

Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective May 1, 2023
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	250	328	297	633	454	570	409	253
2	284	384	336	688	514	619	463	284
3	296	399	348	758	520	682	468	299
4	369	536	427	930	634	837	571	359
5	319	480	377	828	570	745	513	356
6	368	570	442	963	649	867	584	376
7	359	508	427	902	656	812	590	346
8	397	558	475	1003	770	903	693	398
9	458	637	572	1231	878	1108	790	494
10	441	657	573	1178	822	1060	740	460
11	544	706	714	1317	1153	1185	1038	521
12	483	671	582	1197	889	1077	800	502
13	527	728	612	1285	925	1157	833	540
14	532	714	605	1350	960	1215	864	582
15	600	848	701	1381	1038	1243	934	613
16	603	909	722	1541	1016	1387	914	585
17	523	708	699	1287	845	1158	761	472
18	692	975	707	1709	1186	1538	1067	684
19	651	931	769	1586	964	1427	868	621
20	726	1067	849	1770	1215	1593	1094	740
21	948	1381	1191	1528	1549	1375	1394	919
22	924	1300	1115	1447	1433	1302	1290	905
23	765	998	848	1885	1278	1697	1150	753
24	504	748	623	1230	801	1107	721	529
25	557	823	602	1347	899	1212	809	532
26	569	926	661	1380	931	1242	838	598
27	238	331	289	568	416	511	374	252
40	681	919	809	1587	1152	1428	1037	659
41	469	652	586	1207	831	1086	748	487
42	826	1165	1068	1729	1346	1556	1211	729
43	609	904	742	1519	1058	1367	952	666
44	516	731	642	1313	935	1182	842	537
45	937	1281	1080	1471	1593	1324	1434	904

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 May 1, 2023
Class-Territory Base Rates
Part 2 (A-2)

<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	75	92	84	147	122	132	110	70
2	76	100	83	156	114	140	103	70
3	88	113	97	183	127	165	114	83
4	96	129	103	183	139	165	125	87
5	94	126	110	187	139	168	125	91
6	106	139	118	215	155	194	140	98
7	135	172	149	259	211	233	190	120
8	131	171	150	266	203	239	183	120
9	167	214	190	334	255	301	230	163
10	142	195	171	303	217	273	195	135
11	189	238	216	352	268	317	241	166
12	168	221	190	322	250	290	225	147
13	210	287	232	399	308	359	277	204
14	237	314	251	439	337	395	303	234
15	223	282	241	403	324	363	292	199
16	279	381	306	567	402	510	362	244
17	174	219	216	331	229	298	206	158
18	300	393	282	545	416	491	374	267
19	235	328	250	470	296	423	266	206
20	313	440	342	622	450	560	405	277
21	377	515	434	724	500	652	450	328
22	354	474	434	654	507	589	456	315
23	290	353	293	513	388	462	349	260
24	171	234	189	317	228	285	205	163
25	233	321	244	433	311	390	280	199
26	229	330	248	421	308	379	277	217
27	67	84	77	123	97	111	87	66
40	307	398	352	559	487	503	438	270
41	199	260	222	410	288	369	259	189
42	355	492	426	668	470	601	423	283
43	227	304	258	448	321	403	289	229
44	180	254	208	357	272	321	245	172
45	409	547	438	796	558	716	502	359

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 May 1, 2023
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	367	517	433	940	697	846	627	374
2	406	556	464	1011	747	910	672	410
3	406	556	445	1058	713	952	642	414
4	469	670	498	1165	808	1049	727	460
5	416	607	462	1028	760	925	684	456
6	473	664	554	1163	846	1047	761	492
7	455	621	527	1181	796	1063	716	441
8	489	690	561	1199	940	1079	846	485
9	538	739	608	1380	991	1242	892	559
10	492	734	619	1241	963	1117	867	506
11	525	703	622	1199	1000	1079	900	516
12	533	762	620	1294	1006	1165	905	526
13	562	790	658	1359	997	1223	897	587
14	547	731	596	1385	990	1247	891	571
15	629	841	699	1366	1035	1229	932	610
16	573	826	656	1389	974	1250	877	558
17	533	723	690	1302	869	1172	782	482
18	594	799	585	1409	1145	1268	1031	580
19	533	707	604	1297	784	1167	706	505
20	617	865	732	1496	1051	1346	946	614
21	673	935	819	1545	1155	1391	1040	659
22	704	981	938	1595	1191	1436	1072	705
23	576	781	613	1355	1031	1220	928	570
24	543	772	647	1206	884	1085	796	573
25	607	862	619	1331	1014	1198	913	555
26	610	904	688	1410	1005	1269	905	620
27	346	476	424	874	648	787	583	349
40	446	614	506	1032	740	929	666	434
41	442	615	523	1071	793	964	714	461
42	475	660	592	1096	779	986	701	419
43	613	888	698	1436	1048	1292	943	660
44	456	651	538	1092	820	983	738	475
45	659	916	742	1545	1123	1391	1011	629

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 May 1, 2023
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	35	46	42	89	64	80	58	36
2	40	54	47	97	72	87	65	40
3	42	56	49	107	73	96	66	42
4	52	76	60	131	89	118	80	51
5	45	68	53	117	80	105	72	50
6	52	80	62	136	92	122	83	53
7	51	72	60	127	92	114	83	49
8	56	79	67	141	109	127	98	56
9	64	90	81	174	124	157	112	70
10	62	93	81	166	116	149	104	65
11	77	99	101	186	163	167	147	73
12	68	95	82	169	125	152	113	71
13	74	103	86	181	130	163	117	76
14	75	101	85	190	135	171	122	82
15	85	119	99	195	146	176	131	86
16	85	128	102	217	143	195	129	82
17	74	100	99	181	119	163	107	66
18	97	137	100	241	167	217	150	96
19	92	131	108	224	136	202	122	87
20	102	150	120	250	171	225	154	104
21	134	195	168	215	218	194	196	130
22	130	183	158	205	202	185	182	128
23	108	141	120	266	180	239	162	106
24	71	105	88	173	113	156	102	75
25	78	116	85	190	127	171	114	75
26	80	131	93	195	131	176	118	84
27	34	47	41	80	59	72	53	35
40	96	130	114	224	162	202	146	93
41	66	92	83	170	117	153	105	69
42	116	164	151	244	190	220	171	103
43	86	127	105	214	149	193	134	94
44	73	103	90	185	132	167	119	76
45	132	181	152	207	225	186	203	127

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 May 1, 2023
Class-Territory Base Rates
Part 7 \$500 Deductible (Collision)

<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	1175	1867	1397	2971	1964	2674	1768	1191
2	1192	1824	1435	3038	2048	2734	1843	1275
3	1180	1772	1382	3007	1985	2706	1787	1298
4	1313	2053	1543	3367	2021	3030	1819	1299
5	1244	2123	1462	3137	2091	2823	1882	1215
6	1306	2115	1551	3374	2114	3037	1903	1305
7	1307	2034	1547	3203	2375	2883	2138	1286
8	1431	2207	1888	3611	2804	3250	2524	1447
9	1568	2440	1918	4220	2632	3798	2369	1603
10	1487	2247	1860	3990	2574	3591	2317	1478
11	1665	2679	2016	4035	2967	3632	2670	1592
12	1823	2746	2115	4453	3194	4008	2875	1728
13	1654	2572	2030	3990	2704	3591	2434	1839
14	1841	2834	2126	4919	3072	4427	2765	2009
15	2438	3707	2847	5673	3924	5106	3532	2328
16	1927	3185	2255	5529	3455	4976	3110	1934
17	1900	3068	2668	4491	3210	4042	2889	1886
18	1866	3020	2113	4696	3417	4226	3075	1801
19	1940	3030	2358	5289	3042	4760	2738	1884
20	2133	3474	2420	5046	3595	4541	3236	2179
21	2446	3675	2987	6191	3827	5572	3444	2317
22	2163	3362	2798	5095	3374	4586	3037	2073
23	2021	3086	2368	4948	3354	4453	3019	1977
24	1844	2953	2141	4513	2991	4062	2692	1868
25	1751	2669	2039	3984	2805	3586	2525	1733
26	2465	4136	2910	6005	3805	5405	3425	2521
27	1102	1827	1288	2766	1962	2489	1766	1069
40	1373	2171	1577	3393	2291	3054	2062	1292
41	1462	2225	1773	3722	2489	3350	2240	1467
42	1421	2301	1776	3297	2239	2967	2015	1344
43	2098	3130	2537	5200	3582	4680	3224	2242
44	1367	2421	1636	3348	2446	3013	2201	1413
45	2230	3649	2587	5640	3578	5076	3220	2254

Note: The above rates are applicable to insureds with zero merit rating points.
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**Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective May 1, 2023
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)**

<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	200	200	200	200	200	200	200	200
2	255	255	255	255	255	255	255	255
3	231	231	231	231	231	231	231	231
4	217	217	217	217	217	217	217	217
5	215	215	215	215	215	215	215	215
6	226	226	226	226	226	226	226	226
7	230	230	230	230	230	230	230	230
8	242	242	242	242	242	242	242	242
9	298	298	298	298	298	298	298	298
10	251	251	251	251	251	251	251	251
11	264	264	264	264	264	264	264	264
12	256	256	256	256	256	256	256	256
13	315	315	315	315	315	315	315	315
14	278	278	278	278	278	278	278	278
15	352	352	352	352	352	352	352	352
16	432	432	432	432	432	432	432	432
17	294	294	294	294	294	294	294	294
18	384	384	384	384	384	384	384	384
19	340	340	340	340	340	340	340	340
20	354	354	354	354	354	354	354	354
21	391	391	391	391	391	391	391	391
22	401	401	401	401	401	401	401	401
23	311	311	311	311	311	311	311	311
24	219	219	219	219	219	219	219	219
25	350	350	350	350	350	350	350	350
26	471	471	471	471	471	471	471	471
27	199	199	199	199	199	199	199	199
40	323	323	323	323	323	323	323	323
41	222	222	222	222	222	222	222	222
42	315	315	315	315	315	315	315	315
43	450	450	450	450	450	450	450	450
44	283	283	283	283	283	283	283	283
45	453	453	453	453	453	453	453	453

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

**Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective May 1, 2023
Model Year/VRG Relativities
Part 7 \$500 Deductible (Collision)**

VRG	Model Year															2009 & Prior
	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	
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 May 1, 2023
Model Year/VRG Relativities
Part 9 \$500 Deductible (Comprehensive)

VRG	Model Year															2009 & Prior
	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	
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 May 1, 2023
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 Charge 86% of the premium that would apply in the absence of a glass deductible.</u>
300	\$25	
500	\$36	
1000	\$48	
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 May 1, 2023
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.