

**Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective July 1, 2026
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	317	400	375	730	528	657	475	321
2	363	472	422	813	608	732	547	390
3	368	512	427	839	616	755	554	367
4	438	600	508	1035	743	932	669	441
5	420	563	505	936	685	842	617	440
6	453	609	558	1018	751	916	676	454
7	463	642	559	1029	789	926	710	459
8	491	662	584	1111	829	1000	746	493
9	589	785	709	1360	994	1224	895	598
10	543	745	643	1243	910	1119	819	544
11	697	910	859	1532	1251	1379	1126	684
12	627	826	747	1379	1052	1241	947	632
13	657	858	777	1442	1135	1298	1022	663
14	681	907	812	1513	1123	1362	1011	678
15	785	1041	909	1707	1287	1536	1158	770
16	756	1029	884	1660	1225	1494	1103	748
17	693	939	812	1575	1107	1418	996	648
18	852	1180	972	1927	1355	1734	1220	810
19	815	1096	954	1785	1309	1607	1178	801
20	973	1307	1124	2178	1606	1960	1445	961
21	1154	1585	1350	2096	1906	1886	1715	1128
22	1191	1559	1402	1986	1966	1787	1769	1243
23	913	1217	1074	2126	1482	1913	1334	899
24	651	930	761	1446	1046	1301	941	641
25	728	1019	817	1689	1218	1520	1096	715
26	736	1012	854	1594	1276	1435	1148	725
27	294	381	339	617	475	555	428	293
40	826	1092	966	1822	1528	1640	1375	808
41	596	783	716	1362	1008	1226	907	598
42	956	1300	1127	2229	1578	2006	1420	938
43	739	1000	880	1615	1233	1454	1110	736
44	662	863	784	1449	1197	1304	1077	655
45	1095	1518	1354	2018	1885	1816	1697	1127

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, 2026
Class-Territory Base Rates
Part 2 (A-2)**

<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	105	130	120	197	151	177	136	102
2	110	144	123	212	156	191	140	106
3	127	165	139	247	181	222	163	121
4	135	176	151	246	195	221	176	131
5	137	182	160	244	191	220	172	132
6	149	189	170	286	224	257	202	142
7	178	235	207	324	278	292	250	169
8	191	250	220	355	270	320	243	183
9	235	300	272	419	328	377	295	228
10	203	275	232	374	289	337	260	194
11	266	359	295	478	376	430	338	250
12	225	299	259	404	330	364	297	214
13	277	362	314	489	419	440	377	268
14	318	422	366	593	438	534	394	302
15	300	399	334	537	417	483	375	279
16	364	494	410	664	512	598	461	343
17	251	327	283	457	339	411	305	238
18	421	569	466	750	567	675	510	391
19	334	443	375	615	456	554	410	313
20	425	571	473	759	598	683	538	398
21	486	655	573	878	682	790	614	453
22	425	583	481	785	654	707	589	395
23	388	516	439	706	533	635	480	365
24	243	329	272	433	332	390	299	228
25	328	435	377	612	466	551	419	312
26	316	434	353	578	484	520	436	296
27	94	121	105	174	130	157	117	90
40	390	507	442	693	553	624	498	364
41	260	344	300	496	374	446	337	249
42	424	588	505	807	591	726	532	396
43	302	397	346	552	416	497	374	287
44	258	351	305	459	390	413	351	244
45	512	681	596	950	744	855	670	488

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, 2026
Class-Territory Base Rates
Part 4 Basic (\$5000 PDL)**

<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	470	634	552	1060	805	954	725	477
2	524	696	603	1201	862	1081	776	523
3	505	713	571	1096	832	986	749	501
4	564	777	658	1283	936	1155	842	573
5	559	734	656	1206	937	1085	843	557
6	593	775	667	1308	961	1177	865	598
7	613	821	719	1327	1009	1194	908	607
8	635	857	740	1417	1071	1275	964	637
9	671	909	763	1458	1130	1312	1017	672
10	622	880	724	1439	1044	1295	940	622
11	697	948	788	1497	1198	1347	1078	686
12	709	972	839	1545	1193	1391	1074	720
13	719	958	850	1520	1292	1368	1163	721
14	715	955	837	1484	1170	1336	1053	724
15	852	1126	964	1826	1379	1643	1241	830
16	762	1060	874	1653	1237	1488	1113	754
17	715	974	822	1523	1144	1371	1030	703
18	793	1093	893	1689	1279	1520	1151	773
19	738	961	844	1587	1180	1428	1062	724
20	848	1157	966	1831	1365	1648	1229	834
21	890	1188	1009	1975	1463	1778	1317	856
22	945	1246	1094	2030	1581	1827	1423	923
23	721	981	830	1564	1195	1408	1076	710
24	735	1030	844	1573	1188	1416	1069	732
25	786	1087	913	1744	1324	1570	1192	783
26	783	1087	893	1697	1277	1527	1149	768
27	435	570	504	999	730	899	657	460
40	578	777	660	1242	959	1118	863	566
41	653	871	796	1367	1115	1230	1004	656
42	601	796	695	1266	983	1139	885	589
43	770	1034	907	1664	1229	1498	1106	766
44	644	820	757	1370	1085	1233	977	663
45	828	1107	1053	1832	1405	1649	1265	825

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 July 1, 2026
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	41	51	48	93	68	84	61	41
2	47	61	54	104	78	94	70	49
3	47	66	55	107	79	96	71	47
4	56	77	65	132	95	119	86	57
5	54	72	65	120	88	108	79	56
6	58	78	72	130	96	117	86	58
7	59	82	72	131	101	118	91	59
8	63	85	75	142	106	128	95	63
9	76	100	91	174	127	157	114	77
10	70	95	82	159	116	143	104	70
11	89	116	110	195	160	176	144	88
12	80	106	96	176	134	158	121	81
13	84	110	99	184	145	166	131	85
14	87	116	104	193	143	174	129	87
15	100	133	116	218	164	196	148	98
16	97	131	113	212	156	191	140	96
17	89	120	104	201	141	181	127	82
18	109	151	123	246	173	221	156	103
19	104	140	122	228	167	205	150	102
20	124	167	144	278	205	250	185	123
21	147	202	172	267	243	240	219	144
22	152	199	179	253	250	228	225	158
23	117	155	137	271	189	244	170	115
24	83	119	97	185	134	167	121	82
25	93	130	103	215	156	194	140	91
26	94	129	109	203	163	183	147	93
27	38	49	44	79	61	71	55	38
40	106	139	123	232	195	209	176	103
41	76	100	92	174	129	157	116	77
42	122	166	144	284	201	256	181	120
43	95	128	113	206	157	185	141	94
44	85	110	100	185	153	167	138	84
45	140	194	173	257	240	231	216	144

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, 2026
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	1474	2486	1723	3741	2695	3367	2426	1450
2	1504	2284	1736	4171	2699	3754	2429	1493
3	1561	2329	1825	3728	2606	3355	2345	1563
4	1622	2666	1891	4207	2841	3786	2557	1595
5	1619	2540	1880	4146	2770	3731	2493	1558
6	1739	2618	2016	4202	2934	3782	2641	1701
7	1663	2579	1976	4081	3061	3673	2755	1649
8	2028	3038	2422	4890	4023	4401	3621	2006
9	2100	3193	2488	5280	3876	4752	3488	2059
10	1838	2815	2169	4601	3261	4141	2935	1827
11	2064	3521	2363	4841	3473	4357	3126	1984
12	2378	3817	2788	5718	4017	5146	3615	2327
13	2181	3390	2620	5234	3888	4711	3499	2189
14	2292	3487	2702	5562	3940	5006	3546	2264
15	3340	5018	3752	7870	5343	7083	4809	3167
16	2672	4191	3149	6631	4459	5968	4013	2662
17	2306	3574	2717	5728	4016	5155	3614	2257
18	2455	3891	2916	6533	4356	5880	3920	2439
19	2504	3816	2918	6613	4317	5952	3885	2425
20	2653	4159	3008	6370	4632	5733	4169	2565
21	3158	4737	3655	7968	5207	7171	4686	3048
22	2821	4373	3256	6585	4597	5927	4137	2722
23	2535	3907	2971	6344	4416	5710	3974	2490
24	2347	3648	2737	5702	3897	5132	3507	2297
25	2181	3445	2604	5372	3676	4835	3308	2182
26	3261	5707	3828	7896	5389	7106	4850	3206
27	1388	2065	1603	3298	2446	2968	2201	1338
40	1678	2659	2023	4279	2882	3851	2594	1700
41	2058	3055	2462	5072	3493	4565	3144	2069
42	1693	2650	1982	4043	2901	3639	2611	1667
43	2846	4156	3170	6635	4639	5972	4175	2676
44	1912	3021	2268	4622	3350	4160	3015	1911
45	3007	4340	3558	8105	5447	7295	4902	2953

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, 2026
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	288	288	288	288	288	288	288	288
2	348	348	348	348	348	348	348	348
3	348	348	348	348	348	348	348	348
4	312	312	312	312	312	312	312	312
5	304	304	304	304	304	304	304	304
6	345	345	345	345	345	345	345	345
7	286	286	286	286	286	286	286	286
8	315	315	315	315	315	315	315	315
9	408	408	408	408	408	408	408	408
10	316	316	316	316	316	316	316	316
11	340	340	340	340	340	340	340	340
12	364	364	364	364	364	364	364	364
13	437	437	437	437	437	437	437	437
14	415	415	415	415	415	415	415	415
15	426	426	426	426	426	426	426	426
16	549	549	549	549	549	549	549	549
17	448	448	448	448	448	448	448	448
18	515	515	515	515	515	515	515	515
19	449	449	449	449	449	449	449	449
20	506	506	506	506	506	506	506	506
21	498	498	498	498	498	498	498	498
22	544	544	544	544	544	544	544	544
23	414	414	414	414	414	414	414	414
24	256	256	256	256	256	256	256	256
25	457	457	457	457	457	457	457	457
26	588	588	588	588	588	588	588	588
27	259	259	259	259	259	259	259	259
40	428	428	428	428	428	428	428	428
41	276	276	276	276	276	276	276	276
42	411	411	411	411	411	411	411	411
43	580	580	580	580	580	580	580	580
44	313	313	313	313	313	313	313	313
45	548	548	548	548	548	548	548	548

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, 2026
Model Year/VRG Relativities
Part 7 \$500 Deductible (Collision)**

VRG	Model Year															
	2027	2026	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012 & 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, 2026
Model Year/VRG Relativities
Part 9 \$500 Deductible (Comprehensive)**

VRG	Model Year															2012 & Prior
	2027	2026	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	
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, 2026
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 Factors

<u>Deductible</u>	<u>Collision</u>	<u>Limited Collision</u>	<u>Comprehensive</u>
0	Not Available	1.15	Not Available
300	1.08	1.08	1.02
500	1.00	1.00	1.00
1000	0.800	0.800	0.750
2000	0.660	0.660	0.680

<u>Deductible</u>	<u>Collision Waiver of Deductible Factor*</u>	<u>\$100 Glass Deductible for Comp, Fire & Theft, and CAC</u>
300	0.023	Charge 95% of the premium that would apply in the absence of a glass deductible.
500	0.033	
1000	0.056	
2000	0.097	

*For Collision Waiver of Deductible, add the waiver of deductible factor to the above Collision deductible factor.

The above rates are applicable to insureds with zero merit rating points.

Massachusetts Private Passenger Automobile Insurance Rates
Residual Market Rates - Effective July 1, 2026
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.