> <u>25</u>	<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>
1	173	303	190	566	299	509	269	169
2	188	331	218	616	338	554	304	183
3	199	347	236	669	362	602	326	188
4	214	385	244	742	421	668	379	200
5	218	383	275	779	450	701	405	217
6	238	426	271	836	514	752	463	224
7	236	411	291	887	524	798	472	228
8	259	456	301	933	563	840	507	244
9	296	490	352	966	588	869	529	286
10	298	574	382	1029	677	926	609	293
11	289	623	388	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	397
15	470	754	521	1025	821	923	739	451
16	407	769	680	1003	794	903	715	405
17	310	597	377	989	604	890	544	311
18	324	781	440	1045	752	941	677	357
19	383	742	509	998	764	898	688	413
20	355	757	479	1065	785	959	707	404
21	447	808	670	1035	850	932	765	621
22	440	808	652	1038	835	934	752	583
23	336	724	506	1019	750	917	675	340
24	330	628	405	994	653	895	588	325
25	327	710	439	996	752	896	677	367
26	402	771	561	972	801	875	721	376
27	151	277	168	509	253	458	228	155
40	377	687	479	1035	717	932	645	385
41	380	683	499	1011	758	910	682	390
42	495	799	571	1061	867	955	780	502
43	432	743	526	1027	818	924	736	452
44	391	783	688	989	803	890	723	385
45	461	751	551	1060	863	954	777	465

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, 2011**  
**Class-Territory Base Rates**  
**Part 2 (A-2)**

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<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	95	133	154	230	130	207	117	104
2	96	142	159	244	144	220	130	104
3	109	154	160	261	152	235	137	116
4	110	162	173	283	171	255	154	119
5	112	163	151	292	174	263	157	122
6	117	175	190	318	195	286	176	127
7	120	195	186	330	198	297	178	128
8	135	194	210	357	219	321	197	146
9	163	225	227	398	237	358	213	175
10	161	254	237	418	263	376	237	177
11	162	267	236	412	269	371	242	186
12	162	253	246	398	281	358	253	175
13	189	291	255	408	292	367	263	204
14	216	325	271	408	315	367	284	233
15	245	346	276	408	335	367	302	252
16	242	352	323	399	356	359	320	246
17	173	254	233	403	277	363	249	191
18	192	342	247	413	319	372	287	228
19	208	343	271	399	314	359	283	242
20	212	349	261	409	349	368	314	242
21	249	349	312	400	357	360	321	300
22	247	349	310	402	355	362	320	293
23	190	329	270	405	311	365	280	214
24	182	292	245	407	270	366	243	201
25	179	301	250	408	313	367	282	210
26	221	352	283	399	325	359	293	237
27	79	117	128	198	114	178	103	92
40	234	326	257	409	334	368	301	238
41	209	326	271	412	318	371	286	233
42	261	347	283	409	362	368	326	262
43	226	343	278	409	341	368	307	257
44	212	354	326	405	320	365	288	236
45	251	339	276	409	362	368	326	257

Note: The above rates are applicable to insureds with zero merit rating points.  
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**Massachusetts Private Passenger Automobile Insurance Rates  
Residual Market Rates - Effective April 1, 2011  
Class-Territory Base Rates  
Part 4 Basic (\$5000 PDL)**

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<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	222	385	273	735	470	662	423	226
2	252	405	289	817	504	735	454	245
3	257	415	308	825	509	743	458	261
4	273	432	312	883	545	795	491	285
5	261	437	311	910	561	819	505	284
6	291	445	330	917	596	825	536	297
7	298	465	365	943	637	849	573	310
8	300	493	375	974	638	877	574	324
9	311	487	355	990	642	891	578	307
10	291	495	357	999	647	899	582	299
11	310	525	383	1020	643	918	579	311
12	343	535	391	1045	688	941	619	351
13	332	534	377	1013	667	912	600	332
14	375	578	432	1048	712	943	641	386
15	383	654	438	1064	769	958	692	391
16	353	624	455	1042	690	938	621	363
17	325	578	389	1044	626	940	563	325
18	340	649	412	1066	692	959	623	335
19	353	639	444	1035	667	932	600	332
20	328	637	399	1060	695	954	626	362
21	386	702	451	1075	756	968	680	376
22	474	748	559	1072	812	965	731	465
23	310	653	421	1059	700	953	630	324
24	358	653	432	1063	672	957	605	352
25	341	708	448	1065	765	959	689	378
26	408	725	512	1041	793	937	714	391
27	225	367	266	717	417	645	375	214
40	307	558	381	1013	637	912	573	344
41	313	543	395	1013	677	912	609	331
42	324	586	429	1039	735	935	662	372
43	390	620	460	1070	792	963	713	396
44	296	591	413	1011	690	910	621	306
45	367	602	419	1102	763	992	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, 2011  
Class-Territory Base Rates  
Part 5 Basic (B)**

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<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	19	43	28	68	39	61	35	19
2	20	46	32	75	41	68	37	19
3	21	48	32	80	48	72	43	20
4	22	55	35	89	53	80	48	20
5	22	53	37	93	56	84	50	24
6	22	60	37	98	65	88	59	25
7	24	56	39	107	66	96	59	23
8	26	63	41	112	71	101	64	25
9	30	69	47	115	75	104	68	30
10	30	74	54	119	86	107	77	29
11	32	84	51	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	41
15	51	104	70	121	104	109	94	49
16	56	100	84	117	103	105	93	58
17	31	78	49	118	76	106	68	31
18	40	104	59	124	98	112	88	44
19	44	101	66	122	101	110	91	49
20	44	104	66	124	99	112	89	52
21	61	107	90	124	113	112	102	77
22	61	109	89	124	111	112	100	72
23	33	104	65	118	94	106	85	37
24	34	81	54	118	81	106	73	34
25	39	103	61	117	98	105	88	42
26	45	100	71	115	103	104	93	46
27	16	38	22	60	33	54	30	17
40	36	93	63	122	94	110	85	39
41	36	94	68	119	94	107	85	41
42	51	110	74	124	110	112	99	53
43	46	103	71	121	105	109	95	48
44	50	103	85	115	104	104	94	56
45	48	106	77	125	113	113	102	51

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, 2011**  
**Class-Territory Base Rates**  
**Part 7 \$500 Deductible (Collision)**

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<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	382	798	480	1458	806	1312	725	378
2	378	809	482	1522	761	1370	685	395
3	404	847	544	1550	832	1395	749	403
4	421	880	551	1601	858	1441	772	399
5	426	887	538	1567	932	1410	839	403
6	454	948	570	1615	952	1454	857	428
7	457	970	614	1668	1031	1501	928	470
8	491	959	676	1607	1029	1446	926	446
9	466	957	642	1657	1031	1491	928	486
10	455	981	612	1662	1060	1496	954	443
11	517	1096	670	1618	1075	1456	968	473
12	573	1127	702	1626	1178	1463	1060	572
13	549	986	747	1637	1145	1473	1031	523
14	609	1132	855	1599	1241	1439	1117	603
15	765	1249	876	1596	1297	1436	1167	685
16	642	1151	766	1555	1103	1400	993	649
17	512	1080	709	1585	1024	1427	922	493
18	626	1197	797	1602	1159	1442	1043	643
19	648	1216	875	1555	1251	1400	1126	646
20	693	1215	880	1580	1246	1422	1121	673
21	722	1236	1011	1651	1366	1486	1229	837
22	800	1225	1003	1553	1369	1398	1232	1040
23	552	1183	940	1598	1249	1438	1124	621
24	604	1178	857	1596	1209	1436	1088	581
25	637	1242	939	1620	1299	1458	1169	647
26	790	1237	1027	1555	1350	1400	1215	868
27	362	760	465	1362	747	1226	672	361
40	536	1070	759	1613	1160	1452	1044	547
41	500	1063	768	1569	1175	1412	1058	520
42	599	1138	875	1615	1253	1454	1128	614
43	643	1171	876	1591	1303	1432	1173	628
44	565	1137	771	1596	1103	1436	993	543
45	670	1156	881	1598	1297	1438	1167	686

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, 2011  
Class-Territory Base Rates  
Part 9 \$500 Deductible (Comprehensive)**

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<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	125	125	125	125	125	125	125	125
2	122	122	122	122	122	122	122	122
3	133	133	133	133	133	133	133	133
4	124	124	124	124	124	124	124	124
5	135	135	135	135	135	135	135	135
6	140	140	140	140	140	140	140	140
7	145	145	145	145	145	145	145	145
8	150	150	150	150	150	150	150	150
9	148	148	148	148	148	148	148	148
10	158	158	158	158	158	158	158	158
11	162	162	162	162	162	162	162	162
12	174	174	174	174	174	174	174	174
13	195	195	195	195	195	195	195	195
14	195	195	195	195	195	195	195	195
15	242	242	242	242	242	242	242	242
16	374	374	374	374	374	374	374	374
17	145	145	145	145	145	145	145	145
18	272	272	272	272	272	272	272	272
19	299	299	299	299	299	299	299	299
20	270	270	270	270	270	270	270	270
21	368	368	368	368	368	368	368	368
22	415	415	415	415	415	415	415	415
23	261	261	261	261	261	261	261	261
24	195	195	195	195	195	195	195	195
25	297	297	297	297	297	297	297	297
26	337	337	337	337	337	337	337	337
27	118	118	118	118	118	118	118	118
40	187	187	187	187	187	187	187	187
41	181	181	181	181	181	181	181	181
42	220	220	220	220	220	220	220	220
43	230	230	230	230	230	230	230	230
44	360	360	360	360	360	360	360	360
45	232	232	232	232	232	232	232	232

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, 2011  
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>(U-2)</u>
				<u>Rate</u>	<u>Rate</u>	
5,000	1.000	20/40	1.00	20/40	\$37	\$0
10,000	1.240	20/50	1.01	20/50	38	0
15,000	1.254	25/50	1.06	25/50	39	2
25,000	1.268	25/60	1.07	25/60	41	3
35,000	1.279	35/80	1.18	35/80	44	8
50,000	1.290	50/100	1.29	50/100	48	14
100,000	1.300	100/100	1.55	100/100	53	32
		100/200	1.56	100/200	55	32
		100/300	1.57	100/300	56	33
		200/400	2.01	200/400	66	90
		250/500	2.16	250/500	69	109
		250/1000	2.21	250/1000	71	117
		300/500	2.43	300/500	78	151
		500/500	3.19	500/500	103	269
		500/1000	3.24	500/1000	105	276
					<u>Part 6</u>	
		<u>Substitute</u>		<u>Limit</u>	<u>(D)</u>	
<u>Limit</u>		<u>Transportation</u>		<u>Rate</u>		
\$15/day		\$50		5,000	\$58	
\$30/day		150		10,000	76	
\$45/day		185		15,000	98	
\$100/day		335		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, 2011**  
**Model Year/VRG Relativities**  
**Part 7 \$500 Deductible (Collision)**

VRG	Model Year														1997 & Prior**	
	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999		1998
11	0.763	0.720	0.679	0.641	0.605	0.570	0.538	0.503	0.469	0.438	0.410	0.383	0.358	0.334	0.312	0.292
12	0.788	0.743	0.701	0.661	0.624	0.588	0.555	0.519	0.484	0.452	0.423	0.395	0.369	0.345	0.322	0.302
13	0.813	0.767	0.723	0.683	0.644	0.607	0.573	0.535	0.500	0.467	0.436	0.408	0.381	0.356	0.333	0.311
14	0.841	0.793	0.748	0.706	0.666	0.628	0.592	0.554	0.517	0.483	0.451	0.422	0.394	0.368	0.344	0.322
15	0.868	0.819	0.772	0.729	0.688	0.649	0.612	0.572	0.534	0.499	0.466	0.436	0.407	0.380	0.355	0.333
16	0.896	0.845	0.797	0.752	0.710	0.669	0.631	0.590	0.551	0.515	0.481	0.450	0.420	0.392	0.367	0.343
17	0.925	0.873	0.823	0.777	0.733	0.691	0.652	0.609	0.569	0.532	0.497	0.464	0.434	0.405	0.379	0.354
18	0.957	0.903	0.852	0.804	0.759	0.715	0.675	0.630	0.589	0.550	0.514	0.480	0.449	0.419	0.392	0.367
19	0.991	0.935	0.882	0.832	0.785	0.741	0.698	0.653	0.610	0.569	0.532	0.497	0.465	0.434	0.406	0.380
20	1.024	0.966	0.911	0.860	0.811	0.765	0.722	0.674	0.630	0.588	0.550	0.514	0.480	0.448	0.419	0.392
21	1.060	1.000	0.943	0.890	0.840	0.792	0.747	0.698	0.652	0.609	0.569	0.532	0.497	0.464	0.434	0.406
22	1.096	1.034	0.975	0.920	0.869	0.819	0.772	0.722	0.674	0.630	0.588	0.550	0.514	0.480	0.449	0.420
23	1.133	1.069	1.008	0.951	0.898	0.847	0.799	0.746	0.697	0.651	0.608	0.569	0.531	0.496	0.464	0.434
24	1.172	1.106	1.043	0.984	0.929	0.876	0.826	0.772	0.721	0.674	0.629	0.588	0.550	0.513	0.480	0.449
25	1.212	1.143	1.078	1.017	0.960	0.905	0.854	0.798	0.745	0.696	0.650	0.608	0.568	0.530	0.496	0.464
26	1.252	1.181	1.114	1.051	0.992	0.935	0.882	0.824	0.770	0.719	0.672	0.628	0.587	0.548	0.513	0.479
27	1.295	1.222	1.152	1.088	1.026	0.968	0.913	0.853	0.797	0.744	0.695	0.650	0.607	0.567	0.530	0.496
28	1.340	1.264	1.192	1.125	1.062	1.001	0.944	0.882	0.824	0.770	0.719	0.672	0.628	0.586	0.549	0.513
29	1.383	1.305	1.231	1.161	1.096	1.034	0.975	0.911	0.851	0.795	0.743	0.694	0.649	0.606	0.566	0.530
30	1.428	1.347	1.270	1.199	1.131	1.067	1.006	0.940	0.878	0.820	0.766	0.717	0.669	0.625	0.585	0.547
31	1.479	1.395	1.315	1.242	1.172	1.105	1.042	0.974	0.910	0.850	0.794	0.742	0.693	0.647	0.605	0.566
32	1.525	1.439	1.357	1.281	1.209	1.140	1.075	1.004	0.938	0.876	0.819	0.766	0.715	0.668	0.625	0.584
33	1.576	1.487	1.402	1.323	1.249	1.178	1.111	1.038	0.970	0.906	0.846	0.791	0.739	0.690	0.645	0.604
34	1.628	1.536	1.448	1.367	1.290	1.217	1.147	1.072	1.001	0.935	0.874	0.817	0.763	0.713	0.667	0.624
35	1.681	1.586	1.496	1.412	1.332	1.256	1.185	1.107	1.034	0.966	0.902	0.844	0.788	0.736	0.688	0.644
36	1.739	1.641	1.547	1.460	1.378	1.300	1.226	1.145	1.070	0.999	0.934	0.873	0.816	0.761	0.712	0.666
37	1.800	1.698	1.601	1.511	1.426	1.345	1.268	1.185	1.107	1.034	0.966	0.903	0.844	0.788	0.737	0.689
38	1.861	1.756	1.656	1.563	1.475	1.391	1.312	1.226	1.145	1.069	0.999	0.934	0.873	0.815	0.762	0.713
39	1.925	1.816	1.712	1.616	1.525	1.438	1.357	1.268	1.184	1.106	1.033	0.966	0.903	0.843	0.788	0.737
40	1.992	1.879	1.772	1.672	1.578	1.488	1.404	1.312	1.225	1.144	1.069	1.000	0.934	0.872	0.815	0.763
41	2.056	1.940	1.829	1.727	1.630	1.536	1.449	1.354	1.265	1.181	1.104	1.032	0.964	0.900	0.842	0.788
42	2.124	2.004	1.890	1.784	1.683	1.587	1.497	1.399	1.307	1.220	1.140	1.066	0.996	0.930	0.870	0.814
43	2.197	2.073	1.955	1.845	1.741	1.642	1.549	1.447	1.352	1.262	1.180	1.103	1.030	0.962	0.900	0.842
44	2.273	2.144	2.022	1.908	1.801	1.698	1.602	1.497	1.398	1.306	1.220	1.141	1.066	0.995	0.930	0.870
45	2.352	2.219	2.093	1.975	1.864	1.757	1.658	1.549	1.447	1.351	1.263	1.181	1.103	1.030	0.963	0.901
46	2.435	2.297	2.166	2.044	1.929	1.819	1.716	1.603	1.498	1.399	1.307	1.222	1.142	1.066	0.997	0.933
47	2.516	2.374	2.239	2.113	1.994	1.880	1.773	1.657	1.548	1.446	1.351	1.263	1.180	1.102	1.030	0.964
48	2.603	2.456	2.316	2.186	2.063	1.945	1.835	1.714	1.601	1.496	1.397	1.307	1.221	1.140	1.066	0.997
49	2.688	2.536	2.391	2.257	2.130	2.009	1.894	1.770	1.653	1.544	1.443	1.349	1.260	1.177	1.101	1.030
50	2.776	2.619	2.470	2.331	2.200	2.074	1.956	1.828	1.708	1.595	1.490	1.393	1.302	1.215	1.137	1.063



**Massachusetts Private Passenger Automobile Insurance Rates**  
**Residual Market Rates - Effective April 1, 2011**  
**Model Year/VRG Relativities**  
**Part 9 \$500 Deductible (Comprehensive)**

VRG	Model Year														1997 & Prior**	
	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999		1998
11	0.641	0.625	0.610	0.595	0.581	0.566	0.550	0.534	0.518	0.503	0.489	0.474	0.461	0.448	0.434	0.422
12	0.671	0.655	0.639	0.624	0.608	0.593	0.576	0.559	0.543	0.527	0.512	0.497	0.483	0.469	0.455	0.442
13	0.702	0.685	0.669	0.652	0.636	0.621	0.603	0.585	0.568	0.551	0.536	0.520	0.505	0.490	0.476	0.462
14	0.737	0.719	0.702	0.684	0.668	0.651	0.633	0.614	0.596	0.579	0.562	0.546	0.530	0.515	0.500	0.485
15	0.772	0.753	0.735	0.717	0.700	0.682	0.663	0.643	0.624	0.606	0.589	0.572	0.555	0.539	0.523	0.508
16	0.810	0.790	0.771	0.752	0.734	0.716	0.695	0.675	0.655	0.636	0.618	0.600	0.582	0.566	0.549	0.533
17	0.849	0.828	0.808	0.788	0.769	0.750	0.729	0.707	0.686	0.667	0.647	0.628	0.610	0.593	0.575	0.559
18	0.890	0.868	0.847	0.826	0.806	0.786	0.764	0.741	0.720	0.699	0.679	0.659	0.640	0.621	0.603	0.586
19	0.934	0.911	0.889	0.867	0.846	0.825	0.802	0.778	0.755	0.733	0.712	0.691	0.671	0.652	0.633	0.615
20	0.978	0.954	0.931	0.908	0.886	0.864	0.840	0.815	0.791	0.768	0.746	0.724	0.703	0.683	0.663	0.644
21	1.025	1.000	0.976	0.952	0.929	0.906	0.880	0.854	0.829	0.805	0.782	0.759	0.737	0.716	0.695	0.675
22	1.074	1.048	1.023	0.998	0.974	0.949	0.922	0.895	0.869	0.844	0.820	0.795	0.772	0.750	0.728	0.707
23	1.126	1.099	1.073	1.046	1.021	0.996	0.967	0.939	0.911	0.885	0.859	0.834	0.810	0.787	0.764	0.742
24	1.181	1.152	1.124	1.097	1.070	1.044	1.014	0.984	0.955	0.927	0.901	0.874	0.849	0.825	0.801	0.778
25	1.238	1.208	1.179	1.150	1.122	1.094	1.063	1.032	1.001	0.972	0.945	0.917	0.890	0.865	0.840	0.815
26	1.298	1.266	1.236	1.205	1.176	1.147	1.114	1.081	1.050	1.019	0.990	0.961	0.933	0.906	0.880	0.855
27	1.360	1.327	1.295	1.263	1.233	1.202	1.168	1.133	1.100	1.068	1.038	1.007	0.978	0.950	0.922	0.896
28	1.427	1.392	1.359	1.325	1.293	1.261	1.225	1.189	1.154	1.121	1.089	1.057	1.026	0.997	0.967	0.940
29	1.495	1.459	1.424	1.389	1.355	1.322	1.284	1.246	1.210	1.174	1.141	1.107	1.075	1.045	1.014	0.985
30	1.568	1.530	1.493	1.457	1.421	1.386	1.346	1.307	1.268	1.232	1.196	1.161	1.128	1.095	1.063	1.033
31	1.644	1.604	1.566	1.527	1.490	1.453	1.412	1.370	1.330	1.291	1.254	1.217	1.182	1.148	1.115	1.083
32	1.723	1.681	1.641	1.600	1.562	1.523	1.479	1.436	1.394	1.353	1.315	1.276	1.239	1.204	1.168	1.135
33	1.806	1.762	1.720	1.677	1.637	1.596	1.551	1.505	1.461	1.418	1.378	1.337	1.299	1.262	1.225	1.189
34	1.894	1.848	1.804	1.759	1.717	1.674	1.626	1.578	1.532	1.488	1.445	1.403	1.362	1.323	1.284	1.247
35	1.985	1.937	1.891	1.844	1.799	1.755	1.705	1.654	1.606	1.559	1.515	1.470	1.428	1.387	1.346	1.307
36	2.081	2.030	1.981	1.933	1.886	1.839	1.786	1.734	1.683	1.634	1.587	1.541	1.496	1.453	1.411	1.370
37	2.182	2.129	2.078	2.027	1.978	1.929	1.874	1.818	1.765	1.714	1.665	1.616	1.569	1.524	1.480	1.437
38	2.287	2.231	2.177	2.124	2.073	2.021	1.963	1.905	1.849	1.796	1.745	1.693	1.644	1.597	1.551	1.506
39	2.397	2.339	2.283	2.227	2.173	2.119	2.058	1.998	1.939	1.883	1.829	1.775	1.724	1.675	1.626	1.579
40	2.513	2.452	2.393	2.334	2.278	2.222	2.158	2.094	2.033	1.974	1.917	1.861	1.807	1.756	1.704	1.655
41	2.635	2.571	2.509	2.448	2.388	2.329	2.262	2.196	2.131	2.070	2.011	1.951	1.895	1.841	1.787	1.735
42	2.762	2.695	2.630	2.566	2.504	2.442	2.372	2.302	2.234	2.169	2.107	2.046	1.986	1.930	1.873	1.819
43	2.896	2.825	2.757	2.689	2.624	2.559	2.486	2.413	2.342	2.274	2.209	2.144	2.082	2.023	1.963	1.907
44	3.036	2.962	2.891	2.820	2.752	2.684	2.607	2.530	2.455	2.384	2.316	2.248	2.183	2.121	2.059	1.999
45	3.183	3.105	3.030	2.956	2.885	2.813	2.732	2.652	2.574	2.500	2.428	2.357	2.288	2.223	2.158	2.096
46	3.336	3.255	3.177	3.099	3.024	2.949	2.864	2.780	2.698	2.620	2.545	2.471	2.399	2.331	2.262	2.197
47	3.497	3.412	3.330	3.248	3.170	3.091	3.003	2.914	2.829	2.747	2.668	2.590	2.515	2.443	2.371	2.303
48	3.666	3.577	3.491	3.405	3.323	3.241	3.148	3.055	2.965	2.879	2.797	2.715	2.636	2.561	2.486	2.414
49	3.844	3.750	3.660	3.570	3.484	3.398	3.300	3.203	3.109	3.019	2.933	2.846	2.764	2.685	2.606	2.531
50	4.030	3.932	3.838	3.743	3.653	3.562	3.460	3.358	3.260	3.165	3.075	2.984	2.898	2.815	2.733	2.654

**Massachusetts Private Passenger Automobile Insurance Rates  
Residual Market Rates - Effective April 1, 2011  
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 &amp; Theft, and CAC Charge 86% of the premium that would apply in the absence of a glass deductible.</u>
300	\$25	
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, 2011  
Merit Rating Plan**

Calculation of Merit Rating Credits and Surcharges  
Factors to Apply to Otherwise Applicable Premiums \*

Merit Rating Code:	<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			
99	-0.170	-0.170	NA	NA
98	-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	+0.15	+0.15	+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.