

Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective November 1, 2024
Class-Territory Base Rates
Part 1 (A-1)

<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	255	335	303	646	463	581	417	258
2	290	392	343	702	525	632	473	290
3	302	407	355	774	531	697	478	305
4	377	547	436	949	647	854	582	366
5	326	490	385	845	582	761	524	363
6	376	582	451	983	662	885	596	384
7	366	518	436	921	670	829	603	353
8	405	570	485	1024	786	922	707	406
9	467	650	584	1256	896	1130	806	504
10	450	671	585	1202	839	1082	755	470
11	555	721	729	1344	1177	1210	1059	532
12	493	685	594	1222	907	1100	816	512
13	538	743	625	1312	944	1181	850	551
14	543	729	618	1378	980	1240	882	594
15	612	866	715	1410	1059	1269	953	626
16	615	928	737	1573	1037	1416	933	597
17	534	723	713	1314	862	1183	776	482
18	706	995	722	1744	1211	1570	1090	698
19	664	950	785	1619	984	1457	886	634
20	741	1089	867	1807	1240	1626	1116	755
21	968	1410	1216	1560	1581	1404	1423	938
22	943	1327	1138	1477	1463	1329	1317	924
23	781	1019	866	1924	1304	1732	1174	769
24	514	763	636	1255	818	1130	736	540
25	569	840	614	1375	918	1238	826	543
26	581	945	675	1409	950	1268	855	610
27	243	338	295	580	425	522	383	257
40	695	938	826	1620	1176	1458	1058	673
41	479	665	598	1232	848	1109	763	497
42	843	1189	1090	1765	1374	1589	1237	744
43	622	923	757	1550	1080	1395	972	680
44	527	746	655	1340	954	1206	859	548
45	956	1307	1102	1501	1626	1351	1463	923

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 November 1, 2024
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	77	94	86	151	118	136	106	67
2	78	101	91	162	115	146	104	74
3	91	117	97	186	132	167	119	84
4	101	134	105	188	143	169	129	91
5	97	130	106	187	143	168	129	92
6	108	141	123	225	157	203	141	99
7	139	176	158	264	223	238	201	126
8	136	182	154	276	204	248	184	125
9	180	232	205	344	254	310	229	165
10	146	208	172	323	213	291	192	135
11	198	251	220	386	292	347	263	170
12	170	231	197	336	240	302	216	148
13	213	294	239	410	317	369	285	195
14	240	326	280	443	332	399	299	238
15	230	288	258	428	326	385	293	209
16	290	389	354	575	417	518	375	239
17	180	233	180	349	253	314	228	155
18	313	414	289	572	414	515	373	282
19	238	322	272	451	346	406	311	222
20	320	440	340	616	467	554	420	284
21	379	512	431	741	520	667	468	329
22	355	485	344	664	518	598	466	317
23	312	400	336	555	435	500	392	250
24	175	232	197	336	236	302	212	153
25	236	333	245	471	324	424	292	228
26	239	353	233	452	322	407	290	218
27	70	84	80	127	100	114	90	66
40	308	395	315	590	460	531	414	276
41	205	266	222	428	294	385	265	188
42	353	526	375	684	476	616	428	314
43	227	304	267	466	326	419	293	232
44	189	263	199	367	282	330	254	202
45	421	557	464	843	599	759	539	373

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Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective November 1, 2024
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	416	591	487	1062	768	956	691	399
2	465	636	564	1158	847	1042	762	493
3	464	653	493	1195	826	1076	743	462
4	550	800	586	1359	959	1223	863	545
5	494	731	536	1195	888	1076	799	522
6	538	765	631	1302	946	1172	851	547
7	515	698	614	1332	910	1199	819	512
8	560	804	641	1366	1078	1229	970	562
9	613	863	710	1499	1047	1349	942	612
10	573	885	705	1474	1071	1327	964	579
11	609	839	704	1469	1229	1322	1106	580
12	608	896	756	1507	1096	1356	986	591
13	656	910	781	1640	1118	1476	1006	655
14	616	866	777	1498	1053	1348	948	663
15	747	987	866	1661	1250	1495	1125	742
16	679	978	864	1595	1172	1436	1055	619
17	623	889	648	1518	1076	1366	968	560
18	680	924	655	1637	1171	1473	1054	671
19	631	856	758	1463	1066	1317	959	641
20	716	996	810	1667	1261	1500	1135	709
21	755	1059	898	1785	1338	1607	1204	724
22	864	1209	889	1904	1499	1714	1349	858
23	670	953	754	1597	1268	1437	1141	591
24	610	843	728	1427	1010	1284	909	612
25	688	1004	718	1614	1171	1453	1054	721
26	709	1111	717	1657	1171	1491	1054	701
27	398	535	496	1019	734	917	661	418
40	526	716	546	1279	884	1151	796	522
41	531	752	630	1275	933	1148	840	532
42	547	793	603	1298	914	1168	823	538
43	696	999	836	1663	1214	1497	1093	768
44	529	741	575	1250	968	1125	871	620
45	778	1061	897	1816	1327	1634	1194	755

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 November 1, 2024
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	37	49	44	94	68	85	61	38
2	42	57	50	102	76	92	68	42
3	44	59	52	113	77	102	69	44
4	55	80	63	138	94	124	85	54
5	48	72	56	124	84	112	76	53
6	55	84	65	144	97	130	87	56
7	54	76	63	134	97	121	87	52
8	59	83	71	149	115	134	104	59
9	68	95	86	184	131	166	118	74
10	65	98	86	175	122	158	110	69
11	81	105	107	196	172	176	155	77
12	72	100	87	178	132	160	119	75
13	78	109	91	191	137	172	123	80
14	79	107	90	201	143	181	129	87
15	90	126	105	206	154	185	139	91
16	90	135	108	229	151	206	136	87
17	78	106	105	191	126	172	113	70
18	102	145	106	254	176	229	158	101
19	97	138	114	236	144	212	130	92
20	108	158	127	264	181	238	163	110
21	141	206	177	227	230	204	207	137
22	137	193	167	216	213	194	192	135
23	114	149	127	281	190	253	171	112
24	75	111	93	183	119	165	107	79
25	82	122	90	201	134	181	121	79
26	84	138	98	206	138	185	124	89
27	36	50	43	84	62	76	56	37
40	101	137	120	236	171	212	154	98
41	70	97	88	179	124	161	112	73
42	122	173	159	258	201	232	181	109
43	91	134	111	226	157	203	141	99
44	77	109	95	195	139	176	125	80
45	139	191	160	219	238	197	214	134

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 November 1, 2024
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	1441	2313	1606	3930	2536	3537	2282	1390
2	1452	2224	1779	3866	2438	3479	2194	1467
3	1436	2127	1655	3658	2399	3292	2159	1641
4	1659	2700	1912	4236	2630	3812	2367	1633
5	1546	2617	1752	3962	2678	3566	2410	1460
6	1560	2625	1842	4034	2633	3631	2370	1532
7	1545	2360	1835	3904	2813	3514	2532	1519
8	1799	2861	2251	4259	3810	3833	3429	1815
9	2026	3167	2382	5342	3131	4808	2818	1989
10	1804	2770	2296	4691	2836	4222	2552	1758
11	2007	3237	2440	5042	3822	4538	3440	1981
12	2228	3535	2670	5442	3855	4898	3470	2146
13	2050	3218	2528	5371	3265	4834	2939	2139
14	2233	3530	2675	5482	3495	4934	3146	2439
15	2982	4549	3430	6934	4848	6241	4363	2867
16	2442	3971	3130	6309	4104	5678	3694	2399
17	2270	3650	2800	5778	3890	5200	3501	2259
18	2246	3615	2606	5861	3848	5275	3463	2232
19	2416	3765	3042	5695	4008	5126	3607	2391
20	2502	4630	2866	5833	4430	5250	3987	2526
21	3006	4510	3577	7811	4710	7030	4239	2890
22	2817	4388	3095	6448	4678	5803	4210	2651
23	2482	3862	2839	6122	4060	5510	3654	2378
24	2253	3442	2618	5660	3709	5094	3338	2128
25	1987	3197	2431	5184	3425	4666	3083	2086
26	2972	5200	3567	7383	5062	6645	4556	2953
27	1350	2084	1626	3263	2489	2937	2240	1297
40	1577	2538	1902	4242	2668	3818	2401	1570
41	1912	2913	2270	5272	3173	4745	2856	1895
42	1686	2900	1911	3865	2602	3479	2342	1617
43	2558	3928	3122	6795	4320	6116	3888	2769
44	1725	2989	2086	4197	2949	3777	2654	2009
45	2762	4450	3379	7089	4725	6380	4253	2801

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 November 1, 2024
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	264	264	264	264	264	264	264	264
2	354	354	354	354	354	354	354	354
3	328	328	328	328	328	328	328	328
4	281	281	281	281	281	281	281	281
5	284	284	284	284	284	284	284	284
6	322	322	322	322	322	322	322	322
7	303	303	303	303	303	303	303	303
8	327	327	327	327	327	327	327	327
9	421	421	421	421	421	421	421	421
10	325	325	325	325	325	325	325	325
11	334	334	334	334	334	334	334	334
12	341	341	341	341	341	341	341	341
13	428	428	428	428	428	428	428	428
14	379	379	379	379	379	379	379	379
15	454	454	454	454	454	454	454	454
16	576	576	576	576	576	576	576	576
17	401	401	401	401	401	401	401	401
18	519	519	519	519	519	519	519	519
19	449	449	449	449	449	449	449	449
20	484	484	484	484	484	484	484	484
21	517	517	517	517	517	517	517	517
22	570	570	570	570	570	570	570	570
23	421	421	421	421	421	421	421	421
24	285	285	285	285	285	285	285	285
25	467	467	467	467	467	467	467	467
26	614	614	614	614	614	614	614	614
27	268	268	268	268	268	268	268	268
40	425	425	425	425	425	425	425	425
41	284	284	284	284	284	284	284	284
42	417	417	417	417	417	417	417	417
43	614	614	614	614	614	614	614	614
44	350	350	350	350	350	350	350	350
45	586	586	586	586	586	586	586	586

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

**Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective November 1, 2024
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	\$35	\$0
10,000	1.529	20/50	1.01	20/50	36	0
15,000	1.664	25/50	1.11	25/50	39	2
25,000	1.749	25/60	1.12	25/60	44	2
35,000	1.771	35/80	1.31	35/80	49	6
50,000	1.780	50/100	1.50	50/100	54	11
100,000	1.789	100/100	2.00	100/100	61	29
250,000	1.803	100/200	2.03	100/200	62	29
		100/300	2.04	100/300	62	30
		200/400	2.69	200/400	80	86
		250/500	2.91	250/500	86	104
		250/1000	2.98	250/1000	88	112
		300/500	3.28	300/500	98	145
		500/500	4.30	500/500	130	260
		500/1000	4.37	500/1000	132	268
					<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	\$65	
\$30/day	150			10,000	102	
\$45/day	185			15,000	130	
\$100/day	335			20,000	149	
				25,000	163	
				50,000	223	
				100,000	283	
<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 November 1, 2024
Model Year/VRG Relativities
Part 7 \$500 Deductible (Collision)

	Model Year															2010
VRG	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	& 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 November 1, 2024
Model Year/VRG Relativities
Part 9 \$500 Deductible (Comprehensive)

VRG	Model Year															2010
	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	& 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 November 1, 2024
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 November 1, 2024
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.