

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 45

| MANUAL<br>RATE | CLASS                             |      |      |      |      |      |      |      |
|----------------|-----------------------------------|------|------|------|------|------|------|------|
|                | 10                                | 17   | 18   | 20   | 21   | 25   | 26   | 30   |
| PART 1         | BODILY INJURY TO OTHERS           |      |      |      |      |      |      |      |
|                | 823                               | 1212 | 948  | 1113 | 1169 | 1002 | 1052 | 870  |
| PART 2         | PERSONAL INJURY PROTECTION        |      |      |      |      |      |      |      |
|                | 426                               | 595  | 460  | 917  | 639  | 825  | 575  | 382  |
| PART 4         | DAMAGE TO SOMEONE ELSE'S PROPERTY |      |      |      |      |      |      |      |
|                | 5,000                             | 638  | 862  | 724  | 1620 | 1301 | 1458 | 1171 |
|                | 10,000                            | 879  | 1188 | 998  | 2232 | 1793 | 2009 | 1614 |
|                | 15,000                            | 892  | 1205 | 1012 | 2265 | 1819 | 2038 | 1637 |
|                | 25,000                            | 904  | 1221 | 1026 | 2296 | 1844 | 2066 | 1659 |
|                | 35,000                            | 912  | 1232 | 1035 | 2315 | 1859 | 2083 | 1673 |
|                | 50,000                            | 920  | 1243 | 1044 | 2336 | 1876 | 2102 | 1689 |
|                | 100,000                           | 937  | 1265 | 1063 | 2378 | 1910 | 2140 | 1719 |
|                | 250,000                           | 943  | 1274 | 1070 | 2394 | 1923 | 2155 | 1731 |
| PART 5         | OPTIONAL BODILY INJURY TO OTHERS  |      |      |      |      |      |      |      |
|                | 20/40                             | 139  | 204  | 159  | 187  | 197  | 168  | 177  |
|                | 20/50                             | 149  | 218  | 170  | 200  | 211  | 180  | 189  |
|                | 25/50                             | 206  | 303  | 236  | 278  | 293  | 250  | 263  |
|                | 25/60                             | 216  | 317  | 248  | 291  | 306  | 262  | 275  |
|                | 35/80                             | 322  | 473  | 369  | 434  | 457  | 390  | 411  |
|                | 50/100                            | 437  | 643  | 502  | 590  | 620  | 531  | 558  |
|                | 100/300                           | 764  | 1124 | 879  | 1032 | 1085 | 929  | 976  |
|                | 250/500                           | 1342 | 1974 | 1543 | 1812 | 1905 | 1631 | 1713 |

|        |                  |        |        |        |        |
|--------|------------------|--------|--------|--------|--------|
| 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     |      |      |      |      |      |      |      |
|                                                                   | 1643                             | 2772 | 1976 | 4122 | 3064 | 3710 | 2758 | 1807 |
| PART 9                                                            | COMPREHENSIVE - \$500 DEDUCTIBLE |      |      |      |      |      |      |      |
|                                                                   | 317                              | 317  | 317  | 317  | 317  | 317  | 317  | 317  |
| 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  |  |
| 197                                                                   | 333 | 237 | 495 | 368 | 445 | 331 | 217 |  |
| 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.