

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 3

| MANUAL<br>RATE | CLASS                             |     |     |     |      |      |      |      |
|----------------|-----------------------------------|-----|-----|-----|------|------|------|------|
|                | 10                                | 17  | 18  | 20  | 21   | 25   | 26   | 30   |
| PART 1         | BODILY INJURY TO OTHERS           |     |     |     |      |      |      |      |
|                | 272                               | 433 | 319 | 776 | 486  | 698  | 437  | 274  |
| PART 2         | PERSONAL INJURY PROTECTION        |     |     |     |      |      |      |      |
|                | 92                                | 132 | 104 | 215 | 132  | 194  | 119  | 89   |
| PART 4         | DAMAGE TO SOMEONE ELSE'S PROPERTY |     |     |     |      |      |      |      |
|                | 5,000                             | 408 | 633 | 481 | 1117 | 766  | 1005 | 689  |
|                | 10,000                            | 562 | 872 | 663 | 1539 | 1056 | 1385 | 949  |
|                | 15,000                            | 570 | 885 | 672 | 1562 | 1071 | 1405 | 963  |
|                | 25,000                            | 578 | 897 | 682 | 1583 | 1085 | 1424 | 976  |
|                | 35,000                            | 583 | 905 | 687 | 1596 | 1095 | 1436 | 985  |
|                | 50,000                            | 588 | 913 | 694 | 1611 | 1105 | 1449 | 994  |
|                | 100,000                           | 599 | 929 | 706 | 1640 | 1124 | 1475 | 1011 |
|                | 250,000                           | 603 | 936 | 711 | 1651 | 1132 | 1485 | 1018 |
| PART 5         | OPTIONAL BODILY INJURY TO OTHERS  |     |     |     |      |      |      |      |
|                | 20/40                             | 46  | 72  | 54  | 130  | 82   | 117  | 74   |
|                | 20/50                             | 49  | 77  | 58  | 139  | 88   | 125  | 79   |
|                | 25/50                             | 68  | 107 | 80  | 193  | 122  | 174  | 110  |
|                | 25/60                             | 71  | 112 | 84  | 202  | 127  | 182  | 115  |
|                | 35/80                             | 106 | 168 | 125 | 302  | 190  | 272  | 171  |
|                | 50/100                            | 145 | 229 | 170 | 411  | 258  | 370  | 232  |
|                | 100/300                           | 253 | 400 | 296 | 719  | 451  | 647  | 406  |
|                | 250/500                           | 444 | 703 | 520 | 1263 | 792  | 1136 | 713  |

|        |                  |        |        |        |        |
|--------|------------------|--------|--------|--------|--------|
| PART 6 | MEDICAL PAYMENTS |        |        |        |        |
|        | 5,000            | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 37               | 56     | 72     | 79     | 88     |

|                          |                                                        |    |         |         |        |    |
|--------------------------|--------------------------------------------------------|----|---------|---------|--------|----|
| PART 3<br>AND<br>PART 12 | PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO     |    |         |         |        |    |
|                          | PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO |    |         |         |        |    |
|                          | PART 3                                                 |    | PART 12 |         | PART 3 |    |
|                          | 20/40                                                  | 27 | 0       | 35/80   | 33     | 4  |
|                          | 20/50                                                  | 28 | 0       | 50/100  | 37     | 7  |
|                          | 25/50                                                  | 29 | 1       | 100/300 | 45     | 21 |
|                          | 25/60                                                  | 30 | 1       | 250/500 | 53     | 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                                                            | COLLISION - \$500 DEDUCTIBLE     |      |      |      |      |      |      |     |
|                                                                   | 979                              | 1657 | 1158 | 2696 | 1651 | 2426 | 1486 | 987 |
| PART 9                                                            | COMPREHENSIVE - \$500 DEDUCTIBLE |      |      |      |      |      |      |     |
|                                                                   | 160                              | 160  | 160  | 160  | 160  | 160  | 160  | 160 |
| 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

| COLLISION - Cost to Reduce Deductible from \$500 to \$300             |     |     |     |     |     |     |     |  |
|-----------------------------------------------------------------------|-----|-----|-----|-----|-----|-----|-----|--|
| CLASS                                                                 |     |     |     |     |     |     |     |  |
| 10                                                                    | 17  | 18  | 20  | 21  | 25  | 26  | 30  |  |
| 117                                                                   | 199 | 139 | 324 | 198 | 291 | 178 | 118 |  |
| COLLISION - Waiver of Deductible Charges                              |     |     |     |     |     |     |     |  |
| \$300 Deductible..... \$25                                            |     |     |     |     |     |     |     |  |
| \$500 Deductible..... \$36                                            |     |     |     |     |     |     |     |  |
| LIMITED COLLISION                                                     |     |     |     |     |     |     |     |  |
| \$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.