

Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective April 1, 2022
Class-Territory Base Rates
Part 1 (A-1)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	229	341	275	590	400	531	359	238
2	273	409	337	711	476	640	429	284
3	267	425	313	762	477	685	429	269
4	330	510	369	871	555	783	500	306
5	322	443	391	803	581	722	523	331
6	353	507	427	963	595	867	535	361
7	331	497	390	860	614	774	553	323
8	382	571	437	1004	690	904	621	372
9	412	584	537	1098	756	988	680	430
10	394	584	506	1017	735	915	662	412
11	496	721	599	1369	898	1233	809	466
12	446	642	529	1167	760	1050	684	466
13	484	690	570	1186	804	1067	723	489
14	502	751	622	1302	865	1171	778	508
15	579	849	698	1307	982	1176	883	668
16	561	846	698	1352	882	1216	794	577
17	472	687	592	1167	779	1050	702	438
18	648	1001	724	1623	1104	1461	994	730
19	586	845	827	1519	1033	1366	930	564
20	679	1018	851	1444	1134	1300	1021	797
21	861	1340	1061	1157	1269	1041	1143	854
22	846	1235	958	1135	1008	1021	907	869
23	682	990	829	1654	1086	1489	977	682
24	465	668	651	1328	771	1196	694	497
25	509	798	609	1345	859	1210	774	629
26	554	881	652	1156	978	1041	880	609
27	221	325	293	546	389	491	349	226
40	616	811	766	1447	1092	1303	983	521
41	454	679	562	1135	818	1021	736	510
42	734	1035	868	1325	1203	1193	1083	722
43	580	876	680	1347	1051	1212	946	564
44	484	714	662	1264	858	1138	773	507
45	808	1190	931	1093	1148	984	1033	854

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 April 1, 2022
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	70	92	83	146	111	131	100	68
2	76	108	88	158	115	142	104	77
3	86	124	97	201	124	182	111	83
4	95	130	97	196	146	176	131	84
5	96	135	100	186	145	168	131	87
6	104	133	122	220	148	199	133	93
7	130	166	145	265	200	239	180	118
8	126	174	152	260	222	234	200	114
9	156	202	171	319	224	287	201	142
10	136	197	164	274	211	247	190	127
11	191	274	210	424	278	382	250	171
12	162	219	188	320	239	289	215	147
13	218	297	227	436	314	393	283	197
14	242	321	281	452	352	408	317	212
15	216	304	242	418	332	376	299	197
16	276	397	304	534	398	481	359	250
17	176	231	208	339	239	305	215	212
18	292	416	298	571	422	514	379	289
19	235	315	276	473	392	426	352	211
20	311	450	374	632	512	570	461	282
21	360	512	416	740	512	666	460	313
22	353	495	368	685	616	616	555	315
23	268	350	296	521	371	468	334	247
24	175	239	200	361	264	325	238	175
25	217	314	289	477	312	429	281	230
26	230	321	257	442	335	398	302	221
27	62	96	85	132	93	119	83	72
40	295	361	416	590	491	531	442	233
41	204	292	215	399	298	359	268	213
42	355	458	400	722	459	650	413	309
43	236	319	265	482	347	434	312	220
44	186	266	238	382	304	344	274	182
45	399	557	431	859	599	773	539	358

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Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective April 1, 2022
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)

<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	343	508	425	959	658	863	592	362
2	410	579	497	1107	717	997	645	429
3	388	602	458	1063	729	957	656	425
4	435	687	478	1132	838	1018	754	442
5	418	592	489	1097	845	988	760	475
6	464	628	565	1229	850	1106	765	500
7	457	649	542	1111	820	999	738	465
8	476	679	574	1201	914	1081	822	499
9	522	739	595	1279	935	1152	841	521
10	450	638	539	1188	917	1069	825	478
11	523	796	587	1356	954	1221	859	539
12	531	781	605	1424	980	1281	882	547
13	515	721	573	1284	929	1155	836	537
14	569	780	668	1536	995	1383	896	569
15	599	877	660	1414	1030	1273	927	604
16	551	801	644	1291	915	1161	823	578
17	513	745	629	1272	870	1144	783	485
18	568	845	622	1430	1062	1287	956	611
19	521	703	702	1278	906	1151	816	490
20	571	837	696	1485	997	1336	898	621
21	646	902	755	1581	1205	1423	1084	642
22	640	858	814	1550	1197	1394	1077	693
23	557	757	678	1381	1010	1243	909	546
24	554	782	744	1466	991	1319	892	624
25	582	829	633	1480	1096	1333	986	612
26	585	862	681	1585	1037	1427	934	562
27	343	482	425	875	655	787	589	344
40	412	534	511	1031	750	928	675	370
41	431	645	506	1087	788	978	709	494
42	448	611	509	1130	776	1017	699	444
43	634	887	708	1524	1121	1372	1009	597
44	462	634	572	1108	807	997	726	483
45	607	820	689	1542	1238	1388	1115	611

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 April 1, 2022
Class-Territory Base Rates
Part 5 Basic (B)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	35	51	41	89	60	80	54	36
2	41	62	51	107	71	97	64	43
3	40	63	48	114	72	103	65	41
4	50	77	56	131	84	118	76	47
5	48	67	58	121	87	108	78	50
6	54	77	64	145	90	131	81	55
7	50	75	59	129	92	116	84	49
8	58	86	66	151	105	136	94	56
9	63	88	81	166	114	150	103	64
10	60	89	77	154	111	139	99	63
11	74	109	91	207	136	187	122	70
12	67	97	80	176	114	158	103	70
13	72	105	85	179	121	161	109	74
14	76	114	93	197	131	178	118	77
15	87	128	105	196	148	177	133	101
16	85	128	106	204	133	184	120	87
17	71	103	90	176	117	158	106	67
18	98	151	109	245	167	220	151	110
19	89	128	124	229	156	206	140	85
20	103	153	129	217	171	195	154	120
21	129	202	160	174	192	157	173	129
22	128	187	145	171	152	154	137	132
23	103	150	126	248	163	224	147	103
24	70	100	99	201	116	180	105	75
25	77	120	92	202	129	182	116	95
26	84	133	99	174	147	157	132	92
27	33	48	44	83	59	75	53	34
40	92	122	116	218	165	196	148	78
41	68	103	85	171	123	154	111	77
42	110	157	131	200	181	180	163	109
43	87	132	102	203	158	183	143	85
44	73	107	99	191	129	172	116	77
45	122	180	140	165	173	148	156	129

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 April 1, 2022
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	1018	1691	1213	2679	1825	2411	1642	1037
2	973	1691	1275	2730	1574	2457	1417	1008
3	1011	1711	1196	2784	1705	2506	1535	1019
4	1110	1848	1333	2813	1893	2532	1704	1096
5	1062	1643	1341	2803	1936	2523	1743	1099
6	1134	1774	1355	3023	1947	2721	1753	1152
7	1177	1881	1400	3135	2092	2821	1883	1201
8	1222	2099	1887	3150	2314	2835	2083	1179
9	1239	2024	1460	3129	2169	2816	1952	1401
10	1208	1988	1467	3152	2449	2838	2204	1271
11	1269	2176	1574	3318	2146	2986	1932	1238
12	1408	2272	1740	3661	2449	3295	2204	1373
13	1385	2038	1613	3457	2345	3111	2110	1426
14	1610	2490	1951	4174	2705	3756	2435	1622
15	2049	3374	2437	5094	3696	4585	3326	2226
16	1678	2743	1988	4254	2915	3828	2623	1767
17	1639	2854	2426	3835	2927	3452	2634	1653
18	1490	2909	1838	4181	2708	3762	2437	1674
19	1581	2439	2341	3958	2552	3562	2296	1541
20	1700	2737	2008	4036	2705	3632	2435	2360
21	1972	2992	2320	4822	3525	4340	3172	1825
22	1798	2821	2139	4317	3014	3885	2713	1774
23	1720	2631	2148	4133	2799	3720	2519	1673
24	1574	2506	1910	4127	2817	3714	2535	1639
25	1493	2448	1919	3637	2415	3274	2174	1539
26	1995	3261	2605	4891	3274	4401	2946	2072
27	923	1606	1108	2471	1655	2223	1490	931
40	1137	1751	1450	2778	2413	2500	2172	1081
41	1124	1774	1436	2755	2085	2480	1877	1182
42	1170	1798	1415	3272	1882	2945	1694	1145
43	1556	2469	1889	3933	3170	3539	2853	1496
44	1226	1979	1533	2946	2052	2651	1847	1254
45	1697	2862	2040	4256	3163	3830	2847	1866

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 April 1, 2022
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	187	187	187	187	187	187	187	187
2	176	176	176	176	176	176	176	176
3	203	203	203	203	203	203	203	203
4	195	195	195	195	195	195	195	195
5	205	205	205	205	205	205	205	205
6	198	198	198	198	198	198	198	198
7	217	217	217	217	217	217	217	217
8	248	248	248	248	248	248	248	248
9	232	232	232	232	232	232	232	232
10	221	221	221	221	221	221	221	221
11	248	248	248	248	248	248	248	248
12	264	264	264	264	264	264	264	264
13	288	288	288	288	288	288	288	288
14	257	257	257	257	257	257	257	257
15	328	328	328	328	328	328	328	328
16	397	397	397	397	397	397	397	397
17	252	252	252	252	252	252	252	252
18	343	343	343	343	343	343	343	343
19	339	339	339	339	339	339	339	339
20	324	324	324	324	324	324	324	324
21	356	356	356	356	356	356	356	356
22	361	361	361	361	361	361	361	361
23	315	315	315	315	315	315	315	315
24	212	212	212	212	212	212	212	212
25	318	318	318	318	318	318	318	318
26	460	460	460	460	460	460	460	460
27	179	179	179	179	179	179	179	179
40	325	325	325	325	325	325	325	325
41	209	209	209	209	209	209	209	209
42	297	297	297	297	297	297	297	297
43	376	376	376	376	376	376	376	376
44	301	301	301	301	301	301	301	301
45	401	401	401	401	401	401	401	401

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

**Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective April 1, 2022
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-1)</u>	<u>Part 12 (U-2)</u>
<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	\$31	\$0
10,000	1.433	20/50	1.01	20/50	32	0
15,000	1.448	25/50	1.08	25/50	34	1
25,000	1.459	25/60	1.09	25/60	35	2
35,000	1.467	35/80	1.21	35/80	39	4
50,000	1.476	50/100	1.34	50/100	43	8
100,000	1.495	100/100	1.67	100/100	51	22
250,000	1.515	100/200	1.69	100/200	52	23
		100/300	1.70	100/300	52	23
		200/400	2.21	200/400	60	74
		250/500	2.38	250/500	63	91
		250/1000	2.44	250/1000	65	98
		300/500	2.68	300/500	71	130
		500/500	3.51	500/500	93	240
		500/1000	3.57	500/1000	94	248
				<u>Part 6 (D)</u>		
<u>Limit</u>	<u>Substitute Transportation</u>			<u>Limit</u>	<u>Rate</u>	
\$15/day	\$50			5,000	\$40	
\$30/day	150			10,000	63	
\$45/day	185			15,000	78	
\$100/day	335			20,000	89	
				25,000	98	
				50,000	125	
				100,000	148	
<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 April 1, 2022
Model Year/VRG Relativities
Part 7 \$500 Deductible (Collision)

VRG	Model Year															2008
	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	& Prior
11	0.782	0.745	0.708	0.671	0.641	0.611	0.581	0.540	0.499	0.458	0.421	0.384	0.350	0.317	0.283	0.253
12	0.805	0.767	0.729	0.690	0.660	0.629	0.598	0.556	0.514	0.472	0.433	0.395	0.360	0.326	0.291	0.261
13	0.830	0.790	0.751	0.711	0.679	0.648	0.616	0.573	0.529	0.486	0.446	0.407	0.371	0.336	0.300	0.269
14	0.855	0.814	0.773	0.733	0.700	0.667	0.635	0.590	0.545	0.501	0.460	0.419	0.383	0.346	0.309	0.277
15	0.880	0.838	0.796	0.754	0.721	0.687	0.654	0.608	0.561	0.515	0.473	0.432	0.394	0.356	0.318	0.285
16	0.906	0.863	0.820	0.777	0.742	0.708	0.673	0.626	0.578	0.531	0.488	0.444	0.406	0.367	0.328	0.293
17	0.933	0.889	0.845	0.800	0.765	0.729	0.693	0.645	0.596	0.547	0.502	0.458	0.418	0.378	0.338	0.302
18	0.962	0.916	0.870	0.824	0.788	0.751	0.714	0.664	0.614	0.563	0.518	0.472	0.431	0.389	0.348	0.311
19	0.990	0.943	0.896	0.849	0.811	0.773	0.736	0.684	0.632	0.580	0.533	0.486	0.443	0.401	0.358	0.321
20	1.020	0.971	0.922	0.874	0.835	0.796	0.757	0.704	0.651	0.597	0.549	0.500	0.456	0.413	0.369	0.330
21	1.050	1.000	0.950	0.900	0.860	0.820	0.780	0.725	0.670	0.615	0.565	0.515	0.470	0.425	0.380	0.340
22	1.082	1.030	0.979	0.927	0.886	0.845	0.803	0.747	0.690	0.633	0.582	0.530	0.484	0.438	0.391	0.350
23	1.114	1.061	1.008	0.955	0.912	0.870	0.828	0.769	0.711	0.653	0.599	0.546	0.499	0.451	0.403	0.361
24	1.148	1.093	1.038	0.984	0.940	0.896	0.853	0.792	0.732	0.672	0.618	0.563	0.514	0.465	0.415	0.372
25	1.182	1.126	1.070	1.013	0.968	0.923	0.878	0.816	0.754	0.692	0.636	0.580	0.529	0.479	0.428	0.383
26	1.218	1.160	1.102	1.044	0.998	0.951	0.905	0.841	0.777	0.713	0.655	0.597	0.545	0.493	0.441	0.394
27	1.255	1.195	1.135	1.076	1.028	0.980	0.932	0.866	0.801	0.735	0.675	0.615	0.562	0.508	0.454	0.406
28	1.293	1.231	1.169	1.108	1.059	1.009	0.960	0.892	0.825	0.757	0.696	0.634	0.579	0.523	0.468	0.419
29	1.331	1.268	1.205	1.141	1.090	1.040	0.989	0.919	0.850	0.780	0.716	0.653	0.596	0.539	0.482	0.431
30	1.371	1.306	1.241	1.175	1.123	1.071	1.019	0.947	0.875	0.803	0.738	0.673	0.614	0.555	0.496	0.444
31	1.412	1.345	1.278	1.211	1.157	1.103	1.049	0.975	0.901	0.827	0.760	0.693	0.632	0.572	0.511	0.457
32	1.454	1.385	1.316	1.247	1.191	1.136	1.080	1.004	0.928	0.852	0.783	0.713	0.651	0.589	0.526	0.471
33	1.498	1.427	1.356	1.284	1.227	1.170	1.113	1.035	0.956	0.878	0.806	0.735	0.671	0.606	0.542	0.485
34	1.544	1.470	1.397	1.323	1.264	1.205	1.147	1.066	0.985	0.904	0.831	0.757	0.691	0.625	0.559	0.500
35	1.590	1.514	1.438	1.363	1.302	1.241	1.181	1.098	1.014	0.931	0.855	0.780	0.712	0.643	0.575	0.515
36	1.637	1.559	1.481	1.403	1.341	1.278	1.216	1.130	1.045	0.959	0.881	0.803	0.733	0.663	0.592	0.530
37	1.686	1.606	1.526	1.445	1.381	1.317	1.253	1.164	1.076	0.988	0.907	0.827	0.755	0.683	0.610	0.546
38	1.737	1.654	1.571	1.489	1.422	1.356	1.290	1.199	1.108	1.017	0.935	0.852	0.777	0.703	0.629	0.562
39	1.789	1.704	1.619	1.534	1.465	1.397	1.329	1.235	1.142	1.048	0.963	0.878	0.801	0.724	0.648	0.579
40	1.843	1.755	1.667	1.580	1.509	1.439	1.369	1.272	1.176	1.079	0.992	0.904	0.825	0.746	0.667	0.597
41	1.898	1.808	1.718	1.627	1.555	1.483	1.410	1.311	1.211	1.112	1.022	0.931	0.850	0.768	0.687	0.615
42	1.955	1.862	1.769	1.676	1.601	1.527	1.452	1.350	1.248	1.145	1.052	0.959	0.875	0.791	0.708	0.633
43	2.014	1.918	1.822	1.726	1.649	1.573	1.496	1.391	1.285	1.180	1.084	0.988	0.901	0.815	0.729	0.652
44	2.075	1.976	1.877	1.778	1.699	1.620	1.541	1.433	1.324	1.215	1.116	1.018	0.929	0.840	0.751	0.672
45	2.137	2.035	1.933	1.832	1.750	1.669	1.587	1.475	1.363	1.252	1.150	1.048	0.956	0.865	0.773	0.692
46	2.201	2.096	1.991	1.886	1.803	1.719	1.635	1.520	1.404	1.289	1.184	1.079	0.985	0.891	0.796	0.713
47	2.267	2.159	2.051	1.943	1.857	1.770	1.684	1.565	1.447	1.328	1.220	1.112	1.015	0.918	0.820	0.734
48	2.335	2.224	2.113	2.002	1.913	1.824	1.735	1.612	1.490	1.368	1.257	1.145	1.045	0.945	0.845	0.756
49	2.406	2.291	2.176	2.062	1.970	1.879	1.787	1.661	1.535	1.409	1.294	1.180	1.077	0.974	0.871	0.779
50	2.478	2.360	2.242	2.124	2.030	1.935	1.841	1.711	1.581	1.451	1.333	1.215	1.109	1.003	0.897	0.802

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

Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective April 1, 2022
Model Year/VRG Relativities
Part 9 \$500 Deductible (Comprehensive)

VRG	Model Year															2008
	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	2009	& Prior
11	0.706	0.676	0.648	0.621	0.594	0.569	0.546	0.523	0.500	0.479	0.459	0.439	0.421	0.404	0.387	0.370
12	0.734	0.703	0.673	0.645	0.618	0.592	0.567	0.543	0.520	0.498	0.477	0.457	0.438	0.420	0.402	0.385
13	0.763	0.731	0.700	0.671	0.643	0.616	0.590	0.565	0.541	0.518	0.496	0.475	0.455	0.436	0.418	0.401
14	0.793	0.760	0.728	0.698	0.668	0.640	0.613	0.587	0.562	0.539	0.516	0.494	0.473	0.454	0.435	0.416
15	0.825	0.790	0.757	0.725	0.694	0.665	0.638	0.611	0.585	0.560	0.536	0.514	0.492	0.472	0.452	0.433
16	0.858	0.822	0.787	0.755	0.723	0.692	0.663	0.635	0.608	0.583	0.558	0.534	0.512	0.491	0.470	0.450
17	0.893	0.855	0.819	0.785	0.752	0.720	0.690	0.661	0.633	0.606	0.581	0.556	0.533	0.510	0.489	0.469
18	0.928	0.889	0.852	0.816	0.781	0.749	0.717	0.687	0.658	0.630	0.604	0.578	0.554	0.531	0.509	0.487
19	0.966	0.925	0.886	0.849	0.813	0.779	0.746	0.715	0.685	0.656	0.628	0.601	0.576	0.552	0.529	0.507
20	1.004	0.962	0.922	0.883	0.846	0.810	0.776	0.744	0.712	0.682	0.653	0.625	0.599	0.574	0.550	0.527
21	1.044	1.000	0.958	0.918	0.879	0.842	0.807	0.773	0.740	0.709	0.679	0.650	0.623	0.597	0.572	0.548
22	1.086	1.040	0.996	0.955	0.914	0.876	0.839	0.804	0.770	0.737	0.706	0.676	0.648	0.621	0.595	0.570
23	1.130	1.082	1.037	0.993	0.951	0.911	0.873	0.836	0.801	0.767	0.735	0.703	0.674	0.646	0.619	0.593
24	1.175	1.125	1.078	1.033	0.989	0.947	0.908	0.870	0.833	0.798	0.764	0.731	0.701	0.672	0.644	0.617
25	1.221	1.170	1.121	1.074	1.028	0.985	0.944	0.904	0.866	0.830	0.794	0.761	0.729	0.698	0.669	0.641
26	1.271	1.217	1.166	1.117	1.070	1.025	0.982	0.941	0.901	0.863	0.826	0.791	0.758	0.727	0.696	0.667
27	1.322	1.266	1.213	1.162	1.113	1.066	1.022	0.979	0.937	0.898	0.860	0.823	0.789	0.756	0.724	0.694
28	1.375	1.317	1.262	1.209	1.158	1.109	1.063	1.018	0.975	0.934	0.894	0.856	0.820	0.786	0.753	0.722
29	1.430	1.370	1.312	1.258	1.204	1.154	1.106	1.059	1.014	0.971	0.930	0.891	0.854	0.818	0.784	0.751
30	1.488	1.425	1.365	1.308	1.253	1.200	1.150	1.102	1.055	1.010	0.968	0.926	0.888	0.851	0.815	0.781
31	1.547	1.482	1.420	1.360	1.303	1.248	1.196	1.146	1.097	1.051	1.006	0.963	0.923	0.885	0.848	0.812
32	1.609	1.541	1.476	1.415	1.355	1.298	1.244	1.191	1.140	1.093	1.046	1.002	0.960	0.920	0.881	0.844
33	1.674	1.603	1.536	1.472	1.409	1.350	1.294	1.239	1.186	1.137	1.088	1.042	0.999	0.957	0.917	0.878
34	1.740	1.667	1.597	1.530	1.465	1.404	1.345	1.289	1.234	1.182	1.132	1.084	1.039	0.995	0.954	0.914
35	1.810	1.734	1.661	1.592	1.524	1.460	1.399	1.340	1.283	1.229	1.177	1.127	1.080	1.035	0.992	0.950
36	1.882	1.803	1.727	1.655	1.585	1.518	1.455	1.394	1.334	1.278	1.224	1.172	1.123	1.076	1.031	0.988
37	1.958	1.875	1.796	1.721	1.648	1.579	1.513	1.449	1.388	1.329	1.273	1.219	1.168	1.119	1.073	1.028
38	2.036	1.950	1.868	1.790	1.714	1.642	1.574	1.507	1.443	1.383	1.324	1.268	1.215	1.164	1.115	1.069
39	2.117	2.028	1.943	1.862	1.783	1.708	1.637	1.568	1.501	1.438	1.377	1.318	1.263	1.211	1.160	1.111
40	2.202	2.109	2.020	1.936	1.854	1.776	1.702	1.630	1.561	1.495	1.432	1.371	1.314	1.259	1.206	1.156
41	2.289	2.193	2.101	2.013	1.928	1.847	1.770	1.695	1.623	1.555	1.489	1.425	1.366	1.309	1.254	1.202
42	2.381	2.281	2.185	2.094	2.005	1.921	1.841	1.763	1.688	1.617	1.549	1.483	1.421	1.362	1.305	1.250
43	2.476	2.372	2.272	2.177	2.085	1.997	1.914	1.834	1.755	1.682	1.611	1.542	1.478	1.416	1.357	1.300
44	2.576	2.467	2.363	2.265	2.168	2.077	1.991	1.907	1.826	1.749	1.675	1.604	1.537	1.473	1.411	1.352
45	2.679	2.566	2.458	2.356	2.256	2.161	2.071	1.984	1.899	1.819	1.742	1.668	1.599	1.532	1.468	1.406
46	2.786	2.669	2.557	2.450	2.346	2.247	2.154	2.063	1.975	1.892	1.812	1.735	1.663	1.593	1.527	1.463
47	2.898	2.776	2.659	2.548	2.440	2.337	2.240	2.146	2.054	1.968	1.885	1.804	1.729	1.657	1.588	1.521
48	3.014	2.887	2.766	2.650	2.538	2.431	2.330	2.232	2.136	2.047	1.960	1.877	1.799	1.724	1.651	1.582
49	3.134	3.002	2.876	2.756	2.639	2.528	2.423	2.321	2.221	2.128	2.038	1.951	1.870	1.792	1.717	1.645
50	3.259	3.122	2.991	2.866	2.744	2.629	2.519	2.413	2.310	2.213	2.120	2.029	1.945	1.864	1.786	1.711

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

Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective April 1, 2022
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 April 1, 2022
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.