

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 3

| MANUAL RATE | CLASS                                    |     |     |     |      |     |      |     |     |
|-------------|--|-----|-----|-----|------|-----|------|-----|-----|
|             | 10                                       | 17  | 18  | 20  | 21   | 25  | 26   | 30  |     |
| PART 1      | <b>BODILY INJURY TO OTHERS</b>           |     |     |     |      |     |      |     |     |
|             | 262                                      | 435 | 311 | 879 | 476  | 791 | 428  | 247 |     |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |     |     |     |      |     |      |     |     |
|             | 108                                      | 146 | 146 | 259 | 151  | 233 | 136  | 115 |     |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |     |     |     |      |     |      |     |     |
|             | 5,000                                    | 315 | 494 | 386 | 942  | 666 | 848  | 599 | 365 |
|             | 10,000                                   | 409 | 641 | 501 | 1222 | 864 | 1100 | 777 | 473 |
|             | 15,000                                   | 413 | 648 | 506 | 1236 | 874 | 1113 | 786 | 479 |
|             | 25,000                                   | 419 | 658 | 514 | 1254 | 886 | 1129 | 797 | 486 |
|             | 35,000                                   | 425 | 666 | 520 | 1270 | 898 | 1143 | 807 | 492 |
|             | 50,000                                   | 431 | 676 | 528 | 1290 | 912 | 1161 | 820 | 500 |
|             | 100,000                                  | 434 | 681 | 532 | 1299 | 918 | 1169 | 826 | 503 |
|             | 250,000                                  | 440 | 691 | 540 | 1317 | 931 | 1186 | 837 | 510 |
| PART 5      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |     |     |     |      |     |      |     |     |
|             | 20/40                                    | 28  | 63  | 44  | 112  | 67  | 101  | 60  | 27  |
|             | 20/50                                    | 31  | 68  | 48  | 122  | 72  | 110  | 65  | 30  |
|             | 25/50                                    | 45  | 93  | 65  | 171  | 100 | 155  | 89  | 43  |
|             | 25/60                                    | 48  | 98  | 69  | 181  | 105 | 163  | 94  | 46  |
|             | 35/80                                    | 83  | 158 | 111 | 300  | 170 | 270  | 153 | 79  |
|             | 50/100                                   | 118 | 217 | 154 | 419  | 235 | 378  | 211 | 112 |
|             | 100/300                                  | 211 | 377 | 268 | 736  | 409 | 663  | 367 | 200 |
|             | 250/500                                  | 376 | 661 | 470 | 1301 | 719 | 1171 | 646 | 356 |

| PART 6 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 57                      | 87     | 111    | 122    | 135    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |    |         |         |        |    |         |   |
|--------------------|---|----|---------|---------|--------|----|---------|---|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |    |         |         |        |    |         |   |
|                    | PART 3  |    | PART 12 |         | PART 3 |    | PART 12 |   |
|                    | 20/40   | 29 | 0       |         | 35/80  | 36 |         | 4 |
|                    | 20/50   | 30 | 0       |         | 50/100 | 40 |         | 7 |
| 25/50              | 31  | 1  |         | 100/300 | 49     |    | 22      |   |
| 25/60              | 32  | 1  |         | 250/500 | 57     |    | 81      |   |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

|   | CLASS                                   |      |     |      |      |      |      |     |
|---|---|------|-----|------|------|------|------|-----|
|   | 10                                      | 17   | 18  | 20   | 21   | 25   | 26   | 30  |
| PART 7  | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |     |      |      |      |      |     |
|   | 750                                     | 1385 | 888 | 2534 | 1360 | 2281 | 1224 | 812 |
| PART 9  | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |     |      |      |      |      |     |
|   | 185                                     | 185  | 185 | 185  | 185  | 185  | 185  | 185 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2 |   |      |     |      |      |      |      |     |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |    |  |
|--|-----|-----|-----|----------------------------|-----|-----|----|--|
| CLASS  |     |     |     |                            |     |     |    |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30 |  |
| 90   | 166 | 107 | 304 | 163                        | 274 | 147 | 97 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |    |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |    |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 |                       |
| Cost to Reduce Deductible from \$500 to \$300                         | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0                           | All Classes..... \$29 |

Class 15 is 75 percent of Class 10 final rates for all coverages.