

**Massachusetts Private Passenger Automobile Insurance Rates  
Residual Market Rates - Effective February 1, 2018  
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	209	365	230	681	360	613	324	203
2	239	422	277	785	430	707	387	232
3	262	435	311	879	476	791	428	247
4	300	492	342	1039	590	935	531	280
5	294	472	370	1003	608	903	547	293
6	321	551	366	1129	694	1016	625	304
7	317	526	390	1189	701	1070	631	305
8	369	592	427	1264	800	1138	720	347
9	395	625	470	1288	784	1159	706	382
10	383	704	490	1321	870	1189	783	376
11	403	870	542	1403	950	1263	855	445
12	440	764	580	1400	1027	1260	924	426
13	459	802	577	1321	958	1189	862	450
14	548	938	684	1252	1007	1127	906	550
15	565	938	626	1192	986	1073	887	542
16	545	1029	910	1272	1060	1145	954	543
17	433	793	526	1305	843	1175	759	454
18	511	1101	692	1557	1173	1401	1056	563
19	535	988	711	1370	1031	1233	928	576
20	569	1215	768	1526	1213	1373	1092	679
21	688	1248	1003	1311	1246	1180	1121	860
22	684	1255	908	1298	1168	1168	1051	811
23	526	1016	710	1545	1053	1391	948	533
24	456	865	558	1290	878	1161	790	448
25	454	987	582	1308	948	1177	853	511
26	549	1004	766	1203	1092	1083	983	513
27	201	335	222	674	335	607	302	205
40	513	892	652	1408	976	1267	878	500
41	479	786	629	1275	956	1148	860	492
42	662	1069	764	1420	1161	1278	1045	640
43	589	1031	734	1348	1109	1213	998	631
44	477	910	799	1206	979	1085	881	469
45	696	1133	831	1331	1259	1198	1133	701

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 February 1, 2018  
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	91	128	128	221	128	199	115	99
2	94	139	139	239	141	215	127	101
3	108	146	146	259	151	233	136	115
4	118	158	158	303	184	273	166	128
5	117	156	156	292	183	263	165	128
6	125	178	178	338	207	304	186	135
7	128	200	200	354	213	319	192	138
8	148	195	195	374	240	337	216	160
9	174	231	231	427	255	384	230	188
10	164	246	241	425	267	383	240	180
11	174	287	253	440	288	396	259	199
12	179	257	257	434	312	391	281	194
13	201	295	271	433	310	390	279	216
14	234	353	293	401	328	361	295	253
15	240	352	271	387	328	348	295	247
16	254	370	338	397	372	357	335	258
17	192	269	259	422	308	380	277	223
18	227	362	292	461	374	415	337	270
19	233	366	304	441	339	397	305	272
20	261	430	322	450	414	405	373	311
21	283	399	345	375	386	338	347	307
22	279	394	314	365	361	329	325	297
23	221	340	280	454	322	409	290	248
24	193	310	260	407	280	366	252	213
25	190	319	253	409	302	368	272	224
26	237	360	303	389	348	350	313	255
27	83	112	112	208	119	187	107	97
40	243	323	267	424	347	382	312	236
41	216	308	281	427	329	384	296	241
42	280	373	303	438	388	394	349	268
43	246	382	312	432	372	389	335	289
44	208	331	304	397	320	357	288	231
45	294	397	322	398	410	358	369	301

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 February 1, 2018**  
**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	259	432	339	836	541	752	487	284
2	309	484	371	947	572	852	515	314
3	315	494	386	942	666	848	599	365
4	324	493	367	998	636	898	572	335
5	337	507	398	963	648	867	583	341
6	331	485	387	1017	676	915	608	353
7	361	552	453	1025	707	923	636	377
8	358	555	450	1030	744	927	670	368
9	380	545	448	1091	732	982	659	394
10	350	549	447	1109	792	998	713	347
11	388	615	463	1139	748	1025	673	386
12	404	624	457	1201	822	1081	740	469
13	402	591	460	1137	777	1023	699	414
14	474	666	574	1338	895	1204	806	472
15	452	744	500	1273	859	1146	773	465
16	436	710	493	1232	784	1109	706	494
17	407	627	545	1266	775	1139	698	443
18	455	700	547	1352	900	1217	810	509
19	419	694	554	1227	859	1104	773	423
20	435	774	485	1310	949	1179	854	579
21	542	861	650	1481	1036	1333	932	452
22	526	830	564	1384	945	1246	851	462
23	424	703	454	1321	762	1189	686	492
24	435	763	574	1301	853	1171	768	429
25	439	798	524	1299	929	1169	836	530
26	461	727	550	1277	879	1149	791	466
27	273	418	328	819	525	737	473	268
40	327	565	406	1075	677	968	609	348
41	328	555	404	1036	693	932	624	427
42	354	616	452	1093	773	984	696	372
43	519	726	576	1285	945	1157	851	486
44	348	613	447	1099	803	989	723	350
45	483	711	542	1451	986	1306	887	519

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 February 1, 2018**  
**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	24	55	35	85	50	77	45	24
2	27	61	44	102	55	92	50	25
3	28	63	44	112	67	101	60	27
4	32	74	51	129	78	116	70	29
5	31	70	54	126	79	113	71	35
6	31	82	54	141	94	127	85	36
7	34	77	56	152	95	137	86	33
8	38	85	60	159	106	143	95	37
9	43	94	66	161	105	145	95	43
10	41	97	73	161	118	145	106	40
11	45	118	72	166	122	149	110	47
12	47	110	83	177	136	159	122	52
13	48	119	82	162	128	146	115	51
14	60	139	98	176	140	158	126	60
15	64	139	90	154	132	139	119	62
16	79	142	120	168	145	151	131	82
17	45	106	70	170	107	153	96	47
18	62	147	94	193	155	174	140	69
19	64	138	95	175	144	158	130	70
20	71	167	106	187	159	168	143	87
21	94	165	140	181	175	163	158	107
22	95	169	123	182	162	164	146	100
23	52	146	92	184	131	166	118	59
24	48	117	78	171	117	154	105	48
25	56	146	82	168	134	151	121	59
26	65	136	101	164	146	148	131	66
27	22	49	31	83	46	75	41	24
40	50	123	88	170	131	153	118	52
41	47	115	91	159	125	143	113	55
42	72	154	103	174	154	157	139	71
43	66	146	102	173	151	156	136	68
44	65	126	104	149	134	134	121	73
45	72	160	116	177	171	159	154	78

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 February 1, 2018**  
**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	707	1250	750	2283	1262	2055	1136	778
2	683	1295	771	2433	1216	2190	1094	758
3	750	1385	888	2534	1360	2281	1224	812
4	839	1525	956	2776	1489	2498	1340	804
5	788	1378	834	2433	1449	2190	1304	745
6	845	1564	940	2664	1570	2398	1413	812
7	935	1680	1063	2890	1785	2601	1607	964
8	916	1646	1163	2758	1767	2482	1590	833
9	888	1530	1027	2651	1649	2386	1484	946
10	939	1635	1021	2768	1765	2491	1589	916
11	911	1747	1068	2580	1713	2322	1542	908
12	1026	1868	1166	2696	1954	2426	1759	1052
13	1056	1665	1262	2765	1935	2489	1742	1040
14	1247	2062	1559	2914	2260	2623	2034	1232
15	1538	2652	1860	3389	2753	3050	2478	1378
16	1314	2386	1589	3225	2287	2903	2058	1415
17	1117	2143	1408	3145	2032	2831	1829	1075
18	1153	2042	1359	2733	1976	2460	1778	1248
19	1193	2119	1525	2709	2179	2438	1961	1189
20	1165	2084	1511	2709	2137	2438	1923	1468
21	1397	2417	1978	3232	2673	2909	2406	1619
22	1330	2278	1865	2887	2545	2598	2291	1726
23	1161	2122	1687	2867	2242	2580	2018	1305
24	1113	2076	1511	2811	2130	2530	1917	1121
25	1160	2111	1597	2754	2206	2479	1985	1212
26	1597	2517	2089	3162	2743	2846	2469	1754
27	717	1319	808	2364	1297	2128	1167	774
40	892	1591	1128	2400	1725	2160	1553	911
41	817	1594	1152	2355	1762	2120	1586	850
42	927	1708	1313	2423	1879	2181	1691	1005
43	1094	1937	1449	2632	2157	2369	1941	1067
44	924	1737	1178	2438	1685	2194	1517	888
45	1168	1946	1483	2688	2181	2419	1963	1352

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 February 1, 2018  
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	169	169	169	169	169	169	169	169
2	176	176	176	176	176	176	176	176
3	185	185	185	185	185	185	185	185
4	170	170	170	170	170	170	170	170
5	198	198	198	198	198	198	198	198
6	204	204	204	204	204	204	204	204
7	207	207	207	207	207	207	207	207
8	202	202	202	202	202	202	202	202
9	212	212	212	212	212	212	212	212
10	212	212	212	212	212	212	212	212
11	236	236	236	236	236	236	236	236
12	255	255	255	255	255	255	255	255
13	267	267	267	267	267	267	267	267
14	259	259	259	259	259	259	259	259
15	341	341	341	341	341	341	341	341
16	465	465	465	465	465	465	465	465
17	201	201	201	201	201	201	201	201
18	374	374	374	374	374	374	374	374
19	378	378	378	378	378	378	378	378
20	351	351	351	351	351	351	351	351
21	395	395	395	395	395	395	395	395
22	400	400	400	400	400	400	400	400
23	337	337	337	337	337	337	337	337
24	238	238	238	238	238	238	238	238
25	355	355	355	355	355	355	355	355
26	443	443	443	443	443	443	443	443
27	174	174	174	174	174	174	174	174
40	270	270	270	270	270	270	270	270
41	226	226	226	226	226	226	226	226
42	296	296	296	296	296	296	296	296
43	320	320	320	320	320	320	320	320
44	357	357	357	357	357	357	357	357
45	352	352	352	352	352	352	352	352

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

**Massachusetts Private Passenger Automobile Insurance Rates  
Residual Market Rates - Effective February 1, 2018  
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>
5,000	1.000	20/40	1.00	20/40	\$29	\$0
10,000	1.297	20/50	1.01	20/50	30	0
15,000	1.312	25/50	1.06	25/50	31	1
25,000	1.331	25/60	1.07	25/60	32	1
35,000	1.348	35/80	1.19	35/80	36	4
50,000	1.369	50/100	1.31	50/100	40	7
100,000	1.379	100/100	1.61	100/100	46	21
250,000	1.398	100/200	1.62	100/200	48	22
		100/300	1.63	100/300	49	22
		200/400	2.06	200/400	55	66
		250/500	2.20	250/500	57	81
		250/1000	2.25	250/1000	58	88
		300/500	2.48	300/500	64	117
		500/500	3.25	500/500	85	219
		500/1000	3.30	500/1000	86	225
					<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	\$57	
\$30/day		150		10,000	87	
\$45/day		185		15,000	111	
\$100/day		335		20,000	122	
				25,000	135	
				50,000	159	
				100,000	188	
<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 February 1, 2018  
Model Year/VRG Relativities  
Part 7 \$500 Deductible (Collision)**

VRG	Model Year															2003 & Prior
	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	
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 February 1, 2018**  
**Model Year/VRG Relativities**  
**Part 9 \$500 Deductible (Comprehensive)**

VRG	Model Year															2003 & Prior
	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	2006	2005	2004	
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 February 1, 2018  
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 &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	\$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 February 1, 2018  
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.