

**Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective May 1, 2019
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	223	363	265	615	416	554	374	242
2	257	420	322	755	483	680	435	271
3	260	448	328	811	493	730	444	253
4	325	485	372	942	577	848	519	303
5	310	448	383	845	597	761	537	301
6	345	532	451	995	621	896	559	359
7	331	514	403	974	654	877	589	313
8	385	615	434	1109	687	998	618	373
9	417	611	556	1180	819	1062	737	431
10	398	628	540	1158	786	1042	707	408
11	484	756	607	1457	873	1311	786	452
12	439	679	544	1267	824	1140	742	474
13	484	711	626	1296	915	1166	824	481
14	533	837	679	1268	967	1141	870	552
15	564	893	703	1227	1027	1104	924	666
16	529	885	741	1189	888	1070	799	554
17	474	740	647	1239	858	1115	772	461
18	558	1018	764	1499	1128	1349	1015	660
19	593	867	799	1359	1047	1223	942	578
20	623	1105	831	1382	1174	1244	1057	753
21	733	1207	1020	1059	1235	953	1112	861
22	731	1213	942	1066	1007	959	906	887
23	584	1077	789	1515	1093	1364	984	625
24	466	721	707	1384	822	1246	740	447
25	510	899	609	1315	971	1184	874	600
26	558	893	741	1220	1064	1098	958	628
27	209	335	299	577	405	519	365	212
40	560	892	563	1318	873	1186	786	536
41	455	694	592	1275	851	1148	766	490
42	688	1081	781	1235	1162	1112	1046	688
43	600	940	720	1335	1133	1202	1020	574
44	474	752	686	1264	893	1138	804	493
45	698	1066	831	933	1172	840	1055	751

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 May 1, 2019
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	74	101	87	158	120	142	108	75
2	77	113	92	179	121	161	109	82
3	87	131	109	215	130	194	117	82
4	100	139	105	218	155	196	140	90
5	100	140	108	204	162	184	146	88
6	109	143	137	238	163	214	147	98
7	131	174	151	294	214	265	193	118
8	130	179	148	280	216	252	194	118
9	159	213	176	352	232	317	209	142
10	142	214	178	313	225	282	203	129
11	190	292	212	451	264	406	238	172
12	160	229	198	338	254	304	229	146
13	217	307	241	471	340	424	306	191
14	248	347	305	491	372	442	335	218
15	220	332	253	444	322	400	290	195
16	285	438	344	592	394	533	355	260
17	179	253	229	359	261	323	235	247
18	292	423	310	604	385	544	347	275
19	241	344	321	543	410	489	369	221
20	317	501	369	693	559	624	503	342
21	353	546	440	774	508	697	457	315
22	347	545	388	744	658	670	592	315
23	261	373	304	558	374	502	337	254
24	175	253	213	381	283	343	255	151
25	220	361	350	493	353	444	318	237
26	233	322	293	475	359	428	323	224
27	65	105	97	147	100	132	90	78
40	296	408	493	606	578	545	520	246
41	211	294	228	453	332	408	299	210
42	355	477	401	733	490	660	441	319
43	242	352	280	537	362	483	326	226
44	192	290	257	419	324	377	292	186
45	391	589	443	960	614	864	553	346

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 May 1, 2019
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	330	513	408	932	637	839	573	366
2	394	580	463	1043	668	939	601	410
3	378	590	482	1038	742	934	668	406
4	420	589	463	1094	732	985	659	431
5	418	603	494	1059	744	953	670	437
6	427	581	483	1113	772	1002	695	449
7	444	632	540	1121	803	1009	723	450
8	454	651	546	1126	840	1013	756	464
9	476	641	544	1187	828	1068	745	482
10	439	645	543	1205	888	1085	799	443
11	484	711	559	1235	844	1112	760	482
12	500	720	553	1297	918	1167	826	553
13	498	687	556	1233	873	1110	786	510
14	570	762	670	1434	991	1291	892	568
15	548	840	596	1369	955	1232	860	561
16	529	806	589	1328	880	1195	792	578
17	503	723	641	1325	871	1193	784	506
18	551	796	642	1448	938	1303	844	567
19	515	724	650	1323	875	1191	788	489
20	531	870	581	1406	1045	1265	941	675
21	638	957	746	1577	1132	1419	1019	548
22	615	889	660	1480	1041	1332	937	558
23	520	761	550	1407	858	1266	772	563
24	531	816	670	1397	949	1257	854	525
25	535	894	620	1395	1025	1256	923	583
26	552	821	646	1373	975	1236	878	515
27	334	500	424	915	621	824	559	329
40	392	576	502	1049	773	944	696	373
41	408	602	483	1127	769	1014	692	447
42	429	616	482	1119	840	1007	756	441
43	615	822	672	1381	1041	1243	937	582
44	433	640	543	1140	819	1026	737	446
45	579	807	638	1547	1082	1392	974	609

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 May 1, 2019
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	38	61	45	103	70	93	63	41
2	43	71	54	127	81	114	73	46
3	44	75	55	136	83	122	75	43
4	55	82	63	158	97	142	87	51
5	52	75	64	142	100	128	90	51
6	58	90	76	167	104	150	94	60
7	56	86	68	164	110	148	99	53
8	65	103	73	187	116	168	104	63
9	70	103	94	199	138	179	124	72
10	67	106	91	195	132	176	119	69
11	81	127	102	245	147	221	132	76
12	74	114	92	213	139	192	125	80
13	81	120	105	218	154	196	139	81
14	90	141	114	214	163	193	147	93
15	95	150	118	206	173	185	156	112
16	89	149	125	200	149	180	134	93
17	80	124	109	208	144	187	130	78
18	94	171	128	252	190	227	171	111
19	100	146	134	228	176	205	158	97
20	105	186	140	232	197	209	177	126
21	123	203	172	178	208	160	187	145
22	123	204	159	179	170	161	153	150
23	98	181	133	254	183	229	165	105
24	78	121	120	233	138	210	124	75
25	86	151	102	221	163	199	147	101
26	94	150	125	205	179	185	161	106
27	35	56	50	97	68	87	61	36
40	94	150	95	222	147	200	132	90
41	76	117	100	214	143	193	129	82
42	115	182	132	208	195	187	176	116
43	101	158	121	225	191	203	172	97
44	80	126	115	213	150	192	135	83
45	118	179	139	157	198	141	178	127

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 May 1, 2019
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	875	1504	975	2275	1511	2048	1360	900
2	856	1530	1002	2620	1385	2358	1247	903
3	898	1547	1099	2552	1522	2297	1370	875
4	1064	1783	1243	2846	1831	2561	1648	1039
5	950	1538	1084	2569	1822	2312	1640	959
6	1033	1645	1222	2727	1818	2454	1636	1045
7	1101	1760	1354	3019	1927	2717	1734	1122
8	1100	1871	1512	2973	2100	2676	1890	1034
9	1098	1790	1325	2938	1892	2644	1703	1230
10	1083	1847	1326	2959	2202	2663	1982	1136
11	1163	2042	1388	3040	1887	2736	1698	1114
12	1272	2146	1516	3387	2266	3048	2039	1239
13	1293	1897	1524	3248	2249	2923	2024	1311
14	1461	2307	1792	3788	2437	3409	2193	1467
15	1917	3071	2210	4375	3228	3938	2905	1791
16	1600	2658	1973	4119	2973	3707	2676	1747
17	1452	2695	1830	3387	2642	3048	2378	1398
18	1385	2491	1713	3553	2166	3198	1949	1401
19	1463	2346	1983	3522	2424	3170	2182	1401
20	1515	2587	1793	3522	2531	3170	2278	1908
21	1719	2686	2103	4202	3033	3782	2730	1565
22	1689	2717	2036	3753	2845	3378	2561	1703
23	1509	2401	1840	3682	2583	3314	2325	1515
24	1387	2273	1763	3654	2595	3289	2336	1338
25	1393	2331	1824	3474	2632	3127	2369	1428
26	1926	2892	2675	4111	3272	3700	2945	1964
27	828	1452	1028	2291	1483	2062	1335	866
40	1038	1739	1418	2606	2243	2345	2019	981
41	985	1598	1307	2549	1814	2294	1633	983
42	1095	1685	1362	2902	1831	2612	1648	1084
43	1422	2338	1676	3422	2468	3080	2221	1358
44	1117	1811	1393	2770	1853	2493	1668	1117
45	1494	2530	1871	3494	2748	3145	2473	1684

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 May 1, 2019
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)

<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	142	142	142	142	142	142	142	142
2	145	145	145	145	145	145	145	145
3	156	156	156	156	156	156	156	156
4	155	155	155	155	155	155	155	155
5	161	161	161	161	161	161	161	161
6	157	157	157	157	157	157	157	157
7	175	175	175	175	175	175	175	175
8	176	176	176	176	176	176	176	176
9	178	178	178	178	178	178	178	178
10	178	178	178	178	178	178	178	178
11	203	203	203	203	203	203	203	203
12	211	211	211	211	211	211	211	211
13	228	228	228	228	228	228	228	228
14	199	199	199	199	199	199	199	199
15	278	278	278	278	278	278	278	278
16	331	331	331	331	331	331	331	331
17	200	200	200	200	200	200	200	200
18	289	289	289	289	289	289	289	289
19	276	276	276	276	276	276	276	276
20	265	265	265	265	265	265	265	265
21	287	287	287	287	287	287	287	287
22	280	280	280	280	280	280	280	280
23	266	266	266	266	266	266	266	266
24	173	173	173	173	173	173	173	173
25	251	251	251	251	251	251	251	251
26	366	366	366	366	366	366	366	366
27	143	143	143	143	143	143	143	143
40	241	241	241	241	241	241	241	241
41	163	163	163	163	163	163	163	163
42	236	236	236	236	236	236	236	236
43	277	277	277	277	277	277	277	277
44	243	243	243	243	243	243	243	243
45	305	305	305	305	305	305	305	305

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

**Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective May 1, 2019
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-1)	<u>Part 12</u> (U-2)
<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Rate</u>	<u>Rate</u>
5,000	1.000	20/40	1.00	20/40	\$30	\$0
10,000	1.297	20/50	1.01	20/50	30	0
15,000	1.312	25/50	1.06	25/50	32	1
25,000	1.331	25/60	1.07	25/60	34	1
35,000	1.348	35/80	1.19	35/80	37	3
50,000	1.369	50/100	1.31	50/100	41	6
100,000	1.379	100/100	1.61	100/100	49	18
250,000	1.398	100/200	1.62	100/200	50	19
		100/300	1.63	100/300	50	19
		200/400	2.06	200/400	57	62
		250/500	2.20	250/500	59	76
		250/1000	2.25	250/1000	60	83
		300/500	2.48	300/500	67	112
		500/500	3.25	500/500	88	214
		500/1000	3.30	500/1000	89	220
					<u>Part 6</u> (D)	
<u>Limit</u>		<u>Substitute</u> <u>Transportation</u>		<u>Limit</u>	<u>Rate</u>	
\$15/day		\$50		5,000	\$37	
\$30/day		150		10,000	56	
\$45/day		185		15,000	72	
\$100/day		335		20,000	79	
				25,000	88	
				50,000	103	
				100,000	122	
<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 May 1, 2019
Model Year/VRG Relativities
Part 7 \$500 Deductible (Collision)

VRG	Model Year														2005 & Prior
<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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
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

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

Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective May 1, 2019
Model Year/VRG Relativities
Part 9 \$500 Deductible (Comprehensive)

<u>VRG</u>	<u>Model Year</u>															<u>2005</u>
	<u>2020</u>	<u>2019</u>	<u>2018</u>	<u>2017</u>	<u>2016</u>	<u>2015</u>	<u>2014</u>	<u>2013</u>	<u>2012</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>& Prior</u>
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 May 1, 2019
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</u>
300	\$25	Charge 86% of the premium
500	\$36	that would apply in the
1000	\$48	absence of a glass deductible.
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 May 1, 2019
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.