

**Massachusetts Private Passenger Automobile Insurance Rates**  
**Residual Market Rates - Effective October 1, 2012**  
**Class-Territory Base Rates**  
**Part 1 (A-1)**

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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	182	318	200	594	314	535	283	177
2	197	348	229	647	355	582	320	192
3	219	364	260	736	398	662	358	207
4	246	404	281	853	484	768	436	230
5	251	402	316	896	518	806	466	250
6	274	469	312	961	591	865	532	258
7	260	432	320	976	576	878	518	251
8	298	479	346	1073	647	966	582	281
9	340	539	405	1111	676	1000	608	329
10	328	603	420	1132	745	1019	671	322
11	332	716	446	1155	782	1039	704	366
12	359	624	474	1145	840	1031	756	348
13	388	679	488	1117	810	1005	729	380
14	455	779	568	1039	836	935	753	457
15	517	860	573	1092	903	983	813	496
16	468	884	782	1091	910	982	819	466
17	357	687	434	1076	695	968	626	358
18	373	898	506	1153	858	1037	772	411
19	440	853	585	1127	848	1015	763	475
20	408	871	551	1164	870	1048	783	465
21	512	929	746	1037	927	933	834	714
22	506	929	750	1022	919	920	827	670
23	386	833	582	1143	863	1029	777	391
24	380	722	466	1076	732	969	659	374
25	376	817	505	1082	823	974	741	422
26	462	887	645	1012	920	911	828	432
27	174	291	193	585	291	527	262	178
40	434	790	551	1190	825	1071	743	443
41	437	717	574	1163	872	1047	785	449
42	569	919	657	1219	997	1097	897	577
43	485	850	605	1110	914	999	823	520
44	411	822	722	1038	843	934	759	404
45	530	864	634	1079	960	971	864	535

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 October 1, 2012  
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	100	140	140	242	140	218	126	109
2	101	149	149	256	151	230	136	109
3	120	162	162	287	167	258	150	128
4	127	170	170	325	197	293	177	137
5	129	171	171	336	200	302	180	140
6	135	193	193	366	224	329	202	146
7	132	205	205	363	218	327	196	141
8	155	204	204	411	252	370	227	168
9	187	248	248	458	273	412	246	201
10	177	267	261	460	289	414	260	195
11	186	307	271	471	309	423	278	214
12	186	266	266	450	323	405	291	201
13	208	306	281	449	321	404	289	224
14	248	374	310	425	347	382	312	268
15	270	395	304	435	369	391	332	277
16	278	405	371	434	408	391	367	283
17	199	292	268	438	319	394	287	220
18	221	393	284	456	364	410	328	262
19	239	394	312	451	348	406	313	278
20	244	401	300	447	386	402	348	278
21	285	401	347	401	389	361	350	345
22	284	401	357	395	390	356	351	337
23	219	378	311	455	358	409	322	246
24	209	336	282	441	303	397	273	231
25	206	346	288	443	343	399	308	242
26	254	405	325	416	373	374	336	273
27	91	123	123	228	131	205	118	106
40	269	375	296	470	384	423	346	274
41	240	342	312	474	366	427	329	268
42	300	399	325	469	416	422	374	301
43	254	392	320	442	381	398	343	296
44	223	372	342	425	342	383	308	248
45	289	390	317	416	403	374	362	296

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 October 1, 2012  
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	370	291	716	463	644	417	243
2	260	406	312	796	481	716	433	263
3	270	422	331	806	570	725	513	313
4	273	415	309	839	534	755	481	281
5	289	435	341	865	555	779	500	293
6	289	423	338	887	590	798	531	309
7	322	494	405	916	632	824	569	337
8	307	476	386	925	638	833	574	315
9	332	476	391	952	640	857	576	344
10	299	470	383	949	678	854	610	296
11	336	532	400	985	646	887	581	334
12	346	534	391	1029	704	926	634	402
13	353	519	403	997	682	897	614	363
14	410	576	497	1156	774	1040	697	408
15	406	669	449	1143	772	1029	695	418
16	384	626	435	1086	691	977	622	436
17	349	563	467	1085	663	977	597	362
18	359	617	432	1082	710	974	639	402
19	349	607	461	1021	715	919	644	353
20	340	605	380	1089	742	980	668	434
21	426	678	511	1238	815	1114	734	397
22	450	711	540	1261	860	1135	774	442
23	335	620	400	1052	672	947	605	389
24	373	654	492	1114	730	1003	657	368
25	376	683	471	1112	835	1001	752	454
26	417	689	497	1152	794	1037	715	421
27	237	363	285	712	456	641	410	233
40	292	530	363	962	605	866	545	327
41	304	516	375	962	643	866	579	397
42	319	557	408	987	698	888	628	353
43	453	634	502	1121	825	1009	743	424
44	304	561	409	960	702	864	632	306
45	389	572	436	1242	793	1118	714	417

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 October 1, 2012  
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	20	45	29	71	41	64	37	20
2	21	48	34	79	43	71	39	20
3	23	50	35	88	53	79	48	22
4	25	58	40	102	61	92	55	23
5	25	56	43	107	64	96	58	28
6	25	66	43	113	75	102	68	29
7	26	59	43	118	73	106	66	25
8	30	66	47	129	82	116	74	29
9	35	76	54	132	86	119	77	35
10	33	78	59	131	95	118	86	32
11	37	97	59	136	101	122	91	39
12	36	85	64	136	105	122	95	40
13	39	95	66	130	103	117	93	40
14	47	109	76	137	110	123	99	47
15	56	120	77	133	114	120	103	54
16	64	115	97	135	118	122	106	67
17	36	90	56	136	87	122	78	36
18	46	120	68	143	113	129	102	51
19	51	116	76	140	116	126	104	56
20	51	120	76	143	114	129	103	60
21	70	123	104	143	130	129	117	89
22	70	125	102	143	128	129	115	83
23	38	120	75	136	108	122	97	43
24	39	93	62	136	93	122	84	39
25	45	118	70	135	113	122	102	48
26	52	115	82	132	118	119	106	53
27	18	40	25	69	38	62	34	20
40	41	107	72	140	108	126	97	45
41	41	99	78	137	108	123	97	47
42	59	127	85	143	127	129	114	61
43	53	118	82	139	121	125	109	55
44	53	108	89	121	109	109	98	59
45	55	122	89	144	130	130	117	59

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 October 1, 2012**  
**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	499	907	545	1657	915	1491	824	494
2	471	907	540	1705	852	1535	767	516
3	528	1018	654	1863	1000	1677	900	527
4	551	1088	681	1980	1061	1782	955	522
5	557	998	605	1762	1049	1586	944	527
6	594	1136	683	1935	1140	1742	1026	559
7	598	1188	752	2043	1262	1839	1136	614
8	642	1195	843	2002	1282	1802	1154	583
9	607	1086	729	1880	1169	1692	1052	636
10	595	1209	754	2048	1306	1843	1175	580
11	611	1194	730	1763	1171	1587	1054	570
12	706	1287	802	1857	1346	1671	1211	723
13	718	1209	916	2008	1405	1807	1265	684
14	797	1475	1115	2084	1617	1876	1455	788
15	1001	1633	1146	2087	1696	1878	1526	895
16	840	1505	1002	2033	1442	1830	1298	848
17	670	1412	928	2072	1339	1865	1205	644
18	777	1419	945	1900	1374	1710	1237	841
19	798	1435	1032	1835	1476	1652	1328	796
20	805	1467	1063	1908	1505	1717	1355	880
21	944	1616	1322	2159	1786	1943	1607	1094
22	921	1517	1242	1923	1695	1731	1526	1197
23	721	1427	1134	1927	1507	1734	1356	812
24	774	1443	1050	1954	1480	1759	1332	760
25	798	1493	1129	1948	1561	1753	1405	817
26	1033	1618	1343	2033	1765	1830	1589	1135
27	473	949	581	1701	933	1531	840	472
40	634	1166	827	1758	1264	1582	1138	647
41	593	1158	837	1710	1280	1539	1152	617
42	673	1240	953	1760	1365	1584	1229	730
43	728	1347	1008	1830	1499	1647	1349	710
44	632	1239	840	1739	1202	1565	1082	607
45	791	1362	1038	1882	1527	1694	1374	896

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 October 1, 2012**  
**Class-Territory Base Rates**  
**Part 9 \$500 Deductible (Comprehensive)**

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<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	161	161	161	161	161	161	161	161
2	158	158	158	158	158	158	158	158
3	171	171	171	171	171	171	171	171
4	160	160	160	160	160	160	160	160
5	174	174	174	174	174	174	174	174
6	180	180	180	180	180	180	180	180
7	186	186	186	186	186	186	186	186
8	193	193	193	193	193	193	193	193
9	190	190	190	190	190	190	190	190
10	204	204	204	204	204	204	204	204
11	209	209	209	209	209	209	209	209
12	224	224	224	224	224	224	224	224
13	251	251	251	251	251	251	251	251
14	251	251	251	251	251	251	251	251
15	311	311	311	311	311	311	311	311
16	481	481	481	481	481	481	481	481
17	186	186	186	186	186	186	186	186
18	350	350	350	350	350	350	350	350
19	385	385	385	385	385	385	385	385
20	341	341	341	341	341	341	341	341
21	406	406	406	406	406	406	406	406
22	427	427	427	427	427	427	427	427
23	336	336	336	336	336	336	336	336
24	251	251	251	251	251	251	251	251
25	383	383	383	383	383	383	383	383
26	434	434	434	434	434	434	434	434
27	151	151	151	151	151	151	151	151
40	240	240	240	240	240	240	240	240
41	233	233	233	233	233	233	233	233
42	283	283	283	283	283	283	283	283
43	296	296	296	296	296	296	296	296
44	370	370	370	370	370	370	370	370
45	299	299	299	299	299	299	299	299

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

**Massachusetts Private Passenger Automobile Insurance Rates  
Residual Market Rates - Effective October 1, 2012  
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	\$33	\$0
10,000	1.240	20/50	1.01	20/50	34	0
15,000	1.254	25/50	1.06	25/50	35	2
25,000	1.268	25/60	1.07	25/60	37	2
35,000	1.279	35/80	1.18	35/80	40	6
50,000	1.290	50/100	1.29	50/100	43	11
100,000	1.300	100/100	1.55	100/100	48	26
250,000	1.319	100/200	1.56	100/200	49	27
		100/300	1.57	100/300	50	27
		200/400	2.01	200/400	59	78
		250/500	2.16	250/500	62	95
		250/1000	2.21	250/1000	64	102
		300/500	2.43	300/500	70	133
		500/500	3.19	500/500	92	238
		500/1000	3.24	500/1000	94	245
					<u>Part 6</u>	
		<u>Substitute</u>			<u>(D)</u>	
<u>Limit</u>		<u>Transportation</u>		<u>Limit</u>	<u>Rate</u>	
\$15/day		\$50		5,000	\$60	
\$30/day		150		10,000	85	
\$45/day		185		15,000	113	
\$100/day		335		20,000	118	
				25,000	132	
				50,000	151	
				100,000	184	
<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 October 1, 2012  
Model Year/VRG Relativities  
Part 7 \$500 Deductible (Collision)**

VRG	Model Year														1998	
	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	& Prior**
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 October 1, 2012**  
**Model Year/VRG Relativities**  
**Part 9 \$500 Deductible (Comprehensive)**

VRG	Model Year														1998	
	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	& Prior**
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 October 1, 2012  
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 October 1, 2012**  
**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.