

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           |      |      |      |      |      |      |      |
|                | 580                               | 876  | 680  | 1347 | 1051 | 1212 | 946  | 564  |
| PART 2         | PERSONAL INJURY PROTECTION        |      |      |      |      |      |      |      |
|                | 236                               | 319  | 265  | 482  | 347  | 434  | 312  | 220  |
| PART 4         | DAMAGE TO SOMEONE ELSE'S PROPERTY |      |      |      |      |      |      |      |
|                | 5,000                             | 634  | 887  | 708  | 1524 | 1121 | 1372 | 1009 |
|                | 10,000                            | 909  | 1271 | 1015 | 2184 | 1606 | 1966 | 1446 |
|                | 15,000                            | 918  | 1284 | 1025 | 2207 | 1623 | 1987 | 1461 |
|                | 25,000                            | 925  | 1294 | 1033 | 2224 | 1636 | 2002 | 1472 |
|                | 35,000                            | 930  | 1301 | 1039 | 2236 | 1645 | 2013 | 1480 |
|                | 50,000                            | 936  | 1309 | 1045 | 2249 | 1655 | 2025 | 1489 |
|                | 100,000                           | 948  | 1326 | 1058 | 2278 | 1676 | 2051 | 1508 |
|                | 250,000                           | 961  | 1344 | 1073 | 2309 | 1698 | 2079 | 1529 |
| PART 5         | OPTIONAL BODILY INJURY TO OTHERS  |      |      |      |      |      |      |      |
|                | 20/40                             | 87   | 132  | 102  | 203  | 158  | 183  | 143  |
|                | 20/50                             | 94   | 142  | 110  | 219  | 170  | 197  | 154  |
|                | 25/50                             | 140  | 213  | 165  | 327  | 255  | 295  | 230  |
|                | 25/60                             | 147  | 223  | 172  | 343  | 267  | 309  | 241  |
|                | 35/80                             | 227  | 344  | 266  | 529  | 412  | 476  | 372  |
|                | 50/100                            | 314  | 475  | 368  | 730  | 569  | 657  | 513  |
|                | 100/300                           | 554  | 838  | 649  | 1288 | 1004 | 1160 | 905  |
|                | 250/500                           | 1007 | 1523 | 1181 | 2342 | 1826 | 2108 | 1646 |

|        |                  |        |        |        |        |
|--------|------------------|--------|--------|--------|--------|
| PART 6 | MEDICAL PAYMENTS |        |        |        |        |
|        | 5,000            | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 40               | 63     | 78     | 89     | 98     |

|                          |                                                        |    |         |         |    |
|--------------------------|--------------------------------------------------------|----|---------|---------|----|
| 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 |         |    |
|                          | 20/40                                                  | 31 | 0       | 35/80   | 39 |
|                          | 20/50                                                  | 32 | 0       | 50/100  | 43 |
|                          | 25/50                                                  | 34 | 1       | 100/300 | 52 |
|                          | 25/60                                                  | 35 | 2       | 250/500 | 63 |

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                                      |      |      |      |      |      |      |      |
|        | 1556                                                              | 2469 | 1889 | 3933 | 3170 | 3539 | 2853 | 1496 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE                                  |      |      |      |      |      |      |      |
|        | 376                                                               | 376  | 376  | 376  | 376  | 376  | 376  | 376  |
|        | Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4 |      |      |      |      |      |      |      |

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  |  |
| 187                                                       | 296 | 227 | 472 | 380 | 425 | 342 | 180 |  |
| 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.