

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 4

| MANUAL RATE | CLASS                                    |     |      |     |      |      |      |      |     |
|-------------|--|-----|------|-----|------|------|------|------|-----|
|             | 10                                       | 17  | 18   | 20  | 21   | 25   | 26   | 30   |     |
| PART 1      | <b>BODILY INJURY TO OTHERS</b>           |     |      |     |      |      |      |      |     |
|             | 369                                      | 536 | 427  | 930 | 634  | 837  | 571  | 359  |     |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |     |      |     |      |      |      |      |     |
|             | 96                                       | 129 | 103  | 183 | 139  | 165  | 125  | 87   |     |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |     |      |     |      |      |      |      |     |
|             | 5,000                                    | 469 | 670  | 498 | 1165 | 808  | 1049 | 727  | 460 |
|             | 10,000                                   | 666 | 951  | 707 | 1654 | 1147 | 1490 | 1032 | 653 |
|             | 15,000                                   | 683 | 976  | 725 | 1696 | 1176 | 1527 | 1059 | 670 |
|             | 25,000                                   | 699 | 998  | 742 | 1736 | 1204 | 1563 | 1083 | 685 |
|             | 35,000                                   | 704 | 1005 | 747 | 1748 | 1212 | 1574 | 1091 | 690 |
|             | 50,000                                   | 708 | 1012 | 752 | 1759 | 1220 | 1584 | 1098 | 695 |
|             | 100,000                                  | 720 | 1028 | 764 | 1788 | 1240 | 1610 | 1116 | 706 |
|             | 250,000                                  | 729 | 1042 | 774 | 1812 | 1256 | 1631 | 1130 | 715 |
| PART 5      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |     |      |     |      |      |      |      |     |
|             | 20/40                                    | 52  | 76   | 60  | 131  | 89   | 118  | 80   | 51  |
|             | 20/50                                    | 56  | 82   | 65  | 142  | 96   | 128  | 87   | 55  |
|             | 25/50                                    | 86  | 125  | 99  | 216  | 147  | 194  | 132  | 84  |
|             | 25/60                                    | 90  | 131  | 104 | 226  | 154  | 204  | 139  | 88  |
|             | 35/80                                    | 149 | 217  | 172 | 375  | 255  | 338  | 230  | 145 |
|             | 50/100                                   | 208 | 302  | 240 | 524  | 357  | 471  | 321  | 203 |
|             | 100/300                                  | 368 | 535  | 425 | 927  | 631  | 834  | 568  | 359 |
|             | 250/500                                  | 679 | 988  | 786 | 1712 | 1166 | 1541 | 1050 | 662 |

| PART 6 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | PART 3 |         | PART 12 |    |    |
|                    | 20/40   | 31     | 0       | 35/80   | 40 | 4  |
|                    | 20/50   | 32     | 0       | 50/100  | 44 | 8  |
|                    | 25/50   | 34     | 1       | 100/300 | 55 | 21 |
| 25/60              | 36  | 2      | 250/500 | 72      | 84 |    |

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  | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|   | 1313                                    | 2053 | 1543 | 3367 | 2021 | 3030 | 1819 | 1299 |
| PART 9  | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|   | 217                                     | 217  | 217  | 217  | 217  | 217  | 217  | 217  |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2 |   |      |      |      |      |      |      |      |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 158  | 246 | 185 | 404 | 243                        | 364 | 218 | 156 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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.