Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective July 1, 2025
Class-Territory Base Rates
Part 1 (A-1)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	294	380	346	712	516	641	464	285
2	327	437	393	785	575	707	518	337
3	339	456	393	833	607	750	546	344
4	412	580	476	1044	750	940	675	423
5	383	535	453	942	661	848	595	428
6	421	577	521	1031	741	928	667	422
7	418	568	505	1010	757	909	681	411
8	457	628	544	1113	825	1002	743	472
9	532	731	647	1358	945	1222	851	549
10	504	721	609	1222	878	1100	790	518
11	634	838	851	1507	1326	1356	1193	617
12	562	755	691	1358	1011	1222	910	570
13	608	827	720	1481	1065	1333	959	623
14	616	836	718	1518	1102	1366	992	589
15	713	981	840	1639	1239	1475	1115	703
16	691	988	825	1662	1170	1496	1053	694
17	621	841	745	1512	1003	1361	903	560
18	769	1092	840	1859	1276	1673	1148	701
19	752	1036	911	1860	1144	1674	1030	737
20	853	1156	984	2080	1441	1872	1297	848
21	1053	1489	1259	1813	1838	1632	1654	1066
22	1083	1459	1324	1718	1700	1546	1530	1075
23	870	1185	1008	2237	1451	2013	1306	862
24	584	864	668	1459	951	1313	856	557
25	645	987	706	1598	1067	1438	960	619
26	657	1002	765	1549	1103	1394	993	660
27	272	357	329	615	466	554	419	272
40	778	1036	920	1878	1321	1690	1189	771
41	553	754	668	1362	962	1226	866	567
42	897	1301	1094	2052	1573	1847	1416	815
43	695	962	854	1664	1226	1498	1103	700
44	596	816	723	1485	1112	1337	1001	632
45	1052	1453	1284	1745	1901	1571	1711	1067

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 July 1, 2025
Class-Territory Base Rates
Part 2 (A-2)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	110	137	121	217	163	195	147	98
2	114	150	127	235	165	212	149	110
3	131	172	142	276	191	248	172	123
4	144	193	154	271	216	244	194	136
5	142	191	159	265	206	239	185	137
6	158	203	182	318	245	286	221	144
7	196	256	220	376	323	338	291	186
8	202	268	225	411	298	370	268	196
9	257	337	288	495	372	446	335	241
10	208	296	234	412	298	371	268	195
11	287	382	315	556	430	500	387	267
12	238	328	279	462	359	416	323	215
13	302	416	341	579	489	521	440	284
14	347	479	394	676	494	608	445	301
15	328	425	358	635	469	572	422	291
16	411	576	454	797	598	717	538	374
17	273	356	289	498	384	448	346	251
18	457	618	480	839	618	755	556	377
19	358	488	399	708	487	637	438	351
20	459	636	491	901	654	811	589	410
21	536	740	649	1050	810	945	729	491
22	481	660	590	936	802	842	722	443
23	440	589	505	859	595	773	536	396
24	261	365	273	518	359	466	323	226
25	347	513	356	736	481	662	433	302
26	342	504	370	665	487	599	438	312
27	99	129	113	191	141	172	127	92
40	430	570	476	824	619	742	557	387
41	285	381	316	586	407	527	366	266
42	475	711	567	1034	678	931	610	390
43	328	445	374	654	473	589	426	302
44	277	386	312	554	415	499	374	268
45	596	810	658	1165	874	1049	787	549

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 July 1, 2025
Class-Territory Base Rates
Part 4 Basic ($5000 PDL)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	429	597	492	1034	773	931	696	416
2	476	664	555	1147	855	1032	770	506
3	466	681	512	1111	819	1000	737	469
4	531	780	585	1262	976	1136	878	546
5	510	732	575	1174	892	1057	803	538
6	536	744	627	1244	946	1120	851	540
7	532	736	620	1294	941	1165	847	555
8	576	830	667	1381	1077	1243	969	611
9	621	870	717	1434	1101	1291	991	629
10	574	865	669	1376	1037	1238	933	589
11	618	888	703	1400	1194	1260	1075	633
12	625	909	766	1457	1127	1311	1014	654
13	664	923	807	1537	1195	1383	1076	687
14	617	875	740	1451	1079	1306	971	583
15	774	1063	876	1735	1330	1562	1197	753
16	698	1020	800	1612	1183	1451	1065	701
17	652	932	718	1417	1126	1275	1013	642
18	697	967	761	1535	1187	1382	1068	632
19	665	906	774	1521	1089	1369	980	714
20	747	1074	838	1707	1287	1536	1158	737
21	799	1118	917	1829	1413	1646	1272	797
22	866	1202	1118	1986	1753	1787	1578	884
23	671	961	803	1624	1168	1462	1051	665
24	635	925	698	1468	1067	1321	960	618
25	702	1101	735	1756	1193	1580	1074	666
26	731	1096	821	1670	1272	1503	1145	728
27	400	549	483	975	716	878	644	427
40	540	746	611	1253	903	1128	813	535
41	575	801	731	1308	1004	1177	904	590
42	547	773	638	1292	953	1163	858	496
43	710	1023	833	1639	1227	1475	1104	712
44	557	782	660	1283	1012	1155	911	590
45	789	1078	983	1865	1395	1679	1256	798

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 July 1, 2025
Class-Territory Base Rates
Part 5 Basic (B)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	39	50	46	95	68	86	61	38
2	43	58	52	104	76	94	68	45
3	45	60	52	111	81	100	73	45
4	55	77	63	139	100	125	90	56
5	51	71	60	125	88	113	79	57
6	56	77	69	137	99	123	89	56
7	55	75	67	134	101	121	91	55
8	61	83	72	148	110	133	99	63
9	71	97	86	181	126	163	113	73
10	67	96	81	163	117	147	105	69
11	84	112	113	201	177	181	159	83
12	75	100	92	181	135	163	122	76
13	81	110	96	197	142	177	128	83
14	82	111	96	202	147	182	132	78
15	95	131	112	219	165	197	149	93
16	92	131	110	221	156	199	140	92
17	83	112	99	201	133	181	120	75
18	102	145	112	248	170	223	153	93
19	100	138	121	248	153	223	138	98
20	113	154	131	277	193	249	174	113
21	140	198	168	242	245	218	221	142
22	144	194	177	229	227	206	204	143
23	116	158	134	299	193	269	174	115
24	78	115	89	195	127	176	114	74
25	86	131	94	214	143	193	129	82
26	87	133	102	206	148	185	133	88
27	36	47	43	82	62	74	56	36
40	103	138	122	250	177	225	159	103
41	73	100	89	181	128	163	115	75
42	119	173	146	274	210	247	189	108
43	92	128	114	222	163	200	147	93
44	79	108	96	198	148	178	133	84
45	140	194	171	233	253	210	228	142

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 July 1, 2025
Class-Territory Base Rates
Part 7 $500 Deductible (Collision)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	1683	2797	1951	4380	2945	3942	2651	1614
2	1667	2612	1967	4523	2822	4071	2540	1730
3	1702	2565	2022	4304	2936	3874	2642	1830
4	1865	3304	2207	4989	3231	4490	2908	1892
5	1797	3042	2110	4743	3083	4269	2775	1769
6	1818	2874	2164	4717	3063	4245	2757	1798
7	1807	2861	2152	4572	3315	4115	2984	1852
8	2158	3380	2629	5327	4442	4794	3998	2314
9	2365	3661	2785	6166	3838	5549	3454	2272
10	2046	3108	2402	5149	3520	4634	3168	2038
11	2283	3952	2662	5532	3979	4979	3581	2253
12	2594	4276	3138	6518	4629	5866	4166	2579
13	2398	3808	2911	6095	3966	5486	3569	2463
14	2533	4080	3015	6458	4584	5812	4126	2533
15	3593	5536	4078	8622	5648	7760	5083	3452
16	2926	4707	3396	7374	4755	6637	4280	2952
17	2607	4280	3120	6677	4517	6009	4065	2549
18	2625	4365	3122	6586	4702	5927	4232	2676
19	2718	4398	3350	6874	4703	6187	4233	2879
20	2928	5045	3325	6642	5058	5978	4552	2851
21	3554	5501	4142	8945	5730	8051	5157	3486
22	3210	5065	4042	7851	6013	7066	5412	3154
23	2839	4518	3450	7459	4832	6713	4349	2747
24	2553	4040	3026	6537	4397	5883	3957	2466
25	2302	3973	2820	6341	3768	5707	3391	2429
26	3570	6638	4288	8970	6297	8073	5667	3557
27	1560	2365	1891	3756	2715	3380	2444	1511
40	1858	3024	2304	4940	3137	4446	2823	1851
41	2300	3501	2732	5872	3939	5285	3545	2288
42	1866	3180	2258	4719	3180	4247	2862	1853
43	3064	4699	3556	7647	5393	6882	4854	2939
44	2073	3531	2527	5286	3665	4757	3299	2175
45	3304	5066	4039	8791	5628	7912	5065	3282

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 July 1, 2025
Class-Territory Base Rates
Part 9 $500 Deductible (Comprehensive)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	291	291	291	291	291	291	291	291
2	376	376	376	376	376	376	376	376
3	366	366	366	366	366	366	366	366
4	313	313	313	313	313	313	313	313
5	310	310	310	310	310	310	310	310
6	371	371	371	371	371	371	371	371
7	319	319	319	319	319	319	319	319
8	344	344	344	344	344	344	344	344
9	455	455	455	455	455	455	455	455
10	332	332	332	332	332	332	332	332
11	354	354	354	354	354	354	354	354
12	377	377	377	377	377	377	377	377
13	477	477	477	477	477	477	477	477
14	435	435	435	435	435	435	435	435
15	472	472	472	472	472	472	472	472
16	615	615	615	615	615	615	615	615
17	468	468	468	468	468	468	468	468
18	571	571	571	571	571	571	571	571
19	483	483	483	483	483	483	483	483
20	547	547	547	547	547	547	547	547
21	535	535	535	535	535	535	535	535
22	616	616	616	616	616	616	616	616
23	450	450	450	450	450	450	450	450
24	289	289	289	289	289	289	289	289
25	510	510	510	510	510	510	510	510
26	652	652	652	652	652	652	652	652
27	277	277	277	277	277	277	277	277
40	466	466	466	466	466	466	466	466
41	301	301	301	301	301	301	301	301
42	440	440	440	440	440	440	440	440
43	664	664	664	664	664	664	664	664
44	372	372	372	372	372	372	372	372
45	618	618	618	618	618	618	618	618

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

Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective July 1, 2025
Increased Limits Factors and Flat Rates

Increased Limits Factors

Part 4 (PDL) Limit	Factor	Part 5 (B) Limit	Factor
5,000	1.000	20/40	1.00
10,000	1.529	20/50	1.01
15,000	1.664	25/50	1.11
25,000	1.749	25/60	1.12
30,000	1.761	35/80	1.31
35,000	1.771	40/90	1.38
50,000	1.780	50/100	1.50
100,000	1.789	100/100	2.00
250,000	1.803	100/200	2.03
		100/300	2.04
		200/400	2.69
		250/500	2.91
		250/1000	2.98
		300/500	3.28
		500/500	4.30
		500/1000	4.37

Flat Rates

Limit	Part 3 (U-1) Rate	Part 12 (U-2) Rate
20/40	$50	$0
20/50	51	1
25/50	56	2
25/60	61	3
35/80	69	7
40/90	72	9
50/100	78	11
100/100	88	30
100/200	89	31
100/300	89	32
200/400	114	91
250/500	122	111
250/1000	125	119
300/500	139	155
500/500	186	278
500/1000	189	286

Limit	Substitute Transportation
$15/day	$50
$30/day	150
$45/day	185
$100/day	335

Limit	Part 6 (D) Rate
5,000	$111
10,000	174
15,000	222
20,000	254
25,000	278
50,000	381
100,000	484

Towing and Labor	All classes except 15
$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 July 1, 2025
Model Year/VRG Relativities
Part 7 $500 Deductible (Collision)

	Model Year															
VRG	2026	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 July 1, 2025
Model Year/VRG Relativities
Part 9 $500 Deductible (Comprehensive)

	Model Year															2011
VRG	2026	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	& 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 July 1, 2025
Deductible Discounts and Relativities

PIP Deductible Discounts

Deductible	Named Insured	Named Insured and Household Members
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

Deductible	Collision	Limited Collision	Comprehensive
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

Deductible	Collision Waiver of Deductible Charge
300	$25
500	$36
1000	$48
2000	$75

$100 Glass Deductible for Comp, Fire & Theft, and CAC

Charge 86% of the premium that would apply in the absence of a glass deductible.

* 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 July 1, 2025
Merit Rating Plan

Calculation of Merit Rating Credits and Surcharges
Factors to Apply to Otherwise Applicable Premiums *

	Experienced Operators (Rate Class 10, 15 or 30)		Inexperienced Operators (All Other Rate Classes)	
Merit Rating Code:	Parts 1, 2, 4, and 5	Part 7	Parts 1, 2, 4, and 5	Part 7
	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.