

Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective October 1, 2016
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	191	334	210	623	329	561	296	186
2	207	365	240	679	372	611	335	201
3	230	382	273	772	418	695	376	217
4	262	430	299	908	516	817	464	245
5	263	422	331	896	543	806	489	262
6	287	492	327	1008	620	907	558	271
7	273	453	336	1024	604	922	544	263
8	318	510	368	1089	689	980	620	299
9	357	565	425	1165	709	1049	638	345
10	344	633	441	1188	782	1069	704	338
11	369	796	496	1284	869	1156	782	407
12	377	655	497	1201	881	1081	793	365
13	407	712	512	1172	850	1055	765	399
14	477	817	596	1091	877	982	789	479
15	517	859	573	1092	903	983	813	496
16	491	927	820	1146	955	1031	860	489
17	388	711	471	1169	755	1052	680	407
18	442	952	599	1347	1015	1212	914	487
19	478	883	635	1224	921	1102	829	515
20	483	1031	652	1295	1030	1166	927	576
21	606	1099	883	1154	1097	1039	987	757
22	599	1099	795	1137	1023	1023	921	710
23	457	883	617	1342	915	1208	824	463
24	405	768	496	1146	780	1031	702	398
25	408	887	523	1175	852	1058	767	459
26	492	900	687	1079	979	971	881	460
27	183	305	202	614	305	553	275	187
40	471	818	598	1292	895	1163	806	459
41	437	717	574	1163	872	1047	785	449
42	606	978	699	1299	1062	1169	956	586
43	527	923	657	1207	993	1086	894	565
44	431	822	722	1089	884	980	796	424
45	628	1023	750	1201	1136	1081	1022	633

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, 2016
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	105	147	147	254	147	229	132	114
2	106	156	156	269	158	242	142	114
3	126	170	170	301	175	271	158	134
4	133	178	178	341	207	307	186	144
5	135	179	179	336	210	302	189	147
6	142	202	202	384	235	346	212	153
7	138	215	215	381	229	343	206	148
8	163	214	214	411	264	370	238	176
9	196	260	260	480	286	432	257	211
10	186	280	274	483	303	435	273	205
11	195	322	284	494	324	445	292	224
12	195	279	279	472	339	425	305	211
13	218	321	295	471	337	424	303	235
14	260	392	325	446	364	401	328	281
15	270	395	304	435	369	392	332	277
16	292	425	389	456	428	410	385	297
17	209	292	281	459	335	413	302	242
18	247	393	317	501	406	451	365	293
19	251	394	327	474	365	427	329	292
20	272	448	335	469	431	422	388	324
21	318	448	388	421	434	379	391	345
22	317	448	357	415	410	374	369	337
23	245	378	311	504	358	454	322	275
24	219	352	296	463	318	417	286	242
25	216	363	288	465	343	419	309	254
26	266	405	341	437	391	393	352	286
27	95	129	129	239	137	215	123	111
40	282	375	311	493	403	444	363	274
41	240	342	312	474	366	427	329	268
42	315	419	341	492	436	443	392	301
43	265	411	336	464	400	418	360	311
44	234	372	342	446	359	401	323	260
45	323	436	354	437	450	393	405	331

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, 2016
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	247	411	323	796	515	716	464	270
2	289	452	347	885	535	797	482	293
3	300	470	368	897	634	807	571	348
4	303	461	343	933	594	840	535	313
5	321	483	379	917	617	825	555	325
6	321	471	376	987	656	888	590	343
7	350	536	440	995	686	896	617	366
8	341	529	429	981	709	883	638	350
9	369	529	435	1059	711	953	640	383
10	333	523	426	1056	754	950	679	330
11	373	591	445	1095	719	986	647	371
12	385	594	435	1144	783	1030	705	447
13	383	563	438	1083	740	975	666	394
14	456	640	552	1287	861	1158	775	454
15	430	709	476	1212	818	1091	736	443
16	427	696	483	1208	769	1087	692	484
17	388	597	519	1206	738	1085	664	422
18	425	654	511	1264	841	1138	757	476
19	388	643	513	1136	795	1022	716	392
20	403	717	449	1213	879	1092	791	536
21	493	783	591	1346	942	1211	848	411
22	511	806	548	1344	917	1210	825	449
23	396	657	424	1235	712	1112	641	460
24	414	727	547	1239	812	1115	731	409
25	418	760	499	1237	885	1113	797	505
26	452	713	539	1252	862	1127	776	457
27	258	394	309	773	495	696	446	253
40	317	549	394	1044	657	940	591	338
41	315	534	388	996	666	896	599	411
42	347	604	443	1072	758	965	682	365
43	504	705	559	1248	917	1123	825	472
44	338	595	434	1067	780	960	702	340
45	460	677	516	1382	939	1244	845	494

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, 2016
Class-Territory Base Rates
Part 5 Basic (B)**

<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	22	50	32	78	46	70	41	22
2	23	53	38	88	48	79	43	22
3	25	55	39	98	59	88	53	24
4	28	65	45	113	68	102	61	25
5	28	63	48	113	71	102	64	31
6	28	73	48	126	84	113	76	32
7	29	66	48	131	82	118	74	28
8	33	73	52	137	91	123	82	32
9	39	85	60	146	95	131	86	39
10	37	87	66	145	106	131	95	36
11	41	108	66	152	112	137	101	43
12	40	94	71	152	117	137	105	45
13	43	106	73	144	114	130	103	45
14	52	121	85	153	122	138	110	52
15	59	127	82	141	121	127	109	57
16	71	128	108	151	131	136	118	74
17	40	95	63	152	96	137	86	42
18	54	127	81	167	134	150	121	60
19	57	123	85	156	129	140	116	63
20	60	142	90	159	135	143	122	74
21	83	145	123	159	154	143	139	94
22	83	148	108	159	142	143	128	88
23	45	127	80	160	114	144	103	51
24	43	104	69	152	104	137	94	43
25	50	131	74	151	120	136	108	53
26	58	122	91	147	131	132	118	59
27	20	45	28	76	42	68	38	22
40	46	113	81	156	120	140	108	48
41	43	105	83	145	114	131	103	50
42	66	141	94	159	141	143	127	65
43	59	131	91	155	135	140	122	61
44	59	114	94	135	121	122	109	66
45	65	144	105	160	154	144	139	70

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, 2016
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	631	1117	670	2040	1127	1836	1014	695
2	588	1116	665	2097	1047	1887	942	653
3	695	1283	823	2347	1260	2112	1134	752
4	736	1337	838	2434	1305	2191	1175	705
5	704	1231	745	2173	1294	1956	1165	666
6	755	1397	840	2380	1403	2142	1263	726
7	813	1461	925	2513	1552	2262	1397	838
8	826	1483	1047	2484	1592	2236	1433	750
9	779	1342	901	2324	1445	2092	1301	829
10	854	1487	928	2518	1605	2266	1445	833
11	766	1468	898	2168	1440	1951	1296	763
12	869	1583	987	2284	1655	2056	1490	891
13	944	1487	1127	2470	1728	2223	1555	929
14	1134	1875	1418	2650	2056	2385	1850	1121
15	1374	2369	1662	3027	2460	2724	2214	1231
16	1143	2075	1382	2804	1989	2524	1790	1230
17	971	1863	1225	2735	1767	2462	1590	935
18	986	1745	1162	2336	1689	2102	1520	1066
19	994	1765	1270	2257	1815	2031	1634	990
20	1013	1812	1314	2356	1859	2120	1673	1277
21	1259	2178	1782	2912	2408	2621	2167	1459
22	1198	2052	1680	2600	2293	2340	2064	1555
23	960	1754	1394	2370	1853	2133	1668	1079
24	951	1775	1291	2402	1821	2162	1639	958
25	1008	1836	1388	2395	1919	2156	1727	1054
26	1465	2309	1917	2900	2517	2610	2265	1609
27	634	1167	715	2092	1147	1883	1032	685
40	804	1433	1016	2162	1554	1946	1399	821
41	729	1424	1029	2103	1574	1893	1417	759
42	828	1525	1173	2164	1679	1948	1511	898
43	935	1656	1239	2250	1843	2025	1659	912
44	810	1523	1033	2138	1478	1924	1330	779
45	1016	1692	1289	2338	1897	2104	1707	1176

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, 2016
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)

<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	188	188	188	188	188	188	188	188
2	188	188	188	188	188	188	188	188
3	217	217	217	217	217	217	217	217
4	203	203	203	203	203	203	203	203
5	221	221	221	221	221	221	221	221
6	227	227	227	227	227	227	227	227
7	235	235	235	235	235	235	235	235
8	244	244	244	244	244	244	244	244
9	230	230	230	230	230	230	230	230
10	259	259	259	259	259	259	259	259
11	264	264	264	264	264	264	264	264
12	284	284	284	284	284	284	284	284
13	318	318	318	318	318	318	318	318
14	303	303	303	303	303	303	303	303
15	394	394	394	394	394	394	394	394
16	540	540	540	540	540	540	540	540
17	235	235	235	235	235	235	235	235
18	415	415	415	415	415	415	415	415
19	432	432	432	432	432	432	432	432
20	383	383	383	383	383	383	383	383
21	456	456	456	456	456	456	456	456
22	479	479	479	479	479	479	479	479
23	389	389	389	389	389	389	389	389
24	282	282	282	282	282	282	282	282
25	430	430	430	430	430	430	430	430
26	510	510	510	510	510	510	510	510
27	190	190	190	190	190	190	190	190
40	304	304	304	304	304	304	304	304
41	261	261	261	261	261	261	261	261
42	334	334	334	334	334	334	334	334
43	366	366	366	366	366	366	366	366
44	415	415	415	415	415	415	415	415
45	379	379	379	379	379	379	379	379

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, 2016
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	1.297	20/50	1.01	20/50	32	0
15,000	1.312	25/50	1.06	25/50	33	1
25,000	1.331	25/60	1.07	25/60	34	1
35,000	1.348	35/80	1.19	35/80	38	4
50,000	1.369	50/100	1.31	50/100	43	7
100,000	1.379	100/100	1.61	100/100	49	22
250,000	1.398	100/200	1.62	100/200	51	23
		100/300	1.63	100/300	52	23
		200/400	2.06	200/400	59	70
		250/500	2.20	250/500	61	86
		250/1000	2.25	250/1000	62	93
		300/500	2.48	300/500	69	124
		500/500	3.25	500/500	91	232
		500/1000	3.30	500/1000	92	239
					<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	\$52	
\$30/day		150		10,000	79	
\$45/day		185		15,000	102	
\$100/day		335		20,000	111	
				25,000	124	
				50,000	145	
				100,000	171	
<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, 2016
Model Year/VRG Relativities
Part 7 \$500 Deductible (Collision)**

VRG	Model Year															
	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002 & Prior
11	0.746	0.710	0.675	0.639	0.604	0.568	0.533	0.497	0.462	0.426	0.391	0.355	0.332	0.310	0.289	0.270
12	0.771	0.734	0.697	0.661	0.624	0.587	0.551	0.514	0.477	0.440	0.404	0.367	0.343	0.320	0.299	0.279
13	0.797	0.759	0.721	0.683	0.645	0.607	0.569	0.531	0.493	0.455	0.417	0.380	0.354	0.331	0.309	0.288
14	0.825	0.786	0.747	0.707	0.668	0.629	0.590	0.550	0.511	0.472	0.432	0.393	0.367	0.343	0.320	0.299
15	0.855	0.814	0.773	0.733	0.692	0.651	0.611	0.570	0.529	0.488	0.448	0.407	0.380	0.355	0.331	0.309
16	0.884	0.842	0.800	0.758	0.716	0.674	0.632	0.589	0.547	0.505	0.463	0.421	0.393	0.367	0.343	0.320
17	0.915	0.871	0.827	0.784	0.740	0.697	0.653	0.610	0.566	0.523	0.479	0.436	0.407	0.380	0.354	0.331
18	0.947	0.902	0.857	0.812	0.767	0.722	0.677	0.631	0.586	0.541	0.496	0.451	0.421	0.393	0.367	0.343
19	0.981	0.934	0.887	0.841	0.794	0.747	0.701	0.654	0.607	0.560	0.514	0.467	0.436	0.407	0.380	0.355
20	1.014	0.966	0.918	0.869	0.821	0.773	0.725	0.676	0.628	0.580	0.531	0.483	0.451	0.421	0.393	0.367
21	1.050	1.000	0.950	0.900	0.850	0.800	0.750	0.700	0.650	0.600	0.550	0.500	0.467	0.436	0.407	0.380
22	1.087	1.035	0.983	0.932	0.880	0.828	0.776	0.725	0.673	0.621	0.569	0.518	0.483	0.451	0.421	0.393
23	1.125	1.071	1.017	0.964	0.910	0.857	0.803	0.750	0.696	0.643	0.589	0.536	0.500	0.467	0.436	0.407
24	1.164	1.109	1.054	0.998	0.943	0.887	0.832	0.776	0.721	0.665	0.610	0.555	0.518	0.484	0.451	0.421
25	1.205	1.148	1.091	1.033	0.976	0.918	0.861	0.804	0.746	0.689	0.631	0.574	0.536	0.501	0.467	0.436
26	1.247	1.188	1.129	1.069	1.010	0.950	0.891	0.832	0.772	0.713	0.653	0.594	0.555	0.518	0.484	0.451
27	1.292	1.230	1.169	1.107	1.046	0.984	0.923	0.861	0.800	0.738	0.677	0.615	0.574	0.536	0.501	0.467
28	1.337	1.273	1.209	1.146	1.082	1.018	0.955	0.891	0.827	0.764	0.700	0.637	0.594	0.555	0.518	0.484
29	1.383	1.317	1.251	1.185	1.119	1.054	0.988	0.922	0.856	0.790	0.724	0.659	0.615	0.574	0.536	0.500
30	1.431	1.363	1.295	1.227	1.159	1.090	1.022	0.954	0.886	0.818	0.750	0.682	0.637	0.594	0.555	0.518
31	1.481	1.410	1.340	1.269	1.199	1.128	1.058	0.987	0.917	0.846	0.776	0.705	0.658	0.615	0.574	0.536
32	1.534	1.461	1.388	1.315	1.242	1.169	1.096	1.023	0.950	0.877	0.804	0.731	0.682	0.637	0.595	0.555
33	1.587	1.511	1.435	1.360	1.284	1.209	1.133	1.058	0.982	0.907	0.831	0.756	0.706	0.659	0.615	0.574
34	1.642	1.564	1.486	1.408	1.329	1.251	1.173	1.095	1.017	0.938	0.860	0.782	0.730	0.682	0.637	0.594
35	1.700	1.619	1.538	1.457	1.376	1.295	1.214	1.133	1.052	0.971	0.890	0.810	0.756	0.706	0.659	0.615
36	1.760	1.676	1.592	1.508	1.425	1.341	1.257	1.173	1.089	1.006	0.922	0.838	0.783	0.731	0.682	0.637
37	1.821	1.734	1.647	1.561	1.474	1.387	1.301	1.214	1.127	1.040	0.954	0.867	0.810	0.756	0.706	0.659
38	1.886	1.796	1.706	1.616	1.527	1.437	1.347	1.257	1.167	1.078	0.988	0.898	0.839	0.783	0.731	0.682
39	1.952	1.859	1.766	1.673	1.580	1.487	1.394	1.301	1.208	1.115	1.022	0.930	0.868	0.811	0.757	0.706
40	2.019	1.923	1.827	1.731	1.635	1.538	1.442	1.346	1.250	1.154	1.058	0.962	0.898	0.838	0.783	0.731
41	2.090	1.990	1.891	1.791	1.692	1.592	1.493	1.393	1.294	1.194	1.095	0.995	0.929	0.868	0.810	0.756
42	2.163	2.060	1.957	1.854	1.751	1.648	1.545	1.442	1.339	1.236	1.133	1.030	0.962	0.898	0.838	0.783
43	2.239	2.132	2.025	1.919	1.812	1.706	1.599	1.492	1.386	1.279	1.173	1.066	0.996	0.930	0.868	0.810
44	2.317	2.207	2.097	1.986	1.876	1.766	1.655	1.545	1.435	1.324	1.214	1.104	1.031	0.962	0.898	0.839
45	2.398	2.284	2.170	2.056	1.941	1.827	1.713	1.599	1.485	1.370	1.256	1.142	1.067	0.996	0.930	0.868
46	2.482	2.364	2.246	2.128	2.009	1.891	1.773	1.655	1.537	1.418	1.300	1.182	1.104	1.031	0.962	0.898
47	2.569	2.447	2.325	2.202	2.080	1.958	1.835	1.713	1.591	1.468	1.346	1.224	1.143	1.067	0.996	0.930
48	2.659	2.532	2.405	2.279	2.152	2.026	1.899	1.772	1.646	1.519	1.393	1.266	1.182	1.104	1.031	0.962
49	2.751	2.620	2.489	2.358	2.227	2.096	1.965	1.834	1.703	1.572	1.441	1.310	1.224	1.142	1.066	0.996
50	2.847	2.711	2.575	2.440	2.304	2.169	2.033	1.898	1.762	1.627	1.491	1.356	1.266	1.182	1.103	1.030

For the Calculation of Rate Relativities for VRG 50, refer to Rule 22 E.

**Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective October 1, 2016
Model Year/VRG Relativities
Part 9 \$500 Deductible (Comprehensive)**

VRG	Model Year															2002 & Prior
	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	2003	
11	0.636	0.620	0.599	0.578	0.559	0.540	0.522	0.505	0.487	0.471	0.454	0.439	0.424	0.410	0.396	0.383
12	0.667	0.651	0.629	0.607	0.587	0.567	0.548	0.530	0.512	0.494	0.477	0.461	0.445	0.430	0.416	0.402
13	0.699	0.682	0.659	0.636	0.614	0.594	0.574	0.555	0.536	0.518	0.500	0.483	0.466	0.451	0.436	0.421
14	0.734	0.716	0.692	0.668	0.645	0.624	0.603	0.583	0.563	0.543	0.525	0.507	0.490	0.473	0.458	0.442
15	0.770	0.751	0.725	0.701	0.677	0.654	0.632	0.611	0.590	0.570	0.550	0.532	0.514	0.496	0.480	0.463
16	0.808	0.788	0.761	0.735	0.710	0.686	0.663	0.641	0.619	0.598	0.578	0.558	0.539	0.521	0.504	0.486
17	0.847	0.826	0.798	0.771	0.744	0.719	0.695	0.672	0.649	0.627	0.605	0.585	0.565	0.546	0.528	0.510
18	0.889	0.867	0.838	0.809	0.781	0.755	0.730	0.706	0.681	0.658	0.636	0.614	0.593	0.573	0.554	0.535
19	0.931	0.908	0.877	0.847	0.818	0.791	0.765	0.739	0.714	0.689	0.666	0.643	0.621	0.600	0.580	0.560
20	0.978	0.954	0.922	0.890	0.860	0.831	0.803	0.777	0.750	0.724	0.699	0.675	0.653	0.631	0.610	0.589
21	1.025	1.000	0.966	0.933	0.901	0.871	0.842	0.814	0.786	0.759	0.733	0.708	0.684	0.661	0.639	0.617
22	1.075	1.049	1.013	0.979	0.945	0.914	0.883	0.854	0.825	0.796	0.769	0.743	0.718	0.693	0.670	0.647
23	1.129	1.101	1.064	1.027	0.992	0.959	0.927	0.896	0.865	0.836	0.807	0.780	0.753	0.728	0.704	0.679
24	1.183	1.154	1.115	1.077	1.040	1.005	0.972	0.939	0.907	0.876	0.846	0.817	0.789	0.763	0.737	0.712
25	1.240	1.210	1.169	1.129	1.090	1.054	1.019	0.985	0.951	0.918	0.887	0.857	0.828	0.800	0.773	0.747
26	1.301	1.269	1.226	1.184	1.143	1.105	1.068	1.033	0.997	0.963	0.930	0.898	0.868	0.839	0.811	0.783
27	1.364	1.331	1.286	1.242	1.199	1.159	1.121	1.083	1.046	1.010	0.976	0.942	0.910	0.880	0.851	0.821
28	1.430	1.395	1.348	1.302	1.257	1.215	1.175	1.136	1.096	1.059	1.023	0.988	0.954	0.922	0.891	0.861
29	1.500	1.463	1.413	1.365	1.318	1.274	1.232	1.191	1.150	1.110	1.072	1.036	1.001	0.967	0.935	0.903
30	1.574	1.536	1.484	1.433	1.384	1.338	1.293	1.250	1.207	1.166	1.126	1.087	1.051	1.015	0.982	0.948
31	1.650	1.610	1.555	1.502	1.451	1.402	1.356	1.311	1.265	1.222	1.180	1.140	1.101	1.064	1.029	0.993
32	1.731	1.689	1.632	1.576	1.522	1.471	1.422	1.375	1.328	1.282	1.238	1.196	1.155	1.116	1.079	1.042
33	1.815	1.771	1.711	1.652	1.596	1.543	1.491	1.442	1.392	1.344	1.298	1.254	1.211	1.171	1.132	1.093
34	1.904	1.858	1.795	1.734	1.674	1.618	1.564	1.512	1.460	1.410	1.362	1.315	1.271	1.228	1.187	1.146
35	1.997	1.948	1.882	1.817	1.755	1.697	1.640	1.586	1.531	1.479	1.428	1.379	1.332	1.288	1.245	1.202
36	2.094	2.043	1.974	1.906	1.841	1.779	1.720	1.663	1.606	1.551	1.498	1.446	1.397	1.350	1.305	1.261
37	2.198	2.144	2.071	2.000	1.932	1.867	1.805	1.745	1.685	1.627	1.572	1.518	1.466	1.417	1.370	1.323
38	2.303	2.247	2.171	2.096	2.025	1.957	1.892	1.829	1.766	1.705	1.647	1.591	1.537	1.485	1.436	1.386
39	2.416	2.357	2.277	2.199	2.124	2.053	1.985	1.919	1.853	1.789	1.728	1.669	1.612	1.558	1.506	1.454
40	2.533	2.471	2.387	2.305	2.226	2.152	2.081	2.011	1.942	1.875	1.811	1.749	1.690	1.633	1.579	1.525
41	2.657	2.592	2.504	2.418	2.335	2.258	2.182	2.110	2.037	1.967	1.900	1.835	1.773	1.713	1.656	1.599
42	2.787	2.719	2.627	2.537	2.450	2.368	2.289	2.213	2.137	2.064	1.993	1.925	1.860	1.797	1.737	1.678
43	2.922	2.851	2.754	2.660	2.569	2.483	2.401	2.321	2.241	2.164	2.090	2.019	1.950	1.885	1.822	1.759
44	3.065	2.990	2.888	2.790	2.694	2.604	2.518	2.434	2.350	2.269	2.192	2.117	2.045	1.976	1.911	1.845
45	3.214	3.136	3.029	2.926	2.826	2.731	2.641	2.553	2.465	2.380	2.299	2.220	2.145	2.073	2.004	1.935
46	3.371	3.289	3.177	3.069	2.963	2.865	2.769	2.677	2.585	2.496	2.411	2.329	2.250	2.174	2.102	2.029
47	3.536	3.450	3.333	3.219	3.108	3.005	2.905	2.808	2.712	2.619	2.529	2.443	2.360	2.280	2.205	2.129
48	3.708	3.618	3.495	3.376	3.260	3.151	3.046	2.945	2.844	2.746	2.652	2.562	2.475	2.391	2.312	2.232
49	3.889	3.794	3.665	3.540	3.418	3.305	3.195	3.088	2.982	2.880	2.781	2.686	2.595	2.508	2.424	2.341
50	4.080	3.980	3.845	3.713	3.586	3.467	3.351	3.240	3.128	3.021	2.917	2.818	2.722	2.631	2.543	2.456

For the Calculation of Rate Relativities for VRG 50, refer to Rule 22 E.

**Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective October 1, 2016
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%	6%
500	8%	11%
1000	16%	21%
2000	29%	39%
4000	41%	53%
8000	51%	66%

Physical Damage Deductible Relativities

<u>Deductible</u>	<u>Collision</u>	<u>Limited Collision</u>	<u>Comprehensive</u>
0	Not Available	\$29 *	Not Available
300	0.12 **	\$16 *	0.01 **
500	1.00	1.00	1.00
1000	0.68	0.68	0.54
2000	0.53	0.53	0.48

<u>Deductible</u>	<u>Collision Waiver of Deductible Charge</u>	<u>\$100 Glass Deductible for Comp. Fire & 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	\$75	

* 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, 2016
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.