

**Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective June 1, 2020
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	233	347	280	601	407	541	366	242
2	278	417	343	724	485	652	437	289
3	272	433	319	776	486	698	437	274
4	336	520	376	887	565	798	509	312
5	328	451	398	818	592	736	533	337
6	360	517	435	981	606	883	545	368
7	337	506	397	876	625	788	563	329
8	389	582	445	1023	703	921	633	379
9	420	595	547	1119	770	1007	693	438
10	401	595	515	1036	749	932	674	420
11	505	735	610	1395	915	1256	824	475
12	454	654	539	1189	774	1070	697	475
13	493	703	581	1208	819	1087	737	498
14	511	765	634	1326	881	1193	793	518
15	590	865	711	1331	1000	1198	900	681
16	571	862	711	1377	899	1239	809	588
17	481	700	603	1189	794	1070	715	446
18	660	1020	738	1653	1125	1488	1013	744
19	597	861	842	1547	1052	1392	947	575
20	692	1037	867	1471	1155	1324	1040	812
21	877	1365	1081	1179	1293	1061	1164	870
22	862	1258	976	1156	1027	1040	924	885
23	695	1009	845	1685	1106	1517	995	695
24	474	681	663	1353	785	1218	707	506
25	519	813	620	1370	875	1233	788	641
26	564	898	664	1178	996	1060	896	620
27	225	331	298	556	396	500	356	230
40	628	826	780	1474	1112	1327	1001	531
41	463	692	573	1156	833	1040	750	520
42	748	1054	884	1350	1226	1215	1103	736
43	591	892	693	1372	1071	1235	964	575
44	493	727	674	1288	874	1159	787	517
45	823	1212	948	1113	1169	1002	1052	870

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 June 1, 2020
Class-Territory Base Rates
Part 2 (A-2)

<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	75	98	89	156	119	140	107	73
2	81	115	94	169	123	152	111	82
3	92	132	104	215	132	194	119	89
4	101	139	104	209	156	188	140	90
5	102	144	107	199	155	179	140	93
6	111	142	130	235	158	212	142	99
7	139	177	155	283	213	255	192	126
8	135	186	162	278	237	250	213	122
9	167	216	182	340	239	306	215	152
10	145	210	175	293	225	264	203	136
11	204	292	224	453	297	408	267	183
12	173	234	201	342	255	308	230	157
13	233	317	242	465	335	419	302	210
14	258	343	300	483	376	435	338	226
15	231	324	258	446	354	401	319	210
16	295	424	324	570	425	513	383	267
17	188	247	222	362	255	326	230	226
18	312	444	318	610	450	549	405	309
19	251	336	295	505	418	455	376	225
20	332	480	399	675	547	608	492	301
21	384	547	444	790	546	711	491	334
22	377	528	393	731	658	658	592	336
23	286	374	316	556	396	500	356	264
24	187	255	213	385	282	347	254	187
25	232	335	308	509	333	458	300	245
26	246	343	274	472	358	425	322	236
27	66	102	91	141	99	127	89	77
40	315	385	444	630	524	567	472	249
41	218	312	230	426	318	383	286	227
42	379	489	427	771	490	694	441	330
43	252	340	283	514	370	463	333	235
44	199	284	254	408	324	367	292	194
45	426	595	460	917	639	825	575	382

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 June 1, 2020
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	360	534	447	1008	691	907	622	380
2	431	608	522	1163	753	1047	678	451
3	408	633	481	1117	766	1005	689	447
4	457	722	502	1189	880	1070	792	464
5	439	622	514	1153	888	1038	799	499
6	487	660	594	1291	893	1162	804	525
7	480	682	569	1167	861	1050	775	489
8	500	713	603	1262	960	1136	864	524
9	548	776	625	1344	982	1210	884	547
10	473	670	566	1248	963	1123	867	502
11	550	836	617	1425	1002	1283	902	566
12	558	821	636	1496	1030	1346	927	575
13	541	757	602	1349	976	1214	878	564
14	598	819	702	1614	1045	1453	941	598
15	629	921	693	1486	1082	1337	974	635
16	579	842	677	1356	961	1220	865	607
17	539	783	661	1336	914	1202	823	510
18	597	888	653	1502	1116	1352	1004	642
19	547	739	738	1343	952	1209	857	515
20	600	879	731	1560	1048	1404	943	652
21	679	948	793	1661	1266	1495	1139	674
22	672	901	855	1628	1258	1465	1132	728
23	585	795	712	1451	1061	1306	955	574
24	582	822	782	1540	1041	1386	937	656
25	611	871	665	1555	1151	1400	1036	643
26	615	906	715	1665	1090	1499	981	590
27	360	506	446	919	688	827	619	361
40	433	561	537	1083	788	975	709	389
41	453	678	532	1142	828	1028	745	519
42	471	642	535	1187	815	1068	734	466
43	666	932	744	1601	1178	1441	1060	627
44	485	666	601	1164	848	1048	763	507
45	638	862	724	1620	1301	1458	1171	642

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 June 1, 2020
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	40	58	47	101	68	91	61	41
2	47	70	58	122	81	110	73	49
3	46	72	54	130	82	117	74	47
4	57	88	64	149	95	134	86	53
5	55	76	66	137	99	123	89	57
6	61	87	73	165	102	149	92	62
7	57	85	67	147	105	132	95	56
8	66	98	75	172	119	155	107	64
9	71	100	92	189	130	170	117	73
10	68	101	87	175	126	158	113	71
11	84	124	103	235	154	212	139	80
12	76	110	91	200	130	180	117	80
13	82	119	97	203	138	183	124	84
14	86	129	106	224	149	202	134	87
15	99	145	119	223	168	201	151	115
16	96	145	120	232	151	209	136	99
17	81	117	102	200	133	180	120	76
18	111	171	124	278	190	250	171	125
19	101	145	141	260	177	234	159	96
20	117	174	146	247	194	222	175	136
21	147	229	182	198	218	178	196	147
22	145	212	165	194	173	175	156	150
23	117	170	143	282	185	254	167	117
24	79	114	112	228	132	205	119	85
25	88	136	104	230	147	207	132	108
26	95	151	112	198	167	178	150	105
27	38	55	50	94	67	85	60	39
40	105	139	132	248	187	223	168	89
41	77	117	97	194	140	175	126	87
42	125	178	149	227	206	204	185	124
43	99	150	116	231	180	208	162	97
44	83	122	113	217	147	195	132	87
45	139	204	159	187	197	168	177	147

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 June 1, 2020
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)

<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	986	1637	1175	2595	1767	2336	1590	1005
2	942	1638	1235	2644	1525	2380	1373	976
3	979	1657	1158	2696	1651	2426	1486	987
4	1075	1790	1291	2725	1833	2453	1650	1061
5	1028	1591	1298	2714	1875	2443	1688	1064
6	1098	1718	1312	2928	1886	2635	1697	1116
7	1140	1822	1356	3036	2026	2732	1823	1163
8	1183	2033	1827	3051	2241	2746	2017	1142
9	1200	1961	1414	3031	2101	2728	1891	1357
10	1170	1926	1421	3053	2372	2748	2135	1231
11	1229	2108	1525	3214	2078	2893	1870	1199
12	1364	2200	1685	3546	2372	3191	2135	1330
13	1341	1974	1562	3348	2271	3013	2044	1381
14	1560	2412	1889	4042	2620	3638	2358	1571
15	1985	3268	2361	4934	3580	4441	3222	2156
16	1625	2657	1926	4120	2823	3708	2541	1711
17	1588	2764	2349	3715	2835	3344	2552	1601
18	1443	2817	1780	4049	2623	3644	2361	1622
19	1531	2362	2267	3833	2471	3450	2224	1493
20	1647	2651	1945	3909	2620	3518	2358	2286
21	1910	2898	2247	4671	3414	4204	3073	1768
22	1742	2733	2072	4181	2919	3763	2627	1718
23	1666	2548	2081	4003	2711	3603	2440	1620
24	1524	2427	1850	3997	2728	3597	2455	1588
25	1446	2371	1859	3523	2339	3171	2105	1491
26	1932	3159	2523	4737	3171	4263	2854	2007
27	894	1555	1073	2393	1603	2154	1443	902
40	1101	1696	1405	2691	2337	2422	2103	1047
41	1088	1718	1391	2668	2020	2401	1818	1145
42	1134	1741	1371	3169	1823	2852	1641	1109
43	1507	2391	1830	3809	3070	3428	2763	1449
44	1188	1917	1485	2853	1988	2568	1789	1215
45	1643	2772	1976	4122	3064	3710	2758	1807

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 June 1, 2020
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	148	148	148	148	148	148	148	148
2	139	139	139	139	139	139	139	139
3	160	160	160	160	160	160	160	160
4	154	154	154	154	154	154	154	154
5	162	162	162	162	162	162	162	162
6	157	157	157	157	157	157	157	157
7	172	172	172	172	172	172	172	172
8	196	196	196	196	196	196	196	196
9	183	183	183	183	183	183	183	183
10	175	175	175	175	175	175	175	175
11	196	196	196	196	196	196	196	196
12	209	209	209	209	209	209	209	209
13	227	227	227	227	227	227	227	227
14	203	203	203	203	203	203	203	203
15	260	260	260	260	260	260	260	260
16	314	314	314	314	314	314	314	314
17	199	199	199	199	199	199	199	199
18	271	271	271	271	271	271	271	271
19	268	268	268	268	268	268	268	268
20	256	256	256	256	256	256	256	256
21	281	281	281	281	281	281	281	281
22	285	285	285	285	285	285	285	285
23	249	249	249	249	249	249	249	249
24	168	168	168	168	168	168	168	168
25	251	251	251	251	251	251	251	251
26	363	363	363	363	363	363	363	363
27	142	142	142	142	142	142	142	142
40	257	257	257	257	257	257	257	257
41	165	165	165	165	165	165	165	165
42	235	235	235	235	235	235	235	235
43	297	297	297	297	297	297	297	297
44	238	238	238	238	238	238	238	238
45	317	317	317	317	317	317	317	317

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

**Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective June 1, 2020
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	\$27	\$0
10,000	1.378	20/50	1.01	20/50	28	0
15,000	1.398	25/50	1.07	25/50	29	1
25,000	1.417	25/60	1.08	25/60	30	1
35,000	1.429	35/80	1.19	35/80	33	4
50,000	1.442	50/100	1.31	50/100	37	7
100,000	1.468	100/100	1.63	100/100	44	20
250,000	1.478	100/200	1.64	100/200	45	21
		100/300	1.65	100/300	45	21
		200/400	2.10	200/400	51	66
		250/500	2.25	250/500	53	81
		250/1000	2.30	250/1000	54	88
		300/500	2.53	300/500	60	117
		500/500	3.33	500/500	78	219
		500/1000	3.38	500/1000	79	226
					<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 June 1, 2020
Model Year/VRG Relativities
Part 7 \$500 Deductible (Collision)

VRG	Model Year															2006
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	& Prior
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	0.270
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	0.279
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	0.288
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	0.299
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	0.309
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	0.320
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	0.331
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	0.343
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	0.355
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	0.367
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	0.380
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	0.393
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	0.407
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	0.421
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	0.436
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	0.451
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	0.467
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	0.484
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	0.500
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	0.518
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	0.536
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	0.555
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	0.574
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	0.594
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	0.615
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	0.637
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	0.659
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	0.682
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	0.706
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	0.731
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	0.756
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	0.783
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	0.810
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	0.839
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	0.868
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	0.898
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	0.930
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	0.962
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	0.996
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	1.030

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

Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective June 1, 2020
Model Year/VRG Relativities
Part 9 \$500 Deductible (Comprehensive)

VRG	Model Year															2006
	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	2008	2007	& Prior
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 June 1, 2020
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 June 1, 2020
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.