

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 43

| MANUAL<br>RATE | CLASS                             |     |      |      |      |      |      |      |
|----------------|-----------------------------------|-----|------|------|------|------|------|------|
|                | 10                                | 17  | 18   | 20   | 21   | 25   | 26   | 30   |
| PART 1         | BODILY INJURY TO OTHERS           |     |      |      |      |      |      |      |
|                | 591                               | 892 | 693  | 1372 | 1071 | 1235 | 964  | 575  |
| PART 2         | PERSONAL INJURY PROTECTION        |     |      |      |      |      |      |      |
|                | 252                               | 340 | 283  | 514  | 370  | 463  | 333  | 235  |
| PART 4         | DAMAGE TO SOMEONE ELSE'S PROPERTY |     |      |      |      |      |      |      |
|                | 5,000                             | 666 | 932  | 744  | 1601 | 1178 | 1441 | 1060 |
|                | 10,000                            | 918 | 1284 | 1025 | 2206 | 1623 | 1986 | 1461 |
|                | 15,000                            | 931 | 1303 | 1040 | 2238 | 1647 | 2015 | 1482 |
|                | 25,000                            | 944 | 1321 | 1054 | 2269 | 1669 | 2042 | 1502 |
|                | 35,000                            | 952 | 1332 | 1063 | 2288 | 1683 | 2059 | 1515 |
|                | 50,000                            | 960 | 1344 | 1073 | 2309 | 1699 | 2078 | 1529 |
|                | 100,000                           | 978 | 1368 | 1092 | 2350 | 1729 | 2115 | 1556 |
|                | 250,000                           | 984 | 1377 | 1100 | 2366 | 1741 | 2130 | 1567 |
| PART 5         | OPTIONAL BODILY INJURY TO OTHERS  |     |      |      |      |      |      |      |
|                | 20/40                             | 99  | 150  | 116  | 231  | 180  | 208  | 162  |
|                | 20/50                             | 106 | 160  | 124  | 247  | 193  | 222  | 173  |
|                | 25/50                             | 147 | 223  | 173  | 343  | 268  | 309  | 241  |
|                | 25/60                             | 154 | 233  | 181  | 359  | 280  | 323  | 252  |
|                | 35/80                             | 230 | 348  | 270  | 536  | 418  | 482  | 376  |
|                | 50/100                            | 313 | 473  | 367  | 728  | 568  | 655  | 511  |
|                | 100/300                           | 548 | 827  | 642  | 1273 | 993  | 1146 | 894  |
|                | 250/500                           | 962 | 1453 | 1127 | 2235 | 1744 | 2012 | 1570 |

|        |                  |        |        |        |        |
|--------|------------------|--------|--------|--------|--------|
| 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      |  | 35/80   |  |
|                          | 20/50                                                  |  | 28      |  | 50/100  |  |
|                          | 25/50                                                  |  | 29      |  | 100/300 |  |
|                          | 25/60                                                  |  | 30      |  | 250/500 |  |
|                          |                                                        |  |         |  |         |  |

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     |      |      |      |      |      |      |      |
|                                                                   | 1507                             | 2391 | 1830 | 3809 | 3070 | 3428 | 2763 | 1449 |
| PART 9                                                            | COMPREHENSIVE - \$500 DEDUCTIBLE |      |      |      |      |      |      |      |
|                                                                   | 297                              | 297  | 297  | 297  | 297  | 297  | 297  | 297  |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3 |                                  |      |      |      |      |      |      |      |

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  |  |
| 181                                                                   | 287 | 220 | 457 | 368 | 411 | 332 | 174 |  |
| 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.