



MASSACHUSETTS AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER – RESIDUAL MARKET

AS OF APRIL 1, 2009

Printed and Distributed by

Commonwealth Automobile Reinsurers, 225 Franklin Street, Boston, MA 02110

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SECTION I - GENERAL RULES

RULE 1. ELIGIBILITY

All individually owned vehicles registered under the Massachusetts Compulsory Motor Vehicle Law that are eligible for private passenger motor vehicle insurance under the rules of the Massachusetts Automobile Insurance Plan (MAIP) may be rated in accordance with this manual and written on the Commonwealth Automobile Reinsurers (CAR) Massachusetts Automobile Insurance Policy.

RULE 2. COVERAGES AND LIMITS

The types of coverages available in the CAR Massachusetts Automobile Insurance Policy are:

Compulsory Insurance Coverages

Part 1 - Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident.

Part 2 - Personal Injury Protection

The basic limit is \$8,000 for each person. Refer to Rule 30 for available deductibles.

Part 3 - Bodily Injury Caused By An Uninsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Part 4 - Damage To Someone Else's Property

The basic limit is \$5,000 each accident. Increased limits are available.

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available.

Part 6 - Medical Payments

The basic limit is \$5,000 each person. Higher limits are available for all motor vehicles rated in this manual. Motorcycle limits are available from \$500 to \$25,000. This coverage is excess over Personal Injury Protection.

Part 7 - Collision

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. Waiver of Deductible is available at the option of the insured. Endorsement MPY-0016-S must be attached. This coverage is written on an actual cash value or stated amount basis.

Part 8 - Limited Collision

This coverage is subject to a basic deductible of \$500. Other deductibles or full coverage are available at the option of the insured. This coverage is written on an actual cash value or stated amount basis.

Part 9 - Comprehensive

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. A separate \$100 glass deductible is also available at the option of the insured. Endorsement MPY-0039-S, titled \$100 Glass Deductible, must be issued with the policy. This glass deductible is in addition to the otherwise applicable deductible for Part 9. This coverage is written on an actual cash value, stated amount or agreed amount basis.

Part 10 - Substitute Transportation

This coverage pays for loss of use to a motor vehicle as a result of an accident or loss. Refer to the Miscellaneous Rating factors page for applicable limits and premiums.

Part 11 - Towing And Labor

This coverage will pay up to \$50 or up to \$100 for towing and labor costs for each auto disablement. It is available only for private passenger motor vehicles, as defined in Rule 27, and motorcycles.

Part 12 - Bodily Injury Caused By An Underinsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Other Coverages Available Are For:

Fire, Theft and Combined Additional Coverage subject to a basic deductible of \$500. Higher Deductibles are available at the option of the insured.

Theft coverage may be granted only in connection with Fire Coverage, and for a like amount in both cases.

These coverages are written on an actual cash value basis or stated amount basis.

Endorsement MPY-0031-S, titled Other Optional Insurance – Combined Additional Coverage, must be issued with the policy when this coverage is afforded.

Endorsement MPY-0028—S, titled Other Optional Insurance – Fire, Lightning and Transportation, must be issued with the policy when this coverage is afforded.

Endorsement MPY-0029-S, titled Other Optional Insurance – Theft, must be issued with the policy when this coverage is afforded.

RULE 3. COVERAGE AVAILABILITY

Massachusetts law and the provisions of Rule 27 of the MAIP Rules of Operation require insurers to make the following levels of coverage available at the insured's request for policies assigned through the MAIP:

1. Limits up to \$250,000 each person and \$500,000 each accident for Parts 3, 5 and 12. Limits above \$250,000 each person and \$500,000 each accident may be provided at the option of the insurer.
2. \$8,000 each person for Part 2
3. \$25,000 each person for Part 6.
4. Actual cash value subject to a \$500 deductible for Parts 7, 8 and 9, including fire, theft, and combined additional coverage.

Insurers must charge an extra-risk rate or refuse Collision and Comprehensive coverages under certain circumstances as required by law. Refer to Rule 24 for extra-risk rating procedures.

RULE 4. STANDARD PROCEDURES

A. Renewals

1. The insurer must mail the coverage selections page not less than thirty days prior to policy expiration. The coverage selections page may be accompanied by the Massachusetts renewal form.

If the Massachusetts renewal form is sent to the policyholder, it is not necessary for the policyholder to return this form to the producer or company representative unless the information contained on the coverage selections page or the Massachusetts renewal form is inaccurate or obsolete.

2. The insurer may elect to secure payment of a deposit premium. The premium quotation shall be based on the latest classification information and premium charges established for the renewal policy.
3. Failure to pay the deposit premium may result in cancellation of the policy. The specific reason for cancellation is non-payment of any required premium.

The Cancellation Notice must also contain the following statement:

"This cancellation will not take effect if the full amount due shown above is paid on or prior to the effective date of cancellation."

B. Non-Renewal

1. An insurer may refuse to renew a policy assigned to it through the MAIP only at the expiration of the third or subsequent renewal as described in the MAIP Rules of Operation. No insurer shall refuse to renew a policy unless written notice is provided to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy.
 - a. The insurer's notice of its intent not to renew the policy should be electronically transmitted in accordance with procedures prescribed by the Registry of Motor Vehicles.
 - b. If the notice is sent by the company to the producer or broker producing the business, such producer or broker shall, within fifteen days of receiving such notice, send a copy to the insured if the producer or broker is unable to secure replacement coverage for the policyholder.

C. New Business

1. The producer is required to submit a new business application for the applicant
2. The producer must verify that there is no automobile insurance premium owed to the former insurer or producer.
3. The producer of record must provide the information necessary for an insurer to transmit data to the Registry of Motor Vehicles for each vehicle insured.

In addition to reporting the necessary information to the insurer, the producer shall prepare an RMV-3 form, accompanied by the appropriate fee, for processing by the Registry of Motor Vehicles.

4. At the same time this information is provided to the assigned insurer, the producer of record shall notify the former producer of record, if known, and the former insurer, that a certificate of coverage has been issued for the policy. The notice must meet the following minimum standards:

The notice must be signed by the producer of record for the newly assigned policy or issued on the assigned insurer's letterhead; and

The notice must bear the registry stamp of the new insurer. The stamp may be in electronic format.

Such notice may be made in hard copy or electronic format, and copies are acceptable.

5. Upon receipt of the notice of coverage, the former insurer, if any, shall:
 - a. Notify the Registry that coverage has been discontinued as of the date shown in the notice;
 - b. Compute the return premium, if any, as of the date shown on the notice in accordance with Massachusetts law.

D. Cancellation

1. Cancellation must be given in accordance with Massachusetts law and the MAIP Rules of Operation. Any notice of cancellation shall include the specific reason(s) for cancellation. Any return premium owed the policyholder shall be made in accordance with provisions of Rule 18 of this manual. The insurer must electronically notify the Registry of Motor Vehicles in accordance with the procedures established by the Registry.

RULE 5. RESIDENCE AND LOCATION

The proper rate schedules and rules are those effective in the city or town where the automobile is principally garaged. Motor vehicles used by salesmen or solicitors, or those with similar duties, requiring the operation of the motor vehicle in more than one rating territory in Massachusetts, shall be assigned to the territory determined by the place of principal garaging, or, if there is no specific city or town of principal garaging, then, by the residential address

of the operator, or, if the residential address of the operator cannot be determined, then, by the Massachusetts business address of the operator. No adjustment of the premium shall be made by reason of a change in the place of principal garaging during the policy period unless such change is permanent.

Massachusetts registration is required of non-residents in accordance with reciprocal agreements with the various states as determined by the Registrar of Motor Vehicles.

Any motor vehicle owned by a non-resident of Massachusetts for which Massachusetts registration is required, regularly garaged inside the Commonwealth, shall be charged the rate for the territory in which the motor vehicle is principally garaged by such non-resident during the period of Massachusetts registration.

RULE 6. OUT-OF-STATE GARAGING

Any motor vehicle, whether owned by a resident or non-resident of Massachusetts for which Massachusetts registration is required, principally garaged outside of Massachusetts shall be written at limits of liability at least equal to the financial responsibility limits of the state of principal garaging, and shall be charged the rates for vehicles garaged in Territory 9.

RULE 7. POLICY PERIOD

- A. Policies issued by assignment through the MAIP shall be for 12 month terms.
- B. Policies insuring individually owned motorcycles, trailers and other recreational-type vehicles shall, at the option of the insured, be issued for a period of less than one year with policy expiration to be coterminous with the registration. Endorsement M-0103-S, titled Non-Renewal of Policy (Motorcycles, Recreational Vehicles & Trailers), must be issued with the policy.

"Recreational-type vehicle" means a land motor vehicle subject to a motor vehicle registration which expires November 30 or December 31, and is principally used for vacation travel or leisure-time activity. Registration for motorcycles expires December 31. Registration for all other recreational vehicles expires November 30.

The premium for such policies shall be determined by applying the appropriate percentage to the annual rate based on policy inception date as shown in the table below.

If a short term policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis using the appropriate short rate table applicable to short term policies found in Rule 18.

Percentages for Short Term Policies				
		Date Interval*		Percent of Annual Rates
All Other		Motorcycle		
Dec.	1-31	Jan.	1-31	100
Jan.	1-31	Feb.	1-28	98
Feb.	1-28	Mar.	1-31	94
Mar.	1-31	Apr.	1-30	90
Apr.	1-30	May	1-31	88
May	1-31	Jun.	1-30	86
Jun.	1-30	Jul.	1-31	80
Jul.	1-15	Aug.	1-15	75
Jul.	16-31	Aug.	16-31	68
Aug.	1-15	Sep.	1-15	60
Aug.	16-31	Sep.	16-30	53
Sep.	1-15	Oct.	1-15	45
Sep.	16-30	Oct.	16-31	38
Oct.	1-15	Nov.	1-15	30
Oct.	16-31	Nov.	16-30	27
Nov.	1-15	Dec.	1-15	20
Nov.	16-30	Dec.	16-31	14

*All dates inclusive

RULE 8. CHANGES

A. All mid-term changes to the policy requiring adjustments of premium shall be computed pro rata based on the rates in effect on the policy inception date.

B. Minimum Premiums

1. If an outstanding policy is amended and results in a premium adjustment of less than \$5, such adjustment may be waived, or it may be made subject to a minimum adjustment of \$5 except that the actual return premium of less than \$5 shall be allowed at the request of the insured.
2. A minimum premium of \$5 shall apply if an additional premium results because a coverage is added, or the limits of liability are increased, or a deductible is reduced, at the request of the insured during the policy period.
3. If a return premium of less than \$5 results because a coverage is cancelled, or limits of liability are reduced, or a deductible is increased at the request of the insured, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.
4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges; if less than \$5, it may be charged or waived.

RULE 9. MOTOR VEHICLE REGISTRATION CERTIFICATES

The specific insurance certification requirements under the Massachusetts Compulsory Motor Vehicle Insurance Law are included in Section 1A of General Laws Chapter 90. Motor vehicles not subject to the Compulsory Law do not require insurance certification.

Every insurance carrier issuing a motor vehicle liability insurance policy covering a motor vehicle or trailer subject to the Compulsory Law must issue the prescribed Motor Vehicle Registration Certificate indicating a policy or binder has been issued covering such motor vehicle or trailer. No form or certificate shall be used other than that which is a part of the Massachusetts motor vehicle application for registration.

Certificates shall be executed in the name of the insurance carrier only by individuals authorized to sign in the prescribed Authorization To Sign Motor Vehicle Registration Certificates form filed with the Commissioner of Insurance.

Section 34 B of General Laws Chapter 90, G.L. provides penalties for unlawful use of the Motor Vehicle Registration Certificate.

RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

A. Application

If a certificate of insurance is necessary to comply with the requirements of a financial responsibility Law of any state or province of Canada, the insurance company must issue evidence of financial responsibility upon request of the insured.

In the event that evidence of financial responsibility is required as the result of a motor vehicle violation, a policy affording Damage To Someone Else's Property (Part 4) and Optional Bodily Injury To Others (Part 5) shall be construed to have the necessary limits of liability of the state or province.

NOTE: A charge shall be made for any filing required because of a motor vehicle accident.

In the event that a certificate of insurance for the future is required as the result of a conviction of a motor vehicle violation, the policy limits shall be increased to afford limits of liability not less than that required by the financial responsibility laws of the state or province requesting certification and premium shall be increased accordingly.

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following rate adjustments to be allocated evenly between the Part 4 and Part 5 premiums computed as follows:

Owners

1. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be computed by applying the applicable rate adjustment in Section B to the sum of the total of Parts 1, 2, 4 and 5 premium for the highest rated automobile owned by the insured.
- 2.. In all other cases, the additional premium shall be computed by applying the applicable rate adjustment in Section B to the total premium for Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured, modified in accordance with this rating plan.

B. Rate Adjustments

1. A 50% rate adjustment is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% rate adjustment applies.
 - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.
2. A 25% rate adjustment is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% rate adjustment applies.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. A 5% rate adjustment is applicable if the certificate is required for any other cause whatsoever.
4. Rate adjustments are to be multiplied by the final premium as developed for Parts 1, 2, 4 and 5.

RULE 11. PREMIUM CALCULATION RULE

The following sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.
2. Apply the appropriate discount to the premium developed in Step 1. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) annual mileage, (2) multi-car, (3) anti-theft, and (4) class 15. The discount shall be rounded to the nearest dollar after each application.

3. Apply the appropriate merit rating adjustment to the premium developed in step 2.

NOTE: A discount of the premiums paid for Parts 4 and 7 will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualified public transit system during the policy period. Refer to Rule 19. The discount is applied to the premium developed in step 3.

RULE 12. WHOLE DOLLAR PREMIUM RULE

The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts. The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

The installment payment plans offered to policy insured through the MAIP are governed by the MAIP Rules of Operation. All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is used.

RULE 14. DEPOSIT PREMIUM RULE

A company, its producer or any broker may require deposit premium prior to the issuance of a policy provided the per vehicle deposit does not exceed 25% for new business or 20% for renewal business of the applicable annual premium for the insurance requested in accordance with the MAIP Rules of Operation. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating adjustment during the preceding 12 months, the entire policy premium is payable in advance.

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages including Fire, Theft and Combined Additional Coverages. Refer to the Miscellaneous Rating Factors page for applicable factors.

RULE 17. SUBSTITUTE TRANSPORTATION

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the Miscellaneous Rating Factors page for applicable limits and premiums.

RULE 18. TERMINATION OF INSURANCE

A. Cancellations

The following provisions apply when a policy is cancelled:

1. If a policy is cancelled by the insurer at any time, or by the insured within thirty days of the effective date or within thirty days of the receipt of the policy, whichever is later, the return premium shall be computed pro rata. "Policy" in this instance includes the copy of the coverage selections page.
2. If the policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis except that in the following cases the return premium shall be computed pro rata:

- a. If the insured has disposed of the automobile, provided the insured takes out a new policy in the same company on another automobile to become effective within thirty days of the date of cancellation.
 - b. If the insured automobile is repossessed under terms of a financing agreement.
 - c. If an automobile is cancelled from a policy, the policy remaining in force on other automobiles, or if there remains in force in the name of the insured or spouse, if a resident of the same household, and in the same company, a concurrent automobile policy covering another automobile.
 - d. If the insured enters the military service of the United States of America.
 - e. If the insured deletes or reduces any coverage and the policy remains in effect for other coverage.
 - f. If the policyholder requests cancellation of a policy because coverage has been replaced in the voluntary market, and provides the ARC written confirmation of the replacement coverage. [Consistent with current MAIP rules]
3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorists System (UMS). The written notice to the insured shall specify the reason or reasons for cancellation. If the reason for cancellation is non-payment of premium, the Notice of Cancellation shall state the amount that must be paid to the company to avoid cancellation for all the insurance provided and shall state in substance that the cancellation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancellation. If a cancellation of the policy results in a return premium of less than \$5.00, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

No policy in effect prior to a rate level revision shall be endorsed or cancelled and rewritten to take advantage of such a revision or to avoid the application of such a revision.

B. Theft of Vehicle or Plates

1. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.
2. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.
3. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the company may cancel the policy.

C. Sale or Transfer of Motor Vehicle, Surrender of Registration Plates, or Filing of a New Certificate

The policy shall terminate upon:

1. The sale or transfer of title by the owner of the motor vehicle or trailer thirty (30) days after the transfer unless the owner has registered a replacement motor vehicle.
2. The surrender to the Registry of Motor Vehicles of the registration plates issued to the owner of the motor vehicle by the Registrar of Motor Vehicles under Chapter 90, with a written statement, in such form as the

Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.

3. The filing with the Registry a certificate of insurance of another company as of the effective date of such certificate.

NOTE: If more than one motor vehicle or trailer is described in the policy, the termination of coverage applies only to the motor vehicle or trailer involved in one of the situations described above.

D. Reinstatement

If a policy has been cancelled by an insurance company, and such policy is later reinstated by the Board of Appeal on Motor Vehicle Liability Policies and Bonds or by a court of competent jurisdiction, the premium charge for the unexpired term of the policy shall be calculated pro rata based on the premium applicable to the policy when originally issued.

E. Plates Returned Receipt

In the event that a policy has been terminated by (a) sale or transfer of the motor vehicle, or (b) surrender of the registration plates by the owner of the motor vehicle with a written statement in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer, a receipt from the Registry of Motor Vehicles stating that the registration plates have been surrendered must be furnished to the insurance company.

F. Leased Vehicles Under Long Term Contract

In the event a policy on a leased vehicle under a long-term contract is cancelled, the cancellation notice is to be issued in the name of the person or organization to which the policy was issued. A copy of the cancellation notice must be sent to the owner/registrant also, if it is other than the person to whom the policy was issued.

Upon the intended effective date of cancellation, a notice issued in the name of the actual owner/registrant must be electronically transmitted to the Registry by the company.

G. Instructions For Use of Pro Rata or Short Rate Table

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g., March 7, 2007, is designated as 2007.181.
2. In like manner express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.
3. The difference, in the case of one year policies, represents the percentage of the annual premium which is to be retained by the carrier.

Examples:

Cancellation date September 22, 2007	2007.726
Effective date July 6, 2007	<u>2007.512</u>
	.214

Earned premium for one year policy term will therefore be .214 times the annual premium.

Cancellation date March 7, 2007	2007.181
Effective date December 15, 2006	<u>2006.956</u>
	.225

Earned premium for one year policy term will therefore be .225 times the annual premium.

NOTE: As it is not customary to charge for the extra day (February 29) which occurs one year in every four years, this table shall also be used for each such year.

The following additional provisions apply to policies with policy terms in excess of 12 months:

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- a. If a policy written for a two year term is cancelled after twelve months, but less than twenty-four months, the earned premium shall be the first twelve months' premium plus the pro rata share of the annual premium for the second twelve months.
- b. If a policy written for a term in excess of one year, but less than two years, is cancelled after the first twelve months, the earned premium shall be computed on a pro rata basis in the following manner.

Example: 18 month policy term

No. of days in policy term 547

No. of days in effect 425

$425 \div 547 = .777$ pro rata factor

$.777 \times \text{total premium} = \text{earned premium}$

Instructions for Short Rate Table:

1. Determine the pro rata earned premium in accordance with the previous instructions.
2. Add that factor to the following factor:

Policy Period Months in Effect		
in excess of	but less than	Factors
0	1	.000
1	2	.055
2	3	.050
3	4	.045
4	5	.040
5	6	.035
6	7	.030
7	8	.025
8	9	.020
9	10	.015
10	11	.010
11	12	.005

3. Apply the factor determined in 2 above to the annual premium to compute the percentage of the annual premium which is to be retained by the company.

Example:

Pro rata premium in example .214

Short rate factor (policy in effect 2-3 months) .050

.264

Earned premium for annual policy cancelled on a short rate basis is .264 times the annual premium.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

PRO RATA TABLE

January			February			March			April			May			June		
Day Of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			
July			August			September			October			November			December		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.00

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

(Rule 18)

SHORT RATE CANCELLATION OF SHORT TERM POLICIES
Percentages of Policy Premiums to be Retained by Insurance Company

No. of Days in force	Policy Effective Date																
	Jan.	Feb.	Mar.	Apr.	May	June	July	August		September		October		November		December	
								1-15	16-31	1-15	16-30	1-15	16-31	1-15	16-30	1-15	16-31
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

TABLE 1
(Motorcycles with Registration
Expiration of December 31)

No. of Days in force	Policy Effective Date																
	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July		August		September		October		November	
								1-15	16-31	1-15	16-31	1-15	16-30	1-15	16-31	1-15	16-30
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

TABLE 2
(All Vehicles with Registration
Expiration of November 30)

RULE 19. DISCOUNTS

A. Multi-Car

A policyholder who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27. Refer to Miscellaneous Rating Factors page for applicable discount.

B. Public Transit

A discount of the premiums paid for Part 4 and Part 7 coverages will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualifying mass transit system during the automobile policy period. Refer to the Miscellaneous Rating Factors page for the applicable discount.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26 for a minimum of eleven of twelve months of the policy year. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight of the eleven monthly passes or tickets may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. The insurer shall collect all such passes and other evidence used by a policyholder to obtain the discount.

NOTE: If a policyholder purchases a pre-paid non-refundable annual pass and furnishes proof of such purchase, the discount will be applied to the current policy rather than the expiring policy.

2. Replaced Vehicles

The discount will be computed on the basis of combined earned premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount. If the insured changes insurance companies and replaces the vehicle at the same time, the second company will be responsible for the discount provided the policy has been in effect six months or more.

3. Application of Discount

A discount will be applied to Part 4 and 7 premiums for each eligible vehicle. If there is only one eligible operator with more than one vehicle, the discount will be applied to the vehicle with the higher combined premium. If the policy insures only one vehicle, but there are two or more eligible operators, the discount shall be applied only once. If two or more vehicles and operators are eligible for discount, the discount shall first be applied to the vehicle which develops the highest combined premium for Parts 4 and 7, and then in descending order to the vehicle with the lowest combined premium.

This discount is fully earned and returnable directly to the policyholder unless the policyholder directs that the discount be applied as a credit to premium charges for a renewal policy or it is used to offset undisputed outstanding premium due the insurer. The maximum discount per eligible vehicle is \$75.

4. Qualifying Massachusetts Transit Systems

Refer to the Rate Section for a list of approved public transit systems.

C. Anti-Theft Device

Refer to Anti-Theft Discounts Rule 54.

D. Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium shall be adjusted as of that date but no later than the next policy renewal date. A notice of this classification change must be sent to the policyholder

either prior to or with the proposed adjustment. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

E. Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application a merit rating adjustment.

Rule 20. MODEL YEAR RATING

A. Model Year Defined

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

B. Rating of Model Years Not Shown on Rate Pages

- 1. 1990 and Later Model Years:** Refer to the Miscellaneous Rating Factors section and apply the model year, symbol and coverage factor to the earliest model year \$500 deductible rate displayed in the Rate Section to obtain the actual cash value premium.

2. 1989 and Earlier Model Years:

a. Refer to the Miscellaneous Rating Factors section and apply the earliest model year, symbol and coverage factor to the earliest model year \$500 deductible rate for the same symbol displayed in the Rate Section to obtain the actual cash value premium.

b. Apply the appropriate symbol factor shown below to the premium obtained in 2.a.:

Comprehensive				Collision			
Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor
1	.24	10	.68	1	.29	10	.71
2	.28	11	.77	2	.32	11	.80
3	.32	12	.88	3	.36	12	.89
4	.36	13	1.00	4	.41	13	1.00
5	.41	14	1.14	5	.46	14	1.12
6	.46	15	1.29	6	.51	15	1.25
7	.53	16	1.47	7	.57	16	1.40
8	.60	17	1.67	8	.64	17	1.57

Rule 21. FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE**A. Actual Cash Value**

Refer to Miscellaneous Rating Factors section for the applicable factors.

B. Stated Amount

Refer to the Rate Section for any specified peril

Rule 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES**A. Non-Symbolled Vehicles**

1. For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.
2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

3. Stated or Agreed Amount

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol.

For model years 1980 and prior, with values of \$20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the FOB List Price, Purchase Price or Appraisal Value in determining the applicable symbol.

B. Rating Vehicles with Symbols 18 and Above

For model years 1981 and after, to determine the actual cash value premium for vehicle symbols 18 and above, apply the following factors to the premium shown for Symbol 17 and the applicable territory, class, and model year, before discounts are applied:

Symbol	Model Year 1989& Prior	Model Year 1990 & Subsequent
18	1.15	1.08
19	1.30	1.15
20	1.45	1.25
21	1.60	1.35
22		1.45
23		1.55
24		1.70
25		1.85
26		2.00
27		*

*Determine the actual cash value premium for Symbol 27 vehicles by:

a) Increasing the factor for Symbol 26 by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.

b) Applying this factor to the Symbol 17 premium shown in the Rate Pages for the applicable territory, class, and model year, before discounts are applied.

RULE 23. HIGH-THEFT VEHICLES

For certain model years, some makes and models are designated high-theft vehicles by the Commissioner of Insurance. These vehicles are identified as such in the Symbol and Identification Section of this Manual.

The insurer may, at its option, charge an extra-risk rate, refuse to write, or cancel coverage under parts 7, 8, or 9 if vehicle designated as a high-theft vehicle is not equipped with a category III, IV or V anti-theft device or vehicle recovery system as defined in Rule 54.

New Business Rule

Any high-theft vehicle listed on a New Business Application which does not have an appropriate anti-theft device or vehicle recovery system shall be written at the extra-risk rate. If an appropriate device is installed within thirty days of the policy effective date, the extra-risk premium will be waived and the anti-theft discount will be allowed retroactive to policy inception. If an appropriate device is not installed within thirty days of policy inception, the company, at its election, may cancel coverage under parts 7, 8, and 9 or continue such coverage at the extra-risk rate.

A category III, IV, or V device installed more than thirty days after the policy effective date qualifies for the applicable discount, but the discount shall be calculated pro-rata from the date of installation. Any premium charged for an extra-risk rate shall be earned on a pro-rata basis.

RULE 24. EXTRA-RISK RATING (COLLISION AND COMPREHENSIVE)

The following circumstances require the application of the extra-risk rate if the insurer elects to write coverage under parts 7, 8, and 9, and the insurance to be provided is on a vehicle:

1. customarily driven by or owned by persons who within the five years preceding the policy effective date have been convicted of vehicular homicide, auto insurance related fraud, or auto theft.
2. customarily driven or owned by persons who within the three years preceding the policy effective date have been convicted of any category of driving under the influence of alcohol or drugs.

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3. customarily driven by or owned by persons who, within three years preceding the policy effective date, have been involved in four or more at-fault auto accidents. An at-fault auto accident is one in which the owner or any person who customarily drives the auto was more than 50% at fault.
4. designated as a "high-theft vehicle" which does not have at least a minimum anti-theft or auto recovery device as prescribed by the Commissioner of Insurance. (Refer to Rule 23.)
5. customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the policy effective date.
6. customarily driven by or owned by persons who have within the five years preceding the policy effective date made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.
7. for which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law. (Coverage cannot be written on a vehicle which has been issued a salvage title.)

The factors for the extra-risk rate are multiplied by the manual rate as follows:

	Collision	Comprehensive
Vehicular Homicide	1.5	1.0
Auto Insurance Related Fraud	1.5	1.5
Auto Theft	1.5	1.5
Driving Under the Influence of Alcohol or Drugs	1.1	1.0
Four or More At-Fault Accidents	1.1	1.0
High-Theft Vehicle	1.0	1.5
Two or More Total Fire or Total Theft Losses	1.0	1.5
Material Misrepresentation	1.5 (1.2)	1.5 (1.2)
Salvage Title	Coverage not available	

NOTE: For the first instance of a material misrepresentation in the application for insurance, the lower indicated factor may be used, at the option of the insurer.

Application of Factors

A. Single Vehicle Policies

Where more than one category applies to the same operator or vehicle, the highest applicable factor shall be used respectively for Collision and Comprehensive. For example, if a listed operator is convicted of vehicular homicide and also has a high-theft vehicle, the factor for both Collision and Comprehensive is 1.5. The factors do not compound. In cases where separate policies are issued by the same insurer to the common owner of two or more vehicles, the highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. For each subsequent vehicle, the next highest applicable factor shall be assigned to the next highest premium for Collision and Comprehensive respectively, etc. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to such common owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

B. Multi-Vehicle Policies

The highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. Each subsequent vehicle shall be assigned the next highest applicable factor and so forth. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to the insured owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

RULE 25. VEHICLE SERIES RATING

Vehicle Series Rating (VSR) is a program applied by the Insurance Services Office (ISO) to adjust the Price New Symbols of vehicles to increase or decrease the symbol due to loss experience reflecting crash damage, ease of

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repair, cost of repair parts, and theft for the particular vehicle, resulting in the Rating Symbol. The Rating Symbol is used to determine a vehicle's premium for Collision, Limited Collision and Comprehensive coverage.

The VSR program reviews the symbol assignments for all vehicle series three times: when the model year is introduced and in each of the next two annual VSR review years. The symbol for a particular series may be upsymbolled, downsymbolled, or may remain the same.

Reassignment of symbols shall be effective with 2006 and subsequent model year vehicles. A policy shall not be changed mid-term solely due to a change in symbol assignment based on symbol review.

RULE 26. RESERVED FOR FUTURE USE

SECTION II - PRIVATE PASSENGER AUTOMOBILES

RULE 27. PRIVATE PASSENGER DEFINITION

- A. A motor vehicle of the private passenger or station wagon type that is owned or leased under contract for a continuous period of at least twelve months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and is not used as a public or livery conveyance nor rented to others. A vehicle which meets the conditions of Rule 31, regarding the transportation of fellow employees, students or others for consideration, is included in this definition, provided such vehicle is not registered for carrying passengers for hire.
- B. A motor vehicle that is a pick-up or van, that is owned or leased under contract for a continuous period of at least 12 months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and
 - 1. has a gross vehicle weight rating of less than 10,000 pounds or has a rating symbol assigned to it by the Insurance Services Office (ISO), and
 - 2. is not used for the delivery or transportation of goods or materials unless such use is incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.
- C. Gross Vehicle Weight Rating means the value specified by the manufacturer as the loaded weight of a single vehicle.
- D. At the option of the insurer, an eligible vehicle under this rule whose title has been transferred to a trust may be insured under a policy issued by assignment through the MAIP, subject to the following requirements: the grantor of the trust must be an individual or lawfully married individuals residing in the same household, and must be the only insured(s) named in Item 1 of the Coverage Selections Page. All vehicle(s) insured under the policy must be owned by the trust. A vehicle owned by a trust in which the grantor is a partnership or corporation must be written under a commercial auto policy.

If a motor vehicle is leased as described in the foregoing paragraphs, and the lessee is obtaining the insurance, the policy must be issued to the lessee as named insured and Endorsement M-0070-S, "Coverage For Anyone Renting An Auto To You," must be attached to the policy.

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

A. Operator Classes

- 10 Experienced Operator.** The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- 15 Experienced Operator - age sixty-five or more.** The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.
- 17 Inexperienced Principal Operator - licensed three or more years.** The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.
- 18 Inexperienced Occasional Operator - licensed three or more years.** The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.
- 20 Inexperienced Principal Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

- 21 Inexperienced Occasional Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 25 Inexperienced Principal Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.
- 30 Business Use.** The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

B. Operators

All operators of the insured automobiles must be listed on the Coverage Selections Page of the Policy. An operator is a person who has an operator's license, but does not include a person who has only a learner's permit.

1. Assignment of Operators to Automobiles

- a. If an insurer defers operators listed on a policy who are rated on an automobile insured by another Massachusetts private passenger motor vehicle insurance policy for the purposes of rating the policy on which they are listed in the voluntary market, this practice must be extended to the rating of policies assigned to it through the MAIP. If the insurer does not defer any listed operator under the policy for the purposes of rating the policy, the insurer shall not adopt that practice for the purposes of rating a policy assigned to it through the MAIP.
- b. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and merit rating in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and the operator's merit rating adjustment) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:
- i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and merit rating adjustment of that operator;
 - ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's merit rating adjustment shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the merit rating adjustments of the Class 15 operators shall be applied in the manner which produces the highest Combined Premium.
 - iii. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and merit rating adjustment.
 - iv. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator class and merit rating adjustment which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.
 - v. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators are assigned to an automobile.
- c. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.
- d. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.

- e. Private passenger automobiles owned by clergy are to be classified as Class 10 or 15 unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.

2. Excluded Operator

If an operator who is a member of the household is to be excluded in rating a particular automobile to produce a lower premium charge, the policyholder must submit a signed statement that such operator does not and will not operate the automobile to be insured. The signed statement must be on the Operator Exclusion Form, M-0106-S.

If any operator excluded as a result of such signed statement operates the automobile, the appropriate operator classification premium for the full policy period may be charged unless a collision or limited collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

3. Driving Experience

An operator new to Massachusetts must provide evidence of licensure from the state or country where the operator was previously licensed in order to assign the correct operator classification under this rule. If electronically available, the company will be responsible for obtaining the motor vehicle operator report from the other state or country. If necessary, a certified English translation may be required. No operator shall be assigned to Class 10 unless the operator has six or more years of driving experience.

The classification assigned to the operator is based on the number of years licensed in the other state or country and the completion of driver training, as established by the evidence of licensure. If no evidence of prior licensure is available, the operator may be assigned to Class 20 (inexperienced principal operator, licensed less than three years, no driver training) or Class 21 (inexperienced occasional operator, licensed less than three years, no driver training). The Massachusetts driving experience will be used thereafter to assign the operator classification.

4. Operator Use

Operators will be classified by the amount of use of an insured automobile:

- Principal Operator – a person who has an operator's license and operates the insured automobile more than any other listed operator as determined by the percentage of use of the automobile.
- Occasional Operator – a person who has an operator's license and operates the insured automobile less than the principal operator.

C. Classification Changes

Classification of each automobile shall be determined by the facts existing as of the effective date of the policy. Premium adjustments shall be made on a pro rata basis if changes occur during the policy period.

D. Satisfactory Driver Training Program

1. Completion and receipt of a certificate under the Massachusetts Driver Education Program prescribed by the Registrar of Motor Vehicles, or
2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators has successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - (1) a recognized secondary school, college or university, or
 - (2) other school approved and supervised by the State Department of Education or other responsible state agency.

- b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.
- c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of twelve clock hours per student in the practice driving phase.

RULE 29. RESERVED FOR FUTURE USE

RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE OPTIONS

The policyholder, at his or her option, may elect an amount to be deducted from the amounts otherwise due each person subject to the deduction, under the following conditions:

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds.
2. The eligible policyholder may select a deductible amount of \$100, \$250, \$500, \$1,000, \$2,000, \$4,000 or \$8,000.
3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.
4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in his household and there is one motor vehicle in the household.
5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

The Personal Injury Protection premium otherwise applicable shall be reduced by the dollar amount determined by applying the percentage shown on the Miscellaneous Rating Factors page to the manual premium.

RULE 31. TRANSPORTATION OF FELLOW EMPLOYEES

If a private passenger motor vehicle has a seating capacity of not more than eight passengers other than the driver and is used to carry fellow employees, students or others for a consideration, expressed or implied, to or from, or near their place of employment or education, the premium to be charged shall be the otherwise applicable private passenger automobile premium. For vehicles in excess of eight passengers, refer to the rule for van pools in the commercial automobile manual.

All policies subject to this rule must contain the endorsement titled Transportation of Fellow Employees, Students or Others, M-0004-S.

RULE 32. PICK-UPS, VANS AND SIMILAR TYPE VEHICLES

Except for those vehicles for which a specific symbol is shown in the Symbol and Identification Section, pick ups, vans and similar type vehicles which qualify as private passenger automobiles in accordance with Rule 27(B), refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

To determine the private passenger symbol group for Parts 7, 8 and 9, refer to Rule 22.

Using FOB List or purchase price, whichever is greater, apply the age group factor for the model year and follow ACV rating procedure.

Refer to the assigned insurer's rating procedure for purposes of comparing the MAIP premiums to the assigned insurer's voluntary premiums.

RULE 33. TOWING AND LABOR COST

Private Passenger Automobiles and Motorcycles only.

Refer to the Miscellaneous Rating Factors page for limits and premiums.

Applicable regardless of the term of the policy or endorsement.

Refer to the assigned insurer's rating procedure for purposes of comparing the MAIP premiums to the assigned insurer's voluntary premiums.

RULE 34. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater.

Refer to the assigned insurer's rating procedure for purposes of comparing the MAIP premiums to the assigned insurer's voluntary premiums.

RULES 35 - 38. RESERVED FOR FUTURE USE

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

RULE 39. MOTOR HOMES/CAMPER BODIES

A. Motor Homes

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

Refer to the Miscellaneous Motor Vehicles page under Motor Homes for rating methods and factors; for Parts 7, 8 and 9, refer to Rule 22 to determine rating symbol.

Refer to the assigned insurer's rating procedure for purposes of comparing the MAIP premiums to the assigned insurer's voluntary premiums.

B. Camper Bodies

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the vehicle should be rated as follows:

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

Refer to the assigned insurer's rating procedure for purposes of comparing the MAIP premiums to the assigned insurer's voluntary premiums.

RULE 40. RESERVED FOR FUTURE USE

RULE 41. STATED AMOUNT COVERAGE

Parts 7, 8 and 9

A motor vehicle may be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle may be rated as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the Stated Amount Rate Page in this manual. Apply the rate obtained from this Stated Amount Rate Page to each \$100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.

Endorsement MPY-0027-S titled Stated Amount Coverage must be issued with the policy

RULES 42-43. RESERVED FOR FUTURE USE

RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The merit rating assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy. Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

If there is more than one operator on a policy, the operators shall be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's classification, including the 25% discount for operators age 65 and over, and the operator's merit rating adjustment. Any motorcycles remaining after assignment of all operators shall be assigned the classification and merit rating adjustment producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles shall be assigned an inexperienced operator classification.

Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement M-0002-S titled "Guest Occupants Exclusion" must be issued with the policy.

The term "Motorcycle" shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

The multi-car discount does not apply to any motorcycle.

Motorcycles shall be classified on the basis of cubic centimeter displacement in accordance with the following groups and written at the rate shown on the Rate Sheets.

Group A - Cubic Centimeter Engine Displacement of 100 or less.

Group B - Cubic Centimeter Engine Displacement of 101-350.

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

Fire - See rate section.

Theft - See rate section.

Comprehensive - See rate section.

Collision - See rate section.

Limited Collision - See rate section.

Substitute Transportation – See Miscellaneous Rating Factors page.

Towing and Labor – See Miscellaneous Rating Factors page.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a 25% discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 10% discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Miscellaneous Motor Vehicles Page for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 20% discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

RULE 45. AGREED AMOUNT COVERAGE - COMPREHENSIVE

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value" means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.
2. Refer to Rule 22 to determine the appraised value symbol group.
3. Obtain the stated amount rate from the Rate Page Section of the Manual.
4. Apply the rate obtained to each \$100 of valuation.
5. Multiply the premium obtained in (4) above by the factor of 110%.

Endorsement MPY-0034-S titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available, as follows:

1. Determine the value of the equipment, including installation, in excess of \$1,000
2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.
3. Endorsement MPY-0041-S, "Excess Electronic Equipment Coverage," must be issued with the policy.

Refer to the Miscellaneous Rating Factors page for premium charges.

RULE 47. CUSTOMIZED VANS AND PICK-UPS

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Coverage for customizing equipment is available for any pick-up or van insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement MPY-0037-S, Coverage for Customized Vans and Pick-Ups, and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated as follows:

A. Symbolled Pick-Up or Van

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.
4. Develop the premium according to the rating symbol determined in Item 3 and the model year indicated in the rate section.

B. Non-Symbolled Pick-Up or Van

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.
2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section.

RULE 48. RESERVED FOR FUTURE USE

SECTION IV - NON-OWNED AUTOMOBILES

RULE 49. RESERVED FOR FUTURE USE

RULE 50. USE OF OTHER AUTOMOBILES

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

Endorsement M-0051-S, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

Endorsement M-0052-S, Use of Other Automobiles-Vehicles Furnished or Available For Use as Public or Livery Conveyances, may be used to cover non-owned public or livery conveyances. Primary insurance must be in effect for these vehicles.

The following rates apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

1. Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances

- A. No Primary Insurance - 90% of the applicable Private Passenger rate for an individual and 100% for individual and household members.
- B. Primary Insurance – 12% of the applicable Private Passenger rate for an individual and 13% for individual and household members.
- C. If the named individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be changed shall be 100% of the applicable private passenger rate.

2. Vehicles Furnished or Available For Use As Public or Livery Conveyances

50% of the applicable Private Passenger rate for an individual and 60% for an individual and household members.

Physical Damage Coverages

A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the applicable private passenger class, symbol 5 and the latest model year shown in the manual for the territory in which the named individual resides.

RULES 51 - 53. RESERVED FOR FUTURE USE

SECTION V - SUPPLEMENTAL INFORMATION**RULE 54. ANTI-THEFT DISCOUNTS****1. Purpose and Scope**

This rule governs the reduction in premium charges for private passenger motor vehicles and certain commercial vehicles equipped with anti-theft devices and vehicle recovery systems.

2. Eligibility

This rule is applicable to private passenger automobiles as defined in Rule 27 in this manual.

3. Coverages

The discount is applicable to the Comprehensive coverage or other combination of specified perils which afford Theft coverage.

4. Discounts Applicable

The following discounts are to be applied:

Vehicles Qualifying for	Discount
Category I	5%
Category II	15%
Category III	20%
Category IV	20%
Category IV, plus Category I	25%
Category IV, plus Category II	30%
Category IV, plus Category III	35%
Category V	25%
Category V, plus Category I	28%
Category V, plus Category II	32%
Category V, plus Category III	36%

5. Definitions

As used in this regulation, the following words shall mean:

"Passive device or system" describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

"Alarm," except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

"Tubular" describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

"Electronic lock or keyless device" is an electronic coding device that has more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

6. General

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in Item 4.

Discounts Applicable.

Insurers may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

Categories Defined

Category I

Devices qualifying in this category receive 5% discounts.

(a) Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons

This device is an ignition cut-off switch (sometimes called a "kill switch") or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver's position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors.

A sticker may identify the presence of this system.

(b) Ignition or Starter Cut-Off Switches

Such ignition or starter cut-off switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable, or operate passively.

(c) Non-Passive, Externally-Operated Alarm

This is a non-passive warning alarm which is installed in an auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by use of a key inserted in a lock mounted on the outside of the auto.

(d) Steering Column Armored Collar

This is a device similar to an oversized padlock which clamps on the steering column over the ignition lock and prevents access to it. This device, upon being locked, prevents the vehicle from being started, or if the auto is hot-wired and started, the device prevents it from being steered. No part of the device, when not in operation, is attached to the steering column. A sticker may identify the presence of this device.

(e) Steering Wheel Removal Lock

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle's steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock's security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel has been locked into place.

Category II

Devices qualifying in this category receive 15% discounts.

(a) Non-Passive Fuel Cut-Off Device

This is a shut-off device which operates to block the fuel line when a switch is tripped or when the device is engaged by a key. The switch to open or shut off the fuel line must be well hidden from view.

(b) Non-Passive Steering Wheel Lock

This device prevents the steering wheel from turning. A steel collar and barrel, into which the shackle of a lock fits, are permanently attached to the steering post. The shackle, made of case-hardened alloy steel, fits over the steering wheel spoke and into the barrel. A tubular key operates the lock. The collar, barrel and shackle must resist cutting with a file. A sticker may identify the presence of this system.

(c) Armored Cable Hood Lock and Ignition Cut-Off Switch

This system is one which meets all the criteria of Section (5.4)(f)(1) except paragraph (a). Armor must be similar to that used in outdoor telephone booths; it must extend through firewall and be secured so as to prevent retraction.

(d) Window Identification System

A window identification is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all the windows of the vehicle other than the small vent window.

Provision must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

A sticker may identify the presence of this identification system.

(e) Emergency Handbrake Lock

This device prevents the release of the emergency handbrake. The lock replaces the handbrake grip, and is permanently attached to the handbrake lever. The lock encasement must be all metal construction. The lock is released by entering a preset digital combination. A sticker may identify the presence of this device.

(f) Car Transmission Lock

The device prevents the vehicle from moving from a parked position by locking the gear shift. A steel encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gear shift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

A sticker may identify this system.

Category III

Devices qualifying in this category receive 20% discounts.

(a) Passive Alarm System - This is an alarm system meeting the following criteria:

- (1) Ignition must be cut off automatically, or starter must be disabled automatically.
- (2) Alarm must be triggered by entry of doors, hood or trunk.
- (3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
- (4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.
- (5) Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
- (6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.
- (7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

(b) Passive Fuel Cut-Off Device

This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the car is started. This device must meet the following criteria:

- (1) The fuel line must be blocked when the power is off.
- (2) The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.
- (3) A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.
- (4) Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

(c) Armored Ignition Cut-Off Switch

This device is a kill switch designed to resist tampering. To prevent hot-wiring of the auto, a protective cap is attached to the coil or starter solenoid. Such devices must meet the following criteria:

- (1) Armored cable must run from a separate key to the coil, starter solenoid, or other engine component. Such cable must be similar to that used in outdoor telephone booths, collapse when cut, and preclude quick reconnection of the cut wire inside; alternatively, some other effective means of preventing defeat of the system by cutting the armored cable must be employed.
- (2) The device must prevent hot-wiring of the car.
- (3) A separate lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(d) Passive Multi-Component Cut-Off Switch

This device is a kill switch activated when the ignition key is turned to the off position. It is designed to prevent hot-wiring of the auto. Such device must meet the following criteria:

- (1) The primary wire to the ignition coil must be disconnected.
- (2) The device must disconnect the starter.
- (3) One or more wires to the electronic ignition system, or to the points and condenser must be disconnected and grounded to the chassis.
- (4) The wiring must blend with factory-installed wiring, and the disconnecting/grounding wires must be routed to random points in the electrical system away from the components they affect.
- (5) The control module, if separate from the electronic locking mechanism, must be hidden in the engine compartment or other part of the car so that it is not easily detectable.
- (6) In order to start the car, a lock or electronic device must be used to deactivate the system. The lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(e) Passive Time Delay Ignition System

This is a device which allows the car to start only if the operator waits a prescribed time, which must vary from device to device in a range of three to twenty seconds, before moving the ignition key from "On" to "Start". If the

auto does not start, the operator must be required to wait at least ninety seconds before the device can be operated successfully on a subsequent try.

The device must be resistant to tampering; for example, if it is forcibly removed, reconnection of the electrical system must not be possible with a hot-wire device. Alternatively, the device must be installed with a hood lock operated by a tubular key.

(f) Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switch

This is a supplemental hood lock operated from within the auto which also cuts off the ignition when engaged. Such devices must meet the following criteria:

(1) Armored Cable Hood Lock

- (a) The hood lock cable must be armored by case hardened solid steel tubing designed to resist cutting; tubing must extend through firewall and be secured so as to prevent retraction. Otherwise, an alarm meeting the criteria of Section (5.3)(a) must be installed.
- (b) The system must be engaged by a push button or other device which facilitates use. The push button or other device must be installed within reach of driver when seated.
- (c) No portion of the hood lock cable may be accessible so that it could be grasped from underneath the car; and, if accessible through the grillwork, armor must extend to the locking mechanism.

(2) Electrically Operated Hood Lock

- (a) The hood lock is electrically operated and functions so that it remains locked even if the wiring operating the hood lock is cut.
- (b) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a separate key or electronic keyless device must be used.
- (c) If the hood lock can be reached through the grillwork or from underneath the car, the hood lock must be shielded or armored so that it cannot be manually operated. The locks controlling the devices must be of tubular type or operate electronically.

(g) Passive, Delayed Ignition Cut-Off System

This electronic system disables the ignition circuit at a preset engine speed such that the engine cannot be restarted or hot-wired. Such device must meet these criteria:

- (1) The ignition must cut off automatically as soon as the engine reaches a speed in the range of 1,500 to 2,000 RPM.
- (2) The system must be automatically armed when the ignition key is turned to the off position.
- (3) A push button or other type of disarm switch must be well hidden from view. The wiring must blend with factory-installed wiring if placed under the dash. In the alternative, a tubular key or an electronic keyless device may be used.
- (4) An alarm or horn shall be actuated at the same time the ignition is disabled.
- (5) If a parking/service attendant switch is provided, a buzzer must sound all the time the engine is running. The switch must be hidden in a remote place.

(h) Passive Ignition Lock Protective system

This is a case hardened steel, protective cap which fits over the ignition lock so as to prevent extraction of the ignition lock cylinder. The cap fastens to a steel collar which fits around the steering post and over the ignition lock. The ignition key fits through a slot in the cap.

A sticker may identify the presence of this system.

(i) High Security Ignition Replacement Lock

This is a high security, case hardened steering column ignition lock, conforming to NHTSA Standard No. 1141, which cannot be removed using a conventional slide hammer or lock puller equipment.

A sticker may identify the presence of this system.

(j) Hydraulic Brake Lock

This is a dash-mounted device which, when activated and pressurized with the brake pedal, maintains hydraulic pressure on the brakes at two or more of a vehicle's wheels so that the vehicle cannot be driven. The device must have a high security locking system with at least 50,000 combinations and a lock which cannot be pulled using a conventional slide hammer or lock puller equipment.

(k) Chip Key

This device allows only the correct ignition key(s) to start the engine. The system prevents the motor vehicle from being started unless the key to the ignition enables the correct signal. The three types of systems that qualify are:

- (i) Transponder immobile system: system must detect the proper transponder value from the chip in the key in order to start the engine
- (ii) VATS/PASS-Key system: system must detect the proper resistance value in the key in order to start the engine
- (iii) Passlock system: system must detect the proper R-code within the ignition lock or ignition switch to start the engine; this system does not have a chip in the key; the key turns the passlock cylinder which provides the R-code.

Category IV

Devices qualifying in this category receive 20% discounts.

Vehicle Recovery System

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or another public or private entities regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

Category V

Devices qualifying in this category receive 25% discounts.

Vehicle Recovery System with Unauthorized Movement Notification

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

General Laws Chapter 90, section 113S, and the implementing regulations, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles. The following is a summary of the requirements of the regulation.

Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 8,000 pounds are required to be inspected by an insurer prior to the issuance of physical damage coverages by the insurer. An insurer's decision to waive or not to waive an inspection pursuant to 211 CMR 94.00, shall not be based on the age, race, sex, or marital status of the applicant or the customary operators of the vehicle, the principal place of garaging, or the fact that the policy has been assigned to the insurer through the Massachusetts Automobile Insurance Plan.

Exemptions to Inspection Requirement

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the insurer is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.
2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the insurer to which the application is submitted; or any applicant involuntarily transferred to another insurer due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.
3. An inspection is waived by the insurer.
4. Any private passenger motor vehicle not owned by the applicant, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.
5. A motor vehicle which is leased less than six months, provided the insurer receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.
6. When requiring an inspection would cause a serious hardship to the insurer or the applicant and such hardship is documented in the applicant's policy record.
7. When the insurer has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

An insurer may require an inspection of a motor vehicle otherwise exempt pursuant to 211 CMR 94.05(1) provided that the decision to inspect such motor vehicle is reasonable and supported by objective facts. An insurer shall maintain a written record of its reasons for requiring an inspection in situations that are otherwise exempt in the applicant's policy record.

Waiver of Inspection

An inspection may be waived if:

1. The motor vehicle is ten or more model years older for all policies issued or renewed during the current calendar year.

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Example: For policies issued or renewed during calendar year 2005, inspection of all 1995 and older model year vehicles may be waived.

2. A non-owned vehicle is insured under a policy providing physical damage coverage issued by an insurer which has inspected such motor vehicle in accordance with the provisions of this regulation.
3. A producer is transferring a book of business from one insurer to one or more insurers.
4. An individual applicant's coverage is being transferred by an independent insurance producer to a new insurer and said producer provides the new insurer with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if the new insurer does not receive a copy of the inspection report sixty days prior to the first annual date, the insurer must, upon renewal of the physical damage insurance, require an inspection.
5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.

An insurer shall maintain a written record of its reasons for not waiving an inspection in situations where it is permitted in the applicant's policy record.

Deferral of Inspection

An insurer may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. An inspection may also be deferred for applicants ceded to Commonwealth Automobile Reinsurers.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of the insurer at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The insurer must retain the original report and photographs for three years except as provided by the Regulation.

The insurers shall maintain an up-to-date list of all its authorized representatives and inspection sites.

RULE 56. MERIT RATING PLAN

Driving Record/Experience Period

Each listed operator on a policy is assigned a merit rate adjustment based on the operator's driving record. The merit rate adjustment is a percentage multiplied by the otherwise applicable premium to reflect the number, type, and age of at fault accidents and traffic violations of the rated operator during the policy experience period.

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The policy experience period is the six years immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the merit rate adjustment.

The Merit Rating Board will compute and report to the Insurer the merit rating code of each operator. The merit rating code will reflect the total number of at-fault accidents or violation points incurred during the six years preceding the policy effective date for each operator.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years or such operator is being added to an existing policy, the operator's policy experience period will begin as of the effective date of that policy until the insurer receives confirmation of the operator's merit rating information.

If an operator's Motor Vehicle Report (MVR) is electronically available, the insurer will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more than one state or country must be combined by the insurer and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, the insurer must submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents must be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating information.

If an operator's MVR is not electronically available, the policy experience period for the operator will begin as of the effective date of the policy until the insurer receives confirmation of the operator's actual merit rating information. The operator may obtain an official driving record or a record from a previous insurer and submit it to the new insurer. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to the insurer. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, the insurer must submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents must be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating information.

Classification of Points By Driving Infraction

Points are assigned as follows:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

A claim payment for Bodily Injury Liability, Damage to Someone Else's Property, Collision or Limited Collision of at least \$500 and up to \$2,000 constitutes a minor at-fault accident. A claim payment of more than \$2,000 constitutes a major at-fault accident. An "at-fault" accident is one in which the insurer determines that the involved operator is more than 50% at fault.

An operator's total number of points is based on the number of years since the last at fault accident or traffic violation. If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the total number of points is equal to the sum of the above point values for each driving infraction in the policy experience period. If the most recent at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of driving infractions during the policy experience period is three or less, the total number of points is equal to the sum of the above point values for each driving infraction minus the number of driving infractions in the policy experience period. In no event shall the points for any at fault accident or traffic violation be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

Calculation of the Merit Rate Adjustment

The merit rate adjustment is applied to Bodily Injury (Parts 1 and 5), PIP (Part 2), Property Damage (Part 4) and Collision (Part 7).

The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate.

Merit Rating Plan

Calculation of Merit Rate Adjustments
Percentages to Apply to Otherwise Applicable Premiums *

<u>Merit Rating Code</u>	<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>
	Factors			
99	-0.170	-0.170	NA	NA
98	-0.070	-0.070	-0.070	-0.070
0	0.000	0.000	0.000	0.000
Surcharge Factors				
1	+0.150	+0.150	+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

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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 merit rate adjustment is determined by multiplying the above percentages (for the appropriate points) to premiums by coverage (after all other applicable discounts and rating factors), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

RULE 57. RESERVED FOR FUTURE USE

RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES

The following is a general summary of Registry of Motor Vehicles procedures. For specific details about procedures, contact the Registry.

Registration Requirements

Registration is required for all vehicles and trailers. A complete "RMV-1" form must be submitted, along with the previous owner's title or certificate of origin, or a bill of sale for a vehicle that has not been titled previously.

Six to eight weeks prior to the expiration date of registration, the Registry will mail an "RMV-2" renewal card, which will show the current registration data for the owner of the vehicle and the vehicle. Certain changes may be made by the owner on the application.

An "RMV-3" Amendment of Registration form may be used to change information on a current registration, renew a current registration if an "RMV-2" form has not been received, swap from one license plate to another type of plate, such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.

Registration Transfer

Valid plates from a previously-owned vehicle may be transferred to a newly acquired vehicle provided the owner is at least eighteen and has lost possession of the vehicle through either a transfer of ownership or sale of the vehicle.

An owner has seven (7) calendar days to operate a newly acquired vehicle with current plates before the transfer is processed at the Registry, and the intent of the owner is to transfer the registration from the previous vehicle to a newly acquired vehicle of the same type.

Restrictions on a registration transfer are: the owner must be the same on both vehicles, the transferred registration must be active, and the new vehicle must have the same type of plate.

Salvage Title

All vehicles for which an insurance company has made a total loss payment must be titled as a salvage vehicle except for vehicles 10 years or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle has passed a salvage inspection. The vehicle must be either towed to the salvage inspection site or a repair plate must be attached.

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PRIVATE PASSENGER ENDORSEMENTS ALPHABETICAL INDEX

<u>TITLE</u>	<u>AIB FORM NO.</u>
Agreed Amount – Comprehensive	MPY-0034-S Ed. 04-08)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 04-08)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08)
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Guest Occupants Exclusion – Motorcycles	M-0002-S (Ed. 04-08)
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Operator Exclusion Form	M-0106-S (Ed. 04-08)
Other Optional Insurance – Combined Additional Coverage	MPY-0031-S (Ed. 04-08)
Other Optional Insurance – Fire, Lightning and Transportation	MPY-0028-S (Ed. 04-08)
Other Optional Insurance – Theft	MPY-0029-S (Ed. 04-08)
Premium Calculation Disclosure Form	MP-0001 (Ed. 04-09)
Stated Amount Coverage	MPY-0027-S (Ed. 04-08)
Suspension of Coverage - Reduction of Limits	MPY-0032-S (Ed. 04-08)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052—S (Ed. 04-08)
Waiver of Deductible	MPY-0016-S (Ed. 04-08)

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RATING TERRITORIES SECTION

TERRITORY DEFINITIONS

Except for East Boston and South Boston, sections of cities and towns designated "North," "East," "South," and "West" or with a prefix or suffix merely supplemental to the principal name (such as West Newton or Arlington Heights) are not separately listed (see principal designation).

In some instances (such as North Andover) there are two distinct townships, Andover and North Andover, in which case both are listed.

Counties are indicated by the Statistical Code Numbers as follows:

Left Hand Digit	County	Left Hand Digit	County
0	Barnstable Dukes Nantucket Plymouth	4	Franklin
1	Berkshire	5	Hampden
2	Bristol	6	Hampshire
3	Essex	7	Middlesex
		8	Norfolk
		9	Suffolk
			Worcester

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

CITY OF BOSTON

Definition	Rating Territory	Statistical Code
BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	24	822
CHARLESTOWN - EAST BOSTON - (Zip Codes 02128, 02129)	26	824
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	21*	819
EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129)	26	824
HYDE PARK - (Zip Codes 02136, 02137)	20	818
JAMAICA PLAIN - (Zip Code 02130)	19	817
ROSLINDALE - (Zip Code 02131)	18	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	22	820
SOUTH BOSTON - (Zip Code 02127)	25	823
WEST ROXBURY (Zip Code 02132)	17	815

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Rating Territory	Statistical Code
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Readville - (Hyde Park)	20	818

*A portion of postal zip code district 02126 falls in Hyde Park (Territory 20) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:

Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset St. to Neponset River. Border goes down the middle of these streets.

The following list contains Out of State Territorial Schedules and Statistical Codes

Location	Rating Territory	Statistical Code
Connecticut	9	991
Maine	9	992
New Hampshire	9	993
New York	9	994
Rhode Island	9	995
Vermont	9	996
Other	9	999

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RATING TERRITORIES

City or Town	Rating Territory	Statistical Code	City or Town	Territory	Code
A			CHARLESTOWN - Boston (Zip Codes 02128, 02129)		
ABINGTON	8	010		26	824
ACTON	27	630	CHARLTON	4	936
ACUSHNET	7	230	CHATHAM	27	051
ADAMS	27	110	CHELMSFORD	2	612
AGAWAM	7	420	CHELSEA	16	802
ALFORD	27	170	CHESHIRE	27	130
AMESBURY	2	310	CHESTER	1	440
AMHERST	5	510	CHESTERFIELD	27	570
ANDOVER	3	311	CHICOPEE	9	402
ARLINGTON	4	610	CHILMARK	27	081
ASHBURNHAM	1	930	CLARKSBURG	27	131
ASHBY	1	670	CLINTON	6	911
ASHFIELD	27	470	COHASSET	4	732
ASHLAND	5	631	COLRAIN	1	431
ATHOL	3	910	CONCORD	27	613
ATTLEBORO	5	210	CONWAY	27	473
AUBURN	6	931	CUMMINGTON	27	571
AVON	11	730	D		
AYER	3	632	DALTON	27	132
B			DANVERS	5	313
BARNSTABLE	5	021	DARTMOUTH	7	211
BARRE	2	932	DEDHAM	8	712
BECKET	2	171	DEERFIELD	27	432
BEDFORD	2	633	DENNIS	3	052
BELCHERTOWN	3	530	DIGHTON	5	232
BELLINGHAM	3	731	DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)		
BELMONT	3	611		21	819
BERKLEY	6	231	DOUGLAS	2	937
BERLIN	27	933	DOVER	2	733
BERNARDSTON	27	471	DRACUT	6	614
BEVERLY	5	312	DUDLEY	3	938
BILLERICA	5	634	DUNSTABLE	1	673
BLACKSTONE	2	934	DUXBURY	3	031
BLANDFORD	3	490	E		
BOLTON	1	970	EAST BOSTON - Boston (Zip Codes 02128, 02129)		
BOSTON CENTRAL - (Zip Codes 02101- 02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821		26	824
BOURNE	4	050	EAST BRIDGEWATER	6	032
BOXBOROUGH	27	671	EAST BROOKFIELD	2	973
BOXFORD	3	370	EASTHAM	27	082
BOYLSTON	2	971	EASTHAMPTON	3	511
BRAINTREE	8	710	EAST LONGMEADOW	6	441
BREWSTER	27	080	EASTON	7	212
BRIDGEWATER	6	011	EDGARTOWN	27	053
BRIGHTON - Boston (Zip Codes 02134, 02135, 02163)	24	822	EGREMONT	27	172
BRIMFIELD	3	491	ERVING	27	433
BROCKTON	45	002	ESSEX	2	330
BROOKFIELD	3	935	EVERETT	14	602
BROOKLINE	8	702	F		
BUCKLAND	27	430	FAIRHAVEN	7	213
BURLINGTON	4	635	FALL RIVER	13	201
C			FALMOUTH	3	054
CAMBRIDGE	11	600	FITCHBURG	7	902
CANTON	8	711	FLORIDA	2	173
CARLISLE	27	672	FOXBOROUGH	3	734
CARVER	7	030	FRAMINGHAM	9	615
CHARLEMONT	27	472	FRANKLIN	1	713
			FREETOWN	5	233
	Rating	Statistical			

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

				City or Town	Territory	Code
City or Town	Rating Territory	Statistical Code				
				LINCOLN	1	639
				LITTLETON	27	640
				LONGMEADOW	4	442
				LOWELL	41	601
				LUDLOW	7	421
				LUNENBURG	1	945
				LYNN	43	300
				LYNNFIELD	7	334
					M	
				MALDEN	14	603
				MANCHESTER	27	335
				MANSFIELD	3	214
				MARBLEHEAD	4	316
				MARION	3	038
				MARLBOROUGH	5	618
				MARSHFIELD	7	039
				MASHPEE	5	085
				MATTAPOISETT	3	040
				MAYNARD	27	620
				MEDFIELD	27	736
				MEDFORD	12	604
				MEDWAY	27	737
				MELROSE	6	619
				MENDON	27	946
				MERRIMAC	3	336
				METHUEN	10	317
				MIDDLEBOROUGH	6	013
				MIDDLEFIELD	1	576
				MIDDLETON	6	337
				MILFORD	5	915
				MILLBURY	4	916
				MILLIS	27	738
				MILLVILLE	1	947
				MILTON	11	714
				MONROE	1	479
				MONSON	3	422
				MONTAGUE	27	411
				MONTEREY	27	175
				MONTGOMERY	27	495
				MOUNT WASHINGTON	27	176
					N	
				NAHANT	8	338
				NANTUCKET	27	056
				NATICK	3	621
				NEEDHAM	2	715
				NEW ASHFORD	1	177
				NEW BEDFORD	13	200
				NEW BRAINTREE	27	975
				NEWBURY	1	339
				NEWBURYPORT	1	318
				NEW MARLBOROUGH	27	178
				NEW SALEM	27	480
				NEWTON	6	605
				NORFOLK	1	739
				NORTH ADAMS	2	112
				NORTHAMPTON	3	512
				NORTH ANDOVER	5	319
				NORTH ATTLEBORO	3	215
				NORTHBOROUGH	27	949
				NORTH BROOKFIELD	3	948
				NORTHBRIDGE	3	917
				NORTH DORCHESTER - Boston		
				(Zip Codes 02122, 02124, 02125, 02126)	21	819

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
NORTHFIELD	27	434	SHREWSBURY	5	918
NORTH READING	5	641	SHUTESBURY	2	482
NORTON	5	234	SOMERSET	6	238
NORWELL	3	041	SOMERVILLE	12	606
NORWOOD	7	716	SOUTHAMPTON	1	580
	O		SOUTHBOROUGH	27	952
OAK BLUFFS	27	057	SOUTH BOSTON - Boston (Zip Code 02127)	25	823
OAKHAM	1	976	SOUTHBRIDGE	6	919
ORANGE	2	412	SOUTH HADLEY	4	513
ORLEANS	27	058	SOUTHWICK	4	444
OTIS	27	179	SPENCER	6	920
OXFORD	5	950	SPRINGFIELD	42	400
	P		STERLING	27	953
PALMER	4	423	STOCKBRIDGE	1	138
PAXTON	5	977	STONEHAM	8	623
PEABODY	10	320	STOUGHTON	12	718
PELHAM	27	577	STOW	27	644
PEMBROKE	6	042	STURBRIDGE	1	954
PEPPERELL	27	642	SUDBURY	27	645
PERU	1	180	SUNDERLAND	3	436
PETERSHAM	27	978	SUTTON	27	955
PHILLIPSTON	1	979	SWAMPSCOTT	9	322
PITTSFIELD	4	102	SWANSEA	5	239
PLAINFIELD	27	578		T	
PLAINVILLE	4	740	TAUNTON	9	202
PLYMOUTH	7	014	TEMPLETON	27	956
PLYMPTON	6	071	TEWKSBURY	5	646
PRINCETON	27	980	TISBURY	27	061
PROVINCETOWN	27	059	TOLLAND	1	496
	Q		TOPSFIELD	4	371
QUINCY	12	703	TOWNSEND	27	647
	R		TRURO	1	086
RANDOLPH	14	717	TYNGSBOROUGH	3	648
RAYNHAM	6	235	TYRINGHAM	27	184
READING	3	622		U	
REHOBOTH	4	236	UPTON	27	957
REVERE	15	803	UXBRIDGE	27	921
RICHMOND	27	181		W	
ROCHESTER	3	043	WAKEFIELD	6	624
ROCKLAND	9	015	WALES	2	497
ROCKPORT	2	340	WALPOLE	4	719
ROSLINDALE - Boston (Zip Code 02131)	18	816	WALTHAM	7	607
ROWE	27	481	WARE	3	514
ROWLEY	3	341	WAREHAM	8	016
ROXBURY - Boston (Zip Codes 02119, 02120, 02121)	22	820	WARREN	3	958
ROYALSTON	1	981	WARWICK	27	483
RUSSELL	3	443	WASHINGTON	27	185
RUTLAND	3	951	WATERTOWN	7	608
	S		WAYLAND	2	649
SALEM	12	304	WEBSTER	7	922
SALISBURY	5	342	WELLESLEY	1	720
SANDISFIELD	27	182	WELLFLEET	27	087
SANDWICH	3	060	WENDELL	27	484
SAUGUS	12	321	WENHAM	2	343
SAVOY	27	183	WESTBOROUGH	2	923
SCITUATE	6	044	WEST BOYLSTON	2	959
SEEKONK	4	237	WEST BRIDGEWATER	8	045
SHARON	6	741	WEST BROOKFIELD	27	960
SHEFFIELD	27	137	WESTFIELD	6	424
SHELBURNE	1	435	WESTFORD	27	650
SHERBORN	1	674	WESTHAMPTON	27	581
SHIRLEY	2	643	WESTMINSTER	1	961
			WEST NEWBURY	27	344
	Rating	Statistical	City or Town	Rating Territory	Statistical Code

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

WESTON	3	651	WILLIAMSTOWN	27	140
WESTPORT	5	240	WILMINGTON	4	652
WEST ROXBURY - Boston (Zip			WINCHENDON	3	924
Code 02132)	17	815	WINCHESTER	3	625
WEST SPRINGFIELD	10	425	WINDSOR	1	186
WEST STOCKBRIDGE	1	139	WINTHROP	13	810
WEST TISBURY	27	088	WOBURN	7	626
WESTWOOD	4	742	WORCESTER	13	900
WEYMOUTH	9	721	WORTHINGTON	1	582
WHATELY	27	437	WRENTHAM	2	743
WHITMAN	8	017		Y	
WILBRAHAM	5	445	YARMOUTH	4	062
WILLIAMSBURG	27	534			

RATE SECTION

Memorandum

The rates shown on the rate sheets are the liability and physical damage rates filed by the Commonwealth Automobile Reinsurers for the Massachusetts private passenger automobile residual market.

The same rates apply under a Personal Auto Policy on a risk for which compulsory coverage is not required. For bodily injury charge the total of the Parts 1, 2 and 5 premiums for risks subject to the compulsory law.

The bodily injury increased limits factors shown in this manual are to be applied against the Part 1 and Part 5, basic limits, premium in determining the increased limits premium. Increased limits factors are not applicable to Part 2.

The basic limits rates shown on the rate pages are for \$20,000/\$40,000 bodily injury (Parts 1 and 5) and \$5,000 property damage (Part 4). The charge for bodily injury increased limits is determined by applying the factors shown on the Increased Limits Tables to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium as follows:

$$\text{Part 5} = (\text{Part 1} + \text{Part 5 } (\$20/40)) \times \text{Increased Limits Factor} - \text{Part 1}$$

As of 4/1/2009, the Merit Rating Plan factors are now applicable to Part 5, Optional Bodily Injury To Others, as noted in the Division of Insurance Bulletin 2008-09. The Implicit Surcharge Exclusion Factor is no longer applicable.

The private passenger rate pages display liability rates for various classes at selected limits. For most risks, the premium can be determined directly from the rate pages.

For motor vehicle symbol determination, refer to the Symbol and Identification section of the AIB Massachusetts Private Passenger Automobile Insurance Manual.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 1

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	134	242	152	452	239	408	215	131
PART 2	PERSONAL INJURY PROTECTION							
	43	73	47	135	75	121	67	43
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	172	307	218	605	375	545	338
	10,000	213	381	270	750	465	676	419
	25,000	218	389	276	767	476	691	429
	50,000	222	396	281	780	484	703	436
	100,000	224	399	283	787	488	709	439
	234							
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	14	34	22	54	31	49	28
	25/50	23	51	32	84	47	76	43
	35/80	41	84	53	145	80	131	72
	50/100	57	114	72	201	109	182	98
	100/300	98	191	121	342	185	309	167
	250/500	186	354	224	641	344	579	310
	182							

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO				
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO				
	PART 3		PART 12		
	20/40	21	0	50/100	27
	25/50	23	2	100/300	32
	35/80	25	8	250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
MODEL YEAR																
2010	63	67	71	76	80	85	91	97	103	110	117	125	133	142	152	162
2009	62	65	69	74	78	83	89	95	101	107	114	122	130	138	148	158
2008	60	64	68	72	77	81	87	92	98	105	112	119	127	135	144	154
2007	59	62	66	70	75	80	85	90	96	102	109	116	124	132	141	150
2006	58	61	65	69	73	78	83	88	94	100	106	113	121	129	137	146
2005	56	60	63	67	71	76	81	86	91	97	104	110	118	125	134	143
2004	55	58	62	66	70	74	79	84	89	95	101	108	115	122	130	139
2003	54	57	60	64	68	72	77	82	87	93	99	105	112	119	127	136
2002	53	56	59	63	66	71	75	80	85	90	96	102	109	116	124	132
2001	51	54	58	61	65	69	73	78	83	88	94	100	106	114	121	129
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1																

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 1

	MODEL	SYMBOL															
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2010	204	217	231	246	262	279	297	316	337	359	383	409	436	465	495	529
	2009	191	203	216	230	244	261	277	296	315	336	358	381	407	434	462	493
	2008	179	190	202	215	229	243	259	276	294	313	334	356	380	405	431	460
	2007	167	178	189	201	214	228	242	258	275	293	312	333	354	378	403	429
	2006	156	166	177	188	200	213	227	241	257	274	291	310	331	352	376	401
	2005	147	156	166	176	187	199	212	226	240	256	272	290	309	329	351	374
	2004	138	146	155	165	175	186	198	211	225	239	254	271	289	307	328	349
	2003	129	137	146	155	164	174	185	197	210	224	238	253	270	287	306	326
	2002	121	128	136	145	154	163	174	185	197	209	222	237	252	268	286	305
2001	113	120	128	136	144	153	163	173	184	196	208	221	235	251	267	285	
17	2010	449	477	508	541	576	613	653	697	742	791	844	899	959	1023	1090	1163
	2009	420	446	475	506	538	573	610	651	693	739	787	839	895	954	1017	1085
	2008	393	418	445	473	503	536	571	608	648	690	735	784	836	890	950	1011
	2007	368	391	416	442	471	501	534	568	605	644	686	732	780	831	886	945
	2006	344	366	389	414	441	469	499	531	565	602	641	683	728	776	827	882
	2005	323	343	364	388	412	438	466	496	528	563	600	638	680	724	772	823
	2004	303	321	341	363	385	410	436	465	494	526	560	596	635	677	722	768
	2003	284	301	320	340	361	384	408	434	462	492	523	557	593	632	673	718
	2002	266	282	300	319	339	360	382	406	433	460	489	521	555	591	629	670
2001	250	265	281	299	317	337	358	381	404	430	458	487	518	552	588	626	
18	2010	270	287	306	326	347	369	393	419	447	476	508	541	577	615	656	700
	2009	253	269	286	305	324	345	367	392	417	445	474	505	539	574	612	653
	2008	237	251	268	285	303	322	343	366	390	415	442	472	503	536	571	610
	2007	221	235	250	266	283	301	321	342	364	388	413	440	469	500	533	569
	2006	207	220	234	249	265	282	300	319	340	362	386	411	438	467	498	531
	2005	194	206	219	233	248	264	281	299	318	339	361	384	409	436	465	495
	2004	182	193	205	218	232	247	262	280	297	317	337	359	382	407	434	462
	2003	171	181	193	205	217	231	246	261	278	296	315	335	357	380	405	432
	2002	160	170	181	192	204	216	230	245	260	277	294	314	334	355	379	403
2001	150	159	169	180	191	203	215	229	243	259	275	293	312	332	354	377	
20	2010	820	872	928	989	1053	1121	1194	1273	1357	1446	1542	1644	1753	1869	1993	2127
	2009	768	816	869	925	984	1048	1116	1190	1267	1350	1439	1534	1636	1744	1860	1984
	2008	719	764	813	865	920	979	1043	1112	1184	1261	1343	1433	1528	1628	1736	1852
	2007	672	715	760	809	861	916	975	1039	1106	1177	1255	1338	1425	1519	1620	1728
	2006	629	669	712	756	805	857	912	970	1034	1100	1172	1248	1331	1418	1512	1612
	2005	590	626	666	709	753	801	852	908	966	1028	1096	1167	1243	1324	1412	1505
	2004	553	587	624	663	704	750	797	849	903	962	1023	1090	1161	1237	1319	1405
	2003	519	550	586	622	661	701	746	794	845	899	957	1019	1085	1156	1231	1312
	2002	487	516	549	582	619	658	699	743	791	841	894	952	1014	1080	1150	1225
2001	456	485	514	546	579	616	654	696	739	787	837	890	947	1010	1075	1145	
21	2010	453	482	513	547	582	620	660	704	750	799	852	909	969	1033	1102	1176
	2009	425	451	480	511	544	579	617	658	700	746	795	848	904	964	1028	1097
	2008	397	422	449	478	509	541	577	615	654	697	742	792	844	900	960	1024
	2007	372	395	420	447	476	506	539	574	611	651	694	740	788	840	896	955
	2006	348	370	393	418	445	473	504	536	571	608	648	690	736	784	836	891
	2005	326	346	368	392	416	443	471	502	534	569	606	645	687	732	780	832
	2004	306	324	345	366	389	415	441	469	499	532	566	602	642	684	729	776
	2003	287	304	324	344	365	388	412	439	467	497	529	563	600	639	680	725
	2002	269	285	304	322	342	363	386	411	437	465	494	526	560	597	636	677
2001	252	268	284	302	320	340	362	385	408	435	463	492	524	558	594	633	
25	2010	737	784	835	889	947	1008	1074	1145	1220	1301	1387	1479	1576	1681	1792	1912
	2009	691	734	781	832	885	943	1004	1070	1139	1214	1294	1379	1471	1569	1673	1784
	2008	647	687	731	778	827	881	938	1000	1064	1134	1208	1288	1374	1464	1561	1665
	2007	604	643	683	727	774	824	877	934	994	1059	1128	1203	1282	1366	1457	1554
	2006	566	602	640	680	724	770	820	872	930	989	1054	1123	1197	1275	1360	1450
	2005	530	563	599	637	677	721	766	816	869	925	986	1049	1118	1191	1270	1353
	2004	498	528	561	596	633	675	717	764	812	865	920	980	1044	1112	1186	1263
	2003	467	495	527	559	594	631	671	714	760	809	860	916	975	1039	1107	1180
	2002	438	464	494	524	557	591	629	668	711	756	804	856	912	971	1034	1102
2001	410	436	462	491	521	554	588	626	664	707	752	800	852	908	967	1030	
26	2010	408	434	462	492	524	557	594	633	674	719	767	817	871	929	991	1057
	2009	382	406	432	460	489	521	555	592	630	671	715	762	813	867	925	986
	2008	357	380	404	430	457	487	519	553	588	627	668	712	759	809	863	920
	2007	334	355	378	402	428	455	485	516	550	585	624	665	709	755	805	859
	2006	313	333	354	376	400	426	453	482	514	547	583	621	661	705	752	801
	2005	293	311	331	352	375	398	424	451	480	511	545	580	618	658	702	748
	2004	275	292	310	329	350	373	396	422	449	478	509	542	577	615	656	698
	2003	258	274	291	309	328	349	371	395	420	447	476	507	539	574	612	652
	2002	242	256	273	290	308	327	348	369	393	418	444	473	504	537	572	609
2001	227	241	255	271	288	306	325	346	367	391	416	442	471	502	535	569	
30	2010	202	215	229	244	260	277	295	314	335	357	380	406	432	461	492	525
	2009	189	201	214	228	243	259	275	293	313	333	355	378	403	430	459	489
	2008	177	188	200	213	227	242	257	274	292	311	331	353	377	401	428	457
	2007	166	176	187	199	212	226	241	256	273	290	309	330	352	375	400	426
	2006	155	165	176	187	199	211	225	239	255	271	289	308	328	350	373	398
	2005	145	154	164	175	186	198	210	224	238	254	270	288	307	327	348	371
	2004	136	145	154	163	174	185	197	209	223	237	252	269	286			

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 2

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	146	264	169	492	270	443	243	142
PART 2	PERSONAL INJURY PROTECTION							
	45	79	53	145	83	131	74	44
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	186	323	224	652	402	587	362
	10,000	231	401	278	808	498	728	449
	25,000	236	410	284	827	510	744	459
	50,000	240	417	289	841	519	757	467
	100,000	242	420	291	848	523	763	471
	190	236	241	245	247			
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	15	37	25	60	33	54	30
	25/50	25	55	37	93	51	84	46
	35/80	44	91	60	159	88	143	79
	50/100	62	124	81	220	121	198	109
	100/300	107	209	136	375	206	337	186
	250/500	202	386	250	700	384	631	347
	14	23	42	59	103	195		

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	20/40	21	0		50/100	27
	25/50	23	2		100/300	32
	35/80	25	8		250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	64	68	72	77	82	87	93	99	105	112	119	127	136	145	154	165
2009	63	67	71	75	80	85	90	96	102	109	116	124	132	141	150	161
2008	61	65	69	73	78	83	88	94	100	106	114	121	129	138	147	157
2007	60	64	67	72	76	81	86	92	98	104	111	118	126	134	143	153
2006	59	62	66	70	74	79	84	89	95	101	108	115	123	131	140	149
2005	57	61	64	68	73	77	82	87	93	99	105	112	120	128	136	145
2004	56	59	63	67	71	75	80	85	91	97	103	110	117	125	133	142
2003	55	58	61	65	69	74	78	83	89	94	100	107	114	121	129	138
2002	54	57	60	64	68	72	76	81	87	92	98	104	111	118	126	135
2001	52	55	59	62	66	70	75	79	84	90	96	102	108	116	123	131
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1																

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 2

	MODEL	SYMBOL															
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2010	212	226	241	256	273	291	309	330	352	375	400	426	454	484	517	551
	2009	199	211	225	240	255	272	289	308	328	350	373	397	424	452	482	514
	2008	186	198	211	224	238	254	270	288	307	327	348	371	396	422	450	480
	2007	174	185	197	210	223	237	253	269	286	305	325	347	369	394	420	448
	2006	163	173	184	196	209	222	236	251	268	285	304	323	345	367	392	418
	2005	153	162	173	184	195	208	221	235	250	266	284	302	322	343	366	390
	2004	143	152	162	172	183	194	207	220	234	249	265	282	301	320	342	364
	2003	134	143	152	161	171	182	193	206	219	233	248	264	281	299	319	340
	2002	126	134	142	151	160	170	181	193	205	218	232	247	263	280	298	318
2001	118	126	133	141	150	160	170	180	191	204	217	231	245	262	279	297	
17	2010	455	484	515	549	584	622	662	706	753	802	855	912	972	1037	1106	1180
	2009	426	453	482	513	546	581	619	660	703	749	798	851	907	968	1032	1101
	2008	399	424	451	480	510	543	579	617	657	699	745	795	847	903	963	1027
	2007	373	397	421	449	477	508	541	576	613	653	696	742	791	843	899	958
	2006	349	371	395	420	447	475	506	538	573	610	650	692	738	787	839	894
	2005	327	347	369	393	418	444	473	503	536	570	608	647	690	735	783	835
	2004	307	325	346	368	391	416	442	471	501	533	568	605	644	686	732	779
	2003	288	305	325	345	366	389	414	440	469	499	531	565	602	641	683	728
	2002	270	286	305	323	343	365	388	412	439	466	496	528	562	599	638	680
2001	253	269	285	303	321	342	363	386	410	436	464	494	525	560	596	635	
18	2010	272	289	307	327	349	371	395	422	449	479	511	544	580	619	660	704
	2009	254	270	288	306	326	347	369	394	420	447	476	508	542	578	616	657
	2008	238	253	269	286	305	324	345	368	392	417	445	474	506	539	575	613
	2007	223	237	252	268	285	303	323	344	366	390	415	443	472	503	536	572
	2006	208	221	236	250	267	284	302	321	342	364	388	413	441	470	501	534
	2005	195	207	220	235	249	265	282	300	320	341	363	386	412	438	467	498
	2004	183	194	207	219	233	248	264	281	299	318	339	361	384	410	437	465
	2003	172	182	194	206	219	232	247	263	280	298	317	337	359	383	407	434
	2002	161	171	182	193	205	218	231	246	262	278	296	315	336	357	381	406
2001	151	160	170	181	192	204	217	230	245	260	277	295	314	334	356	379	
20	2010	856	911	969	1033	1100	1171	1247	1330	1417	1510	1610	1717	1830	1952	2081	2221
	2009	802	852	907	966	1027	1095	1165	1242	1323	1410	1503	1602	1708	1821	1942	2072
	2008	751	798	849	903	961	1023	1089	1161	1236	1316	1402	1496	1595	1699	1813	1933
	2007	702	746	793	844	899	956	1018	1085	1154	1229	1310	1397	1488	1586	1692	1804
	2006	657	698	743	790	841	894	952	1013	1079	1149	1224	1303	1389	1481	1579	1683
	2005	616	654	695	740	787	837	890	948	1009	1074	1145	1219	1298	1383	1474	1571
	2004	578	613	652	692	735	783	832	887	943	1004	1068	1138	1212	1291	1377	1467
	2003	542	574	611	650	690	732	779	829	882	939	999	1064	1133	1207	1285	1370
	2002	508	539	573	608	646	687	730	776	826	878	934	994	1059	1127	1201	1279
2001	477	506	536	570	605	643	683	727	771	821	874	929	989	1054	1123	1196	
21	2010	444	472	503	535	570	607	646	689	734	783	835	890	949	1012	1079	1151
	2009	416	442	470	501	532	567	604	644	686	731	779	830	885	944	1007	1074
	2008	389	413	440	468	498	530	565	602	641	682	727	776	827	881	940	1002
	2007	364	387	411	438	466	496	528	562	598	637	679	724	772	822	877	935
	2006	341	362	385	409	436	464	494	525	559	596	635	676	720	768	818	873
	2005	319	339	360	384	408	434	461	491	523	557	593	632	673	717	764	814
	2004	299	318	338	359	381	406	431	460	489	521	554	590	628	669	714	760
	2003	281	298	317	337	358	380	404	430	457	487	518	552	587	625	666	710
	2002	263	279	297	315	335	356	378	402	428	455	484	515	549	584	623	663
2001	247	262	278	296	314	333	354	377	400	426	453	482	513	547	582	620	
25	2010	770	819	872	929	990	1053	1122	1196	1275	1359	1449	1545	1647	1756	1873	1998
	2009	722	767	816	869	924	985	1049	1118	1190	1269	1352	1441	1537	1639	1748	1864
	2008	676	718	764	813	864	920	980	1045	1112	1185	1262	1346	1435	1529	1631	1740
	2007	631	672	714	760	809	861	916	976	1039	1106	1179	1257	1339	1427	1522	1623
	2006	591	629	669	711	757	805	857	911	971	1034	1101	1173	1250	1332	1421	1515
	2005	554	588	626	666	708	753	801	853	908	966	1030	1096	1168	1244	1327	1414
	2004	520	551	586	623	662	705	749	798	849	904	961	1024	1091	1162	1239	1320
	2003	488	517	550	584	621	659	701	746	794	845	899	957	1019	1086	1156	1233
	2002	457	485	516	547	582	618	657	698	743	790	840	895	953	1014	1081	1151
2001	429	455	483	513	544	579	615	654	694	739	786	836	890	949	1010	1076	
26	2010	400	425	453	482	514	547	582	621	661	705	752	802	854	911	972	1037
	2009	374	398	424	451	480	511	544	580	618	658	702	748	798	850	907	967
	2008	351	372	396	422	449	478	509	542	577	615	655	699	745	793	846	903
	2007	328	348	370	394	420	447	475	506	539	574	612	652	695	741	790	842
	2006	307	326	347	369	393	418	445	473	504	536	572	609	649	691	737	786
	2005	288	305	325	345	367	391	416	442	471	501	534	569	606	646	688	734
	2004	270	286	304	323	343	366	389	414	440	469	499	531	566	603	643	685
	2003	253	268	285	303	322	342	364	387	412	438	466	497	529	563	600	640
	2002	237	251	268	284	302	321	341	362	386	410	436	464	494	526	561	597
2001	223	236	250	266	282	300	319	339	360	384	408	434	462	492	524	558	
30	2010	211	224	239	254	271	288	307	327	349	372	397	423	451	481	513	547
	2009	198	210	224	238	253	270	287	306	326	347	370	394	421	449	478	510
	2008	185	196	209	222	237	252	268	286	304	324	345	369	393	419	446	476
	2007	173	184	195	208	221	236	251	267	284	303	323	344	367	391	417	444
	2006	162	172	183	195	207	220	235	250	266	283	302	321	342	365	389	415
	2005	152	161	171	182	194	206	219	233	248	265	282	300	320	341	363	387
	2004	142	151	161	170	181	193	205	218	232	247	263	280</				

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 3

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	154	277	183	534	289	481	261	150
PART 2	PERSONAL INJURY PROTECTION							
	50	83	56	157	88	142	79	47
PART 4 5,000 10,000 25,000 50,000 100,000	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	190	331	239	678	406	609	364	202
	236	410	296	841	503	755	451	250
	241	420	303	860	515	772	462	256
	245	427	308	875	524	786	470	261
	247	430	311	881	528	792	473	263
PART 5 20/40 25/50 35/80 50/100 100/300 250/500	OPTIONAL BODILY INJURY TO OTHERS							
	16	38	25	64	38	58	34	16
	26	57	37	100	58	90	52	26
	47	95	62	172	97	155	87	46
	65	129	85	237	133	214	120	64
	113	218	144	405	224	365	202	111
	213	403	266	758	417	683	376	209

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	20/40	21	0		50/100	27
	25/50	23	2		100/300	32
	35/80	25	8		250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	67	71	76	81	85	91	97	103	110	117	125	133	142	151	161	172
2009	66	70	74	79	84	89	95	101	107	114	122	130	138	147	157	168
2008	64	68	72	77	82	87	92	98	105	111	119	126	135	144	153	164
2007	63	66	71	75	80	85	90	96	102	109	116	123	132	140	150	160
2006	61	65	69	73	78	83	88	93	100	106	113	120	128	137	146	156
2005	60	63	67	71	76	81	86	91	97	103	110	117	125	133	142	152
2004	58	62	66	70	74	79	84	89	95	101	108	114	122	130	139	148
2003	57	61	64	68	73	77	82	87	93	99	105	112	119	127	135	144
2002	56	59	63	67	71	75	80	85	90	96	102	109	116	124	132	141
2001	55	58	61	65	69	73	78	83	88	94	100	106	113	121	129	137
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1																

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 3

	MODEL	SYMBOL																
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	216	229	244	260	277	295	314	335	357	380	406	432	461	492	524	559	
	2009	202	215	229	243	259	276	293	313	333	355	378	403	430	459	489	522	
	2008	189	201	214	227	242	258	274	292	311	332	353	377	402	428	456	487	
	2007	177	188	200	213	226	241	256	273	291	310	330	352	375	399	426	454	
	2006	165	176	187	199	212	225	240	255	272	289	308	328	350	373	398	424	
	2005	155	165	175	186	198	211	224	239	254	270	288	307	327	348	371	396	
	2004	145	154	164	174	185	197	210	223	238	253	269	287	305	325	347	369	
	2003	136	145	154	164	174	184	196	209	222	236	252	268	285	304	324	345	
	2002	128	136	144	153	163	173	184	195	208	221	235	250	267	284	302	322	
2001	120	127	135	144	152	162	172	183	194	207	220	234	249	266	283	301		
17	2010	476	506	539	574	612	651	693	739	788	840	895	955	1018	1085	1157	1235	
	2009	446	474	505	537	571	609	648	691	736	784	836	891	950	1013	1080	1152	
	2008	417	443	472	502	534	569	606	646	687	732	780	832	887	945	1008	1075	
	2007	390	415	441	469	500	532	566	603	642	684	728	777	828	882	941	1003	
	2006	365	388	413	439	468	497	529	563	600	639	681	725	773	823	878	936	
	2005	342	364	387	411	437	465	495	527	561	597	636	678	722	769	820	874	
	2004	321	341	362	385	409	436	463	493	525	558	594	633	674	718	766	816	
	2003	301	319	340	361	384	407	433	461	491	522	555	592	630	671	715	762	
	2002	283	299	319	338	359	382	406	431	459	488	519	553	589	627	668	711	
2001	265	281	298	317	336	358	380	404	429	457	486	517	550	586	624	665		
18	2010	290	309	329	350	373	397	423	451	480	512	546	582	621	662	706	753	
	2009	272	289	308	328	348	371	395	421	449	478	510	543	579	618	659	703	
	2008	255	270	288	306	326	347	369	394	419	446	476	507	541	576	615	656	
	2007	238	253	269	286	305	324	345	368	392	417	444	474	505	538	574	612	
	2006	223	237	252	268	285	303	323	344	366	390	415	442	471	502	535	571	
	2005	209	222	236	251	267	284	302	321	342	364	388	413	440	469	500	533	
	2004	196	208	221	235	249	266	282	301	320	341	362	386	411	438	467	497	
	2003	184	195	207	220	234	248	264	281	299	318	339	361	384	409	436	465	
	2002	172	183	194	206	219	233	248	263	280	298	317	337	359	382	407	434	
2001	162	172	182	193	205	218	232	246	262	279	296	315	335	358	381	406		
20	2010	872	927	987	1051	1120	1192	1270	1354	1443	1538	1640	1748	1864	1988	2120	2261	
	2009	817	868	924	984	1046	1115	1187	1265	1347	1436	1530	1631	1740	1855	1978	2110	
	2008	765	812	864	920	978	1042	1109	1182	1259	1341	1428	1524	1624	1731	1846	1969	
	2007	715	760	808	860	915	974	1037	1105	1176	1252	1334	1423	1516	1615	1723	1837	
	2006	669	711	757	804	856	911	970	1032	1099	1170	1247	1327	1415	1508	1608	1714	
	2005	627	666	708	753	801	852	906	965	1027	1094	1166	1241	1322	1408	1501	1600	
	2004	588	624	664	705	749	798	848	903	961	1023	1088	1159	1234	1315	1403	1494	
	2003	552	585	623	661	702	746	793	844	899	956	1017	1084	1153	1229	1309	1395	
	2002	517	548	584	619	658	699	743	790	841	894	951	1013	1078	1148	1223	1303	
2001	485	515	546	581	616	655	696	740	786	837	890	946	1007	1074	1143	1218		
21	2010	468	498	530	565	602	640	682	727	775	826	881	939	1001	1067	1138	1214	
	2009	439	466	496	528	562	599	637	679	724	771	822	876	934	996	1062	1133	
	2008	411	436	464	494	525	559	596	635	676	720	767	818	872	929	991	1057	
	2007	384	408	434	462	491	523	557	593	631	672	716	764	814	868	925	987	
	2006	359	382	406	432	460	489	521	554	590	628	669	713	760	810	863	920	
	2005	337	358	380	405	430	458	487	518	552	587	626	666	710	756	806	859	
	2004	316	335	356	378	402	428	455	485	516	549	584	622	663	706	753	802	
	2003	296	314	334	355	377	400	426	453	483	513	546	582	619	660	703	749	
	2002	278	295	314	333	353	375	399	424	452	480	511	544	579	616	657	700	
2001	261	277	293	312	331	352	374	397	422	449	478	508	541	577	614	654		
25	2010	785	834	888	946	1008	1073	1143	1218	1298	1384	1476	1573	1677	1789	1907	2035	
	2009	735	781	831	885	941	1003	1068	1139	1212	1292	1377	1468	1565	1669	1780	1898	
	2008	688	731	778	828	880	937	998	1064	1133	1206	1285	1371	1462	1557	1661	1772	
	2007	643	684	727	774	824	876	933	994	1058	1127	1200	1280	1364	1454	1550	1653	
	2006	602	640	681	724	771	820	872	928	989	1053	1122	1194	1273	1357	1447	1542	
	2005	564	599	637	678	721	767	816	868	924	984	1049	1117	1189	1267	1351	1440	
	2004	529	561	597	634	674	718	763	813	864	920	979	1043	1111	1183	1262	1344	
	2003	497	526	560	595	632	671	714	760	809	860	915	975	1038	1106	1177	1255	
	2002	466	494	525	557	592	629	669	711	757	805	855	911	970	1033	1101	1172	
2001	437	464	492	522	554	589	626	666	707	753	801	851	906	966	1029	1096		
26	2010	423	449	478	510	543	578	615	656	699	745	795	847	903	963	1027	1096	
	2009	396	420	448	477	507	540	575	613	653	696	742	790	843	899	959	1022	
	2008	371	394	419	446	474	505	538	573	610	650	692	738	787	839	895	954	
	2007	346	368	391	417	444	472	503	535	570	607	647	690	735	783	835	890	
	2006	324	345	367	390	415	441	470	500	533	567	604	643	686	731	779	831	
	2005	304	323	343	365	388	413	439	468	498	530	565	601	641	683	728	775	
	2004	285	302	322	342	363	387	411	438	466	496	527	562	598	637	680	724	
	2003	267	284	302	321	340	361	384	409	436	463	493	525	559	596	634	676	
	2002	251	266	283	300	319	339	360	383	408	433	461	491	523	556	593	632	
2001	235	250	265	281	299	317	337	359	381	405	431	459	488	520	554	590		
30	2010	215	229	243	259	276	294	313	334	355	379	404	431	459	490	522	557	
	2009	201	214	228	242	258	275	292	312	332	354	377	402	429	457	487	520	
	2008	188	200	213	227	241	257	273	291	310	330	352	375	400	426	455	485	
	2007	176	187	199	212	225	240	256	272	290	308	329	351	373	398	425	453	
	2006	165	175	186	198	211	224	239	254	271	288	307	327	349	372	396	422	
	2005	155	164	174	186	197	210	223	238	253	269	287	306	326	347	370	394	
	2004	145	154	164	174	185	197	209	222	237	252	268	286	30				

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 4

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	166	307	189	592	336	532	301	160
PART 2	PERSONAL INJURY PROTECTION							
	52	91	58	174	100	156	90	51
PART 4 5,000 10,000 25,000 50,000 100,000	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	202	345	242	726	435	653	391	221
	250	428	300	900	539	810	485	274
	256	437	307	921	552	828	496	280
	261	445	312	937	561	842	504	285
	263	449	315	944	566	849	508	287
PART 5 20/40 25/50 35/80 50/100 100/300 250/500	OPTIONAL BODILY INJURY TO OTHERS							
	17	44	27	71	42	64	38	16
	28	65	40	111	65	100	58	27
	50	107	66	190	110	171	99	48
	70	146	90	263	152	237	136	67
	121	244	150	449	257	404	231	116
	229	451	278	840	480	755	431	220

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	20/40	21	0		50/100	27
	25/50	23	2		100/300	32
	35/80	25	8		250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	65	69	74	78	83	89	94	100	107	114	121	129	138	147	157	168
2009	64	68	72	77	81	87	92	98	104	111	118	126	135	144	153	164
2008	62	66	70	75	79	84	90	96	102	108	116	123	131	140	149	159
2007	61	65	69	73	78	82	88	93	99	106	113	120	128	137	146	155
2006	60	63	67	71	76	80	86	91	97	103	110	117	125	133	142	152
2005	58	62	66	70	74	79	84	89	95	101	107	114	122	130	139	148
2004	57	60	64	68	72	77	82	87	92	98	105	112	119	127	135	144
2003	56	59	63	67	71	75	80	85	90	96	102	109	116	124	132	141
2002	54	58	61	65	69	73	78	83	88	94	100	106	113	121	128	137
2001	53	56	60	64	67	72	76	81	86	91	97	104	110	118	125	134
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1																

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 4

	MODEL	SYMBOL															
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2010	225	239	255	271	289	308	328	349	372	397	423	451	481	513	547	584
	2009	211	224	239	254	270	288	306	327	348	371	395	421	449	479	511	545
	2008	197	210	223	237	253	269	286	305	325	346	369	393	419	447	476	508
	2007	184	196	208	222	236	251	268	285	303	323	344	367	391	417	445	474
	2006	173	184	195	208	221	235	250	266	284	302	322	343	365	389	415	442
	2005	162	172	183	194	207	220	234	249	265	282	301	320	341	364	388	413
	2004	152	161	171	182	193	206	219	233	248	264	281	299	319	339	362	386
	2003	142	151	161	171	181	192	205	218	232	247	263	280	298	317	338	360
	2002	134	142	151	160	170	180	192	204	217	231	245	261	278	296	316	336
2001	125	133	141	150	159	169	180	191	203	216	230	244	260	277	295	314	
17	2010	495	526	560	597	636	677	721	769	819	873	931	993	1058	1128	1203	1284
	2009	464	493	525	559	594	633	674	718	765	815	869	926	988	1053	1123	1198
	2008	434	461	491	522	555	591	630	671	715	761	811	865	922	982	1048	1118
	2007	406	431	459	488	520	553	589	627	667	711	757	808	860	917	978	1043
	2006	380	404	430	457	486	517	550	586	624	664	708	754	803	856	913	973
	2005	356	378	402	428	455	484	515	548	583	621	662	704	750	799	852	908
	2004	334	354	377	400	425	453	481	513	545	581	618	658	701	747	796	848
	2003	313	332	353	376	399	423	450	479	510	543	577	615	655	698	743	792
	2002	294	311	331	352	374	397	422	448	477	508	540	575	612	652	694	740
2001	276	292	310	330	350	372	395	420	446	475	505	537	572	610	649	691	
18	2010	294	313	333	355	378	402	429	457	487	519	554	590	629	671	715	763
	2009	276	293	312	332	353	376	401	427	455	485	516	551	587	626	668	712
	2008	258	274	292	310	330	352	374	399	425	453	482	514	548	584	623	665
	2007	241	257	273	290	309	329	350	373	397	423	450	480	512	545	582	620
	2006	226	240	255	272	289	307	327	348	371	395	421	448	478	509	543	579
	2005	212	225	239	254	270	288	306	326	347	369	393	419	446	475	507	540
	2004	199	211	224	238	253	269	286	305	324	345	367	391	417	444	473	504
	2003	186	197	210	223	237	252	268	285	303	323	343	366	389	415	442	471
	2002	175	185	197	209	222	236	251	267	284	302	321	342	364	387	413	440
2001	164	174	184	196	208	221	235	250	265	282	300	319	340	362	386	411	
20	2010	900	958	1019	1086	1157	1231	1311	1398	1489	1588	1693	1805	1924	2052	2188	2335
	2009	843	896	954	1016	1080	1151	1225	1306	1391	1483	1580	1684	1796	1915	2042	2178
	2008	789	839	892	950	1010	1075	1145	1221	1300	1384	1475	1573	1677	1787	1906	2033
	2007	738	785	834	888	945	1006	1071	1141	1214	1293	1377	1469	1565	1668	1779	1897
	2006	691	734	781	831	884	940	1001	1065	1135	1208	1287	1371	1461	1557	1660	1770
	2005	648	688	731	778	827	880	936	996	1060	1129	1203	1281	1365	1454	1550	1652
	2004	607	644	685	728	773	824	875	932	992	1056	1123	1197	1274	1358	1448	1542
	2003	570	604	643	683	725	770	819	872	928	987	1050	1119	1191	1269	1351	1440
	2002	534	566	603	639	680	722	768	816	868	923	982	1046	1113	1185	1263	1345
2001	501	532	564	599	636	676	718	764	811	864	919	977	1040	1109	1181	1257	
21	2010	500	531	566	603	642	683	728	776	827	881	940	1002	1068	1139	1215	1296
	2009	468	497	530	564	599	639	680	725	772	823	877	935	997	1063	1133	1209
	2008	438	465	495	527	561	597	636	678	721	768	819	873	931	992	1058	1128
	2007	410	436	463	493	525	558	594	633	674	718	765	815	869	926	987	1053
	2006	384	408	434	461	491	522	556	591	630	671	714	761	811	864	921	982
	2005	359	382	406	432	459	488	519	553	589	627	668	711	758	807	860	917
	2004	337	358	380	404	429	457	486	518	551	586	624	664	707	754	804	856
	2003	316	335	357	379	403	427	455	484	515	548	583	621	661	704	750	799
	2002	297	314	335	355	377	401	426	453	482	512	545	580	618	658	701	747
2001	278	295	313	333	353	375	399	424	450	479	510	542	577	615	655	698	
25	2010	811	862	918	977	1041	1108	1180	1259	1341	1430	1524	1625	1732	1848	1970	2102
	2009	759	806	859	915	972	1036	1103	1176	1252	1335	1422	1516	1617	1724	1839	1961
	2008	711	755	803	855	909	968	1031	1099	1170	1246	1328	1416	1510	1609	1716	1830
	2007	664	707	751	799	851	905	964	1027	1093	1164	1240	1323	1409	1502	1602	1708
	2006	622	661	703	748	796	847	901	959	1022	1088	1159	1234	1315	1402	1495	1593
	2005	583	619	658	700	745	792	843	897	955	1017	1084	1154	1229	1309	1396	1487
	2004	547	580	617	655	696	742	788	839	893	951	1011	1077	1147	1223	1304	1388
	2003	513	544	579	615	653	693	737	785	835	889	946	1007	1072	1142	1216	1297
	2002	481	510	543	576	612	650	691	734	782	831	884	941	1002	1067	1137	1211
2001	451	479	508	540	573	609	647	688	730	778	827	880	936	998	1063	1132	
26	2010	449	478	509	542	577	614	654	698	743	793	845	901	960	1024	1092	1165
	2009	421	447	476	507	539	574	612	652	694	740	789	841	896	956	1019	1087
	2008	394	419	445	474	504	537	572	609	649	691	736	785	837	892	951	1015
	2007	368	392	416	443	472	502	534	569	606	645	687	733	781	833	888	947
	2006	345	367	390	415	441	469	500	532	566	603	642	684	729	777	829	883
	2005	323	343	365	388	413	439	467	497	529	564	601	640	681	726	774	825
	2004	303	321	342	363	386	411	437	465	495	527	561	597	636	678	723	770
	2003	284	301	321	341	362	384	409	435	463	493	524	558	594	633	674	719
	2002	267	283	301	319	339	360	383	407	433	461	490	522	556	592	630	671
2001	250	266	282	299	317	337	359	381	405	431	459	488	519	553	589	628	
30	2010	224	239	254	270	288	307	327	348	371	396	422	450	479	511	545	582
	2009	210	223	238	253	269	287	305	325	347	369	394	420	447	477	509	543
	2008	197	209	222	237	252	268	285	304	324	345	367	392	418	445	475	506
	2007	184	196	208	221	235	251	267	284	302	322	343	366	390	416	443	473
	2006	172	183	195	207	220	234	249	265	283	301	321	341	364	388	414	441
	2005	161	171	182	194	206	219	233	248	264	281	300	319	340	362	386	412
	2004	151	160	171	181	193	205	218	232</								

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 5

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	169	306	213	622	359	560	322	168
PART 2	PERSONAL INJURY PROTECTION							
	54	90	65	184	107	165	97	54
PART 4 5,000 10,000 25,000 50,000 100,000	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	202	349	241	749	461	674	415	227
	250	433	299	929	572	836	515	281
	256	443	306	950	585	855	526	288
	261	450	311	966	595	869	535	293
	263	454	313	974	599	876	540	295
PART 5 20/40 25/50 35/80 50/100 100/300 250/500	OPTIONAL BODILY INJURY TO OTHERS							
	17	42	29	74	45	67	41	18
	28	63	44	116	69	105	63	29
	50	105	73	199	118	180	106	51
	71	143	99	276	162	249	146	72
	123	240	167	471	275	424	248	124
	233	446	310	881	514	794	462	234

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO				
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO				
	PART 3		PART 12		
	20/40	21	0	50/100	27
	25/50	23	2	100/300	32
	35/80	25	8	250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	68	72	77	82	87	93	99	105	112	119	127	135	144	154	164	175
2009	67	71	75	80	85	90	96	102	109	116	124	132	141	150	160	171
2008	65	69	74	78	83	88	94	100	106	113	121	129	137	146	156	166
2007	64	68	72	76	81	86	92	98	104	110	118	126	134	143	152	162
2006	62	66	70	74	79	84	89	95	101	108	115	122	131	139	148	158
2005	61	65	68	73	77	82	87	93	99	105	112	119	127	136	145	154
2004	59	63	67	71	75	80	85	91	96	103	109	116	124	132	141	151
2003	58	62	65	70	74	78	83	89	94	100	107	114	121	129	138	147
2002	57	60	64	68	72	77	81	86	92	98	104	111	118	126	134	143
2001	56	59	62	66	70	75	79	84	90	95	102	108	115	123	131	140
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1																

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 5

	MODEL	SYMBOL																
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	227	242	257	274	292	311	331	353	376	401	428	456	486	518	553	590	
	2009	213	226	241	257	273	291	310	330	351	375	399	425	454	484	516	550	
	2008	199	212	225	240	255	272	289	308	328	350	373	397	424	451	481	514	
	2007	186	198	211	224	239	254	271	288	307	327	348	371	395	421	449	479	
	2006	175	186	197	210	223	238	253	269	287	305	325	346	369	393	419	447	
	2005	164	174	185	197	209	222	236	252	268	285	304	324	345	367	392	417	
	2004	153	163	173	184	195	208	221	236	251	267	284	302	322	343	366	390	
	2003	144	153	162	173	183	194	207	220	234	249	265	283	301	321	341	364	
	2002	135	143	152	162	172	182	194	206	219	233	248	264	281	299	319	340	
2001	127	134	142	151	161	171	181	193	205	218	232	247	263	280	298	318		
17	2010	499	531	565	602	641	682	727	775	825	880	938	1000	1066	1137	1213	1294	
	2009	467	496	529	563	598	638	679	724	771	822	876	933	995	1061	1132	1207	
	2008	437	465	495	526	560	596	635	676	720	767	817	872	929	990	1056	1127	
	2007	409	435	462	492	524	557	593	632	673	716	763	814	867	924	986	1051	
	2006	383	407	433	460	490	521	555	590	629	670	713	760	810	863	920	981	
	2005	359	381	405	431	458	488	519	552	588	626	667	710	756	806	859	915	
	2004	337	357	380	403	429	456	485	517	550	585	623	663	706	753	803	855	
	2003	316	335	356	378	402	427	454	483	514	547	582	620	660	703	749	798	
	2002	296	314	334	354	377	400	425	452	481	512	544	579	617	657	700	746	
2001	278	295	313	332	353	375	398	424	450	479	509	541	576	614	654	697		
18	2010	302	321	342	364	388	413	440	469	500	533	568	606	646	689	735	784	
	2009	283	301	320	341	362	386	411	439	467	498	530	565	603	643	685	731	
	2008	265	281	300	319	339	361	384	410	436	465	495	528	563	600	640	682	
	2007	248	263	280	298	317	338	359	383	407	434	462	493	525	560	597	637	
	2006	232	247	262	279	297	316	336	358	381	406	432	460	490	523	557	594	
	2005	217	231	245	261	278	295	314	334	356	379	404	430	458	488	520	554	
	2004	204	216	230	244	260	276	294	313	333	354	377	402	428	456	486	518	
	2003	191	203	216	229	243	258	275	293	311	331	353	376	400	426	454	483	
	2002	179	190	202	215	228	242	258	274	291	310	329	351	374	398	424	452	
2001	168	179	189	201	214	227	241	257	272	290	308	328	349	372	396	422		
20	2010	914	972	1034	1102	1174	1249	1331	1419	1512	1611	1718	1832	1953	2083	2221	2370	
	2009	856	909	968	1031	1096	1168	1243	1326	1412	1505	1603	1709	1823	1944	2072	2211	
	2008	801	851	906	964	1025	1091	1162	1239	1319	1405	1497	1596	1702	1813	1934	2063	
	2007	749	796	846	901	959	1021	1087	1158	1232	1312	1398	1491	1588	1693	1805	1925	
	2006	701	745	793	843	897	954	1016	1081	1152	1226	1306	1391	1483	1580	1685	1796	
	2005	657	698	742	789	839	893	950	1011	1076	1146	1221	1300	1385	1476	1573	1676	
	2004	616	654	695	738	785	836	888	946	1007	1072	1140	1214	1293	1378	1470	1565	
	2003	578	613	652	693	736	781	831	885	942	1002	1066	1135	1209	1288	1371	1462	
	2002	542	575	612	649	690	733	779	828	881	937	996	1061	1130	1203	1282	1365	
2001	509	540	572	608	646	686	729	776	823	877	932	991	1055	1125	1198	1276		
21	2010	524	557	593	632	673	717	763	814	867	924	986	1051	1120	1195	1274	1359	
	2009	491	521	555	591	629	670	713	761	810	863	920	980	1046	1115	1189	1268	
	2008	460	488	519	553	588	626	667	711	757	806	858	916	976	1040	1110	1183	
	2007	430	457	486	517	550	585	623	664	707	753	802	855	911	971	1036	1104	
	2006	402	428	455	484	515	547	583	620	661	703	749	798	850	906	966	1030	
	2005	377	400	426	453	482	512	545	580	617	657	701	746	795	846	902	962	
	2004	354	375	399	424	450	480	509	543	577	615	654	697	742	791	843	898	
	2003	332	352	374	398	422	448	477	507	540	575	611	651	693	739	787	838	
	2002	311	330	351	372	396	420	447	475	505	537	571	609	648	690	735	783	
2001	292	310	328	349	370	394	418	445	472	503	535	569	605	645	687	732		
25	2010	822	874	930	991	1055	1123	1196	1276	1359	1449	1545	1647	1756	1873	1997	2131	
	2009	769	817	871	927	986	1050	1118	1192	1270	1353	1442	1537	1639	1748	1864	1988	
	2008	720	765	814	867	922	981	1045	1114	1186	1263	1346	1436	1531	1631	1739	1855	
	2007	673	716	761	810	862	918	977	1041	1108	1180	1257	1340	1428	1522	1623	1731	
	2006	631	670	713	758	807	858	914	972	1036	1102	1175	1251	1333	1421	1515	1615	
	2005	591	627	667	710	755	803	854	909	968	1030	1098	1169	1245	1327	1415	1508	
	2004	554	588	625	664	706	752	799	851	905	964	1025	1092	1163	1239	1322	1407	
	2003	520	551	587	623	662	703	748	796	847	901	958	1021	1087	1158	1233	1314	
	2002	488	517	550	584	620	659	701	744	792	843	896	954	1016	1082	1153	1228	
2001	457	485	515	547	580	617	656	697	740	788	838	892	949	1012	1077	1147		
26	2010	472	502	535	569	607	646	688	733	781	833	888	947	1009	1076	1148	1225	
	2009	442	470	500	533	566	604	643	685	730	778	829	883	942	1004	1071	1142	
	2008	414	440	468	498	530	564	601	640	682	726	773	825	880	937	1000	1066	
	2007	387	412	437	466	496	527	562	598	637	678	722	770	821	875	933	995	
	2006	362	385	410	436	464	493	525	559	595	634	675	719	766	817	871	928	
	2005	340	361	383	408	434	461	491	523	556	592	631	672	716	763	813	866	
	2004	319	338	359	382	406	432	459	489	520	554	589	628	668	712	760	809	
	2003	299	317	337	358	380	404	430	457	487	518	551	587	625	665	709	755	
	2002	280	297	316	335	356	379	403	428	455	484	515	548	584	622	662	706	
2001	263	279	296	314	334	355	377	401	425	453	482	512	545	581	619	659		
30	2010	227	241	257	273	291	310	330	352	375	400	426	454	484	517	551	588	
	2009	212	226	240	256	272	290	308	329	350	373	398	424	452	482	514	548	
	2008	199	211	225	239	254	271	288	307	327	348	371	396	422	450	480	512	
	2007	186	198	210	223	238	253	270	287	306	325	347	370	394	420	448	478	
	2006	174	185	197	209	223	237	252	268	286	304	324	345	368	392	418	446	
	2005	163	173	184	196	208	221	236	251	267	284	303	323	344	366	390	416	
	2004	153	162	173	183	195	207	220										

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 6

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	184	340	210	667	410	601	370	179
PART 2	PERSONAL INJURY PROTECTION							
	57	100	65	196	122	176	110	56
PART 4 5,000 10,000 25,000 50,000 100,000	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	215	355	255	754	476	679	430	230
	267	440	316	935	590	842	533	285
	273	450	323	956	604	861	545	292
	277	458	329	973	614	876	555	297
	280	462	332	980	619	883	559	299
PART 5 20/40 25/50 35/80 50/100 100/300 250/500	OPTIONAL BODILY INJURY TO OTHERS							
	17	48	29	78	52	70	47	20
	29	71	43	123	80	110	72	32
	53	118	72	212	135	191	122	56
	75	161	98	294	186	265	168	78
	132	269	165	503	315	452	285	133
	250	498	306	942	588	848	531	251

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	20/40	21	0		50/100	27
	25/50	23	2		100/300	32
	35/80	25	8		250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	71	75	80	85	90	96	102	108	116	123	131	140	149	159	170	181
2009	69	73	78	83	88	93	99	106	113	120	128	136	145	155	165	177
2008	67	71	76	81	86	91	97	103	110	117	125	133	142	151	161	172
2007	66	70	74	79	84	89	95	101	107	114	122	130	138	147	157	168
2006	64	68	72	77	82	87	92	98	105	112	119	127	135	144	153	164
2005	63	67	71	75	80	85	90	96	102	109	116	123	132	140	150	160
2004	61	65	69	73	78	83	88	94	100	106	113	120	128	137	146	156
2003	60	64	68	72	76	81	86	92	97	104	110	117	125	133	142	152
2002	59	62	66	70	74	79	84	89	95	101	108	115	122	130	139	148
2001	57	61	65	69	73	77	82	87	93	99	105	112	119	127	135	144
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1																

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 6

MODEL		SYMBOL																
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	242	258	274	292	311	331	353	376	401	428	456	486	518	553	589	629	
	2009	227	241	257	274	291	310	330	352	375	399	425	453	484	516	550	586	
	2008	213	226	240	256	272	290	308	329	350	373	397	424	452	481	513	547	
	2007	199	211	225	239	254	271	288	307	327	348	371	395	421	449	479	511	
	2006	186	198	210	224	238	253	270	287	306	325	347	369	393	419	447	476	
	2005	174	185	197	209	223	237	252	268	286	304	324	345	367	391	417	445	
	2004	164	173	184	196	208	222	236	251	267	284	302	322	343	366	390	415	
	2003	153	163	173	184	195	207	221	235	250	266	283	301	321	342	364	388	
	2002	144	152	162	172	183	194	207	220	234	249	264	282	300	319	340	362	
	2001	135	143	152	161	171	182	193	206	218	233	247	263	280	298	318	338	
17	2010	533	567	603	642	684	728	776	827	881	940	1002	1068	1139	1215	1295	1382	
	2009	499	530	565	601	639	681	725	773	823	877	935	997	1063	1133	1208	1289	
	2008	467	496	528	562	598	636	678	722	769	819	873	931	992	1057	1128	1203	
	2007	437	464	494	525	559	595	634	675	718	765	815	869	926	987	1053	1122	
	2006	409	435	462	492	523	556	592	630	672	715	762	811	865	921	982	1047	
	2005	383	407	433	460	489	521	554	590	628	668	712	758	808	860	917	978	
	2004	359	381	406	431	458	487	518	552	587	625	665	708	754	804	857	913	
	2003	337	357	380	404	429	456	485	516	549	584	621	662	705	751	800	852	
	2002	316	335	357	378	402	427	454	483	514	546	581	619	659	701	747	796	
	2001	297	315	334	355	376	400	425	452	480	511	544	578	615	656	699	744	
18	2010	320	341	363	386	411	438	466	497	530	565	602	642	685	730	779	831	
	2009	300	319	339	361	384	409	436	465	495	527	562	599	639	681	726	775	
	2008	281	298	317	338	359	383	407	434	462	492	525	560	597	636	678	723	
	2007	263	279	297	316	336	358	381	406	432	460	490	523	557	593	633	675	
	2006	246	261	278	295	315	335	356	379	404	430	458	488	520	554	591	630	
	2005	230	245	260	277	294	313	333	354	377	402	428	456	486	517	551	588	
	2004	216	229	244	259	275	293	311	332	353	376	400	426	453	483	515	549	
	2003	203	215	229	243	258	274	291	310	330	351	374	398	424	451	481	512	
	2002	190	201	214	228	242	257	273	290	309	328	349	372	396	422	449	479	
	2001	178	189	201	213	226	241	256	272	289	307	327	348	370	394	420	447	
20	2010	941	1001	1066	1135	1209	1287	1371	1462	1557	1660	1770	1887	2012	2146	2288	2441	
	2009	881	936	997	1062	1129	1203	1281	1366	1454	1550	1652	1761	1878	2002	2135	2277	
	2008	825	877	933	993	1056	1124	1197	1276	1359	1447	1542	1645	1753	1868	1993	2125	
	2007	771	820	872	928	988	1051	1119	1192	1269	1351	1440	1536	1636	1744	1860	1983	
	2006	722	768	817	868	925	983	1047	1113	1186	1263	1346	1433	1527	1628	1735	1850	
	2005	677	719	764	813	865	920	978	1042	1109	1180	1258	1340	1427	1520	1621	1727	
	2004	635	673	716	761	808	861	915	975	1037	1104	1174	1251	1332	1420	1514	1612	
	2003	596	631	672	714	758	805	856	911	970	1032	1098	1170	1245	1326	1412	1506	
	2002	559	592	630	669	710	755	803	853	908	965	1026	1093	1164	1239	1320	1406	
	2001	524	556	590	627	665	707	751	799	848	903	960	1021	1087	1159	1234	1314	
21	2010	555	590	628	669	713	759	808	862	918	979	1043	1112	1186	1265	1349	1439	
	2009	520	552	588	626	666	709	755	805	857	914	974	1038	1107	1180	1258	1342	
	2008	486	517	550	585	623	663	706	752	801	853	909	969	1034	1101	1175	1253	
	2007	455	484	514	547	582	620	660	703	748	797	849	905	964	1028	1096	1169	
	2006	426	453	482	512	545	580	617	656	699	744	793	845	900	960	1023	1091	
	2005	399	424	450	479	510	542	577	614	654	696	742	790	841	896	955	1018	
	2004	374	397	422	448	477	508	539	575	611	651	692	737	785	837	893	950	
	2003	351	372	396	421	447	474	505	537	572	608	647	689	734	782	833	888	
	2002	329	349	372	394	419	445	473	503	535	569	605	644	686	730	778	829	
	2001	309	328	348	369	392	417	443	471	500	532	566	602	641	683	728	775	
25	2010	848	901	960	1022	1089	1159	1234	1316	1402	1495	1594	1700	1812	1932	2060	2198	
	2009	794	843	898	956	1017	1083	1153	1230	1310	1396	1487	1585	1691	1803	1922	2051	
	2008	743	789	840	894	951	1012	1078	1149	1223	1303	1388	1481	1579	1682	1794	1914	
	2007	695	739	785	836	890	947	1008	1074	1143	1217	1297	1383	1473	1570	1675	1786	
	2006	651	691	736	782	833	885	942	1003	1068	1137	1212	1290	1375	1466	1563	1666	
	2005	610	647	688	732	779	828	881	938	998	1063	1133	1206	1285	1369	1459	1555	
	2004	572	606	645	685	728	775	824	878	934	994	1058	1127	1200	1278	1363	1452	
	2003	536	569	605	643	683	725	771	821	873	929	989	1053	1121	1194	1272	1356	
	2002	503	533	568	602	640	680	723	768	817	869	924	984	1048	1116	1189	1267	
	2001	472	501	531	564	599	637	676	719	764	813	865	920	979	1044	1111	1184	
26	2010	500	531	566	603	642	683	728	776	827	881	940	1002	1068	1139	1215	1296	
	2009	468	497	530	564	599	639	680	725	772	823	877	935	997	1063	1133	1209	
	2008	438	465	495	527	561	597	636	678	721	768	819	873	931	992	1058	1128	
	2007	410	436	463	493	525	558	594	633	674	718	765	815	869	926	987	1053	
	2006	384	408	434	461	491	522	556	591	630	671	714	761	811	864	921	982	
	2005	359	382	406	432	459	488	519	553	589	627	668	711	758	807	860	917	
	2004	337	358	380	404	429	457	486	518	551	586	624	664	707	754	804	856	
	2003	316	335	357	379	403	427	455	484	515	548	583	621	661	704	750	799	
	2002	297	314	335	355	377	401	426	453	482	512	545	580	618	658	701	747	
	2001	278	295	313	333	353	375	399	424	450	479	510	542	577	615	655	698	
30	2010	241	256	273	290	309	329	351	374	398	425	453	483	515	549	585	625	
	2009	226	240	255	272	289	308	328	349	372	397	423	450	480	512	546	583	
	2008	211	224	239	254	270	288	306	327	348	370	394	421	449	478	510	544	
	2007	197	210	223	237	253	269	286	305	325	346	368	393	419	446	476	507	
	2006	185	196	209	222	237	252	268	285	304	323	344	367	391	416	444	473	
	2005	173	184	196	208	221	235	250	267	284	302	322	343	365	389	415	442	
	2004	162	172	183	195													

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 7

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	188	328	232	708	418	638	375	182
PART 2	PERSONAL INJURY PROTECTION							
	58	97	70	208	124	187	111	56
PART 4 5,000 10,000 25,000 50,000 100,000	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	220	360	270	776	508	699	458	240
	273	446	335	962	630	867	568	298
	279	456	342	984	644	886	581	304
	284	464	348	1001	655	902	591	310
	286	468	351	1009	660	909	595	312
PART 5 20/40 25/50 35/80 50/100 100/300 250/500	OPTIONAL BODILY INJURY TO OTHERS							
	19	45	31	85	53	77	48	18
	31	67	47	133	81	120	73	30
	56	112	78	228	138	206	124	54
	79	153	107	315	190	284	171	76
	137	258	181	537	321	485	289	132
	259	478	336	1005	599	906	539	250

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO				
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO				
	PART 3		PART 12		
	20/40	21	0	50/100	27
	25/50	23	2	100/300	32
	35/80	25	8	250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	73	78	83	88	94	100	106	113	120	128	137	146	155	165	177	188
2009	72	76	81	86	91	97	104	110	117	125	133	142	151	161	172	184
2008	70	74	79	84	89	95	101	107	114	122	130	138	148	157	168	179
2007	69	73	77	82	87	93	99	105	112	119	127	135	144	154	164	175
2006	67	71	75	80	85	90	96	102	109	116	124	132	140	150	160	170
2005	66	69	74	78	83	88	94	100	106	113	121	129	137	146	156	166
2004	64	68	72	76	81	86	92	98	104	111	118	125	134	142	152	162
2003	63	66	70	75	79	84	90	95	101	108	115	122	130	139	148	158
2002	61	65	69	73	77	82	88	93	99	105	112	119	127	136	144	154
2001	60	63	67	71	76	80	85	91	97	103	109	116	124	132	141	150
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1																

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 7

	MODEL	SYMBOL																
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	257	273	290	309	330	351	374	398	424	452	482	514	548	585	624	665	
	2009	240	255	272	289	308	328	349	372	396	422	450	480	512	546	582	621	
	2008	225	239	254	271	288	306	326	348	370	394	420	448	478	509	543	579	
	2007	210	224	238	253	269	287	305	325	346	368	393	419	446	475	507	541	
	2006	197	209	223	237	252	268	285	304	323	344	367	391	416	444	473	504	
	2005	185	196	208	222	236	251	267	284	302	322	343	365	389	414	442	471	
	2004	173	184	195	207	220	235	249	266	283	301	320	341	363	387	413	439	
	2003	162	172	183	195	207	219	233	248	264	281	299	319	339	362	385	410	
	2002	152	161	172	182	194	206	219	232	247	263	280	298	317	338	360	383	
2001	143	152	161	171	181	193	205	218	231	246	262	278	296	316	336	358		
17	2010	545	580	617	658	701	746	794	847	902	962	1026	1094	1166	1243	1326	1414	
	2009	511	543	578	615	654	697	742	791	843	898	957	1020	1088	1160	1237	1319	
	2008	478	508	541	575	612	651	694	739	787	839	893	953	1016	1082	1155	1231	
	2007	447	475	505	538	572	609	649	691	735	783	834	890	948	1010	1078	1149	
	2006	419	445	473	503	536	570	606	645	687	732	780	830	885	943	1006	1072	
	2005	392	416	443	471	501	533	567	604	642	684	729	776	827	881	939	1001	
	2004	368	390	415	441	468	499	530	565	601	640	681	725	772	823	877	934	
	2003	345	366	389	414	439	466	496	528	562	598	636	678	721	769	818	872	
	2002	324	343	365	387	412	437	465	494	526	559	595	633	674	718	765	815	
2001	304	322	342	363	385	410	435	463	491	523	556	592	630	672	715	762		
18	2010	345	367	391	417	444	472	503	536	572	609	650	693	738	788	840	896	
	2009	324	344	366	390	414	442	470	501	534	569	606	646	689	735	784	836	
	2008	303	322	342	364	388	413	439	468	499	531	566	604	644	686	731	780	
	2007	283	301	320	341	363	386	411	438	466	496	529	564	601	640	683	728	
	2006	265	282	300	319	339	361	384	409	435	464	494	526	561	597	637	679	
	2005	248	264	281	299	317	338	359	382	407	433	462	492	524	558	595	634	
	2004	233	247	263	279	297	316	336	358	381	405	431	459	489	521	556	592	
	2003	219	232	247	262	278	295	314	335	356	379	403	429	457	487	518	553	
	2002	205	217	231	245	261	277	295	313	333	354	377	401	427	455	485	516	
2001	192	204	216	230	244	259	276	293	311	331	353	375	399	425	453	482		
20	2010	938	998	1062	1131	1205	1283	1366	1457	1552	1654	1764	1881	2005	2138	2280	2433	
	2009	879	933	994	1058	1125	1199	1277	1361	1449	1545	1646	1755	1871	1995	2128	2270	
	2008	822	874	930	989	1053	1120	1193	1272	1354	1442	1536	1639	1747	1862	1986	2118	
	2007	769	818	869	925	985	1048	1116	1188	1265	1347	1435	1531	1631	1738	1854	1976	
	2006	720	765	814	865	921	980	1043	1110	1182	1259	1341	1428	1522	1622	1730	1844	
	2005	675	716	762	811	862	917	975	1038	1105	1177	1254	1335	1422	1515	1615	1721	
	2004	633	671	714	758	806	858	912	971	1033	1100	1171	1247	1328	1415	1509	1607	
	2003	594	629	670	712	756	802	853	908	967	1029	1094	1166	1241	1322	1408	1501	
	2002	557	590	628	666	708	752	800	850	905	962	1023	1089	1160	1235	1316	1402	
2001	522	554	588	625	663	704	749	796	845	900	957	1018	1084	1155	1230	1310		
21	2010	580	617	657	699	745	793	845	901	960	1023	1091	1163	1240	1322	1410	1504	
	2009	543	577	615	654	696	741	789	842	896	955	1018	1085	1157	1234	1316	1403	
	2008	509	540	575	612	651	693	738	786	837	892	950	1013	1080	1151	1228	1310	
	2007	475	506	537	572	609	648	690	735	782	833	887	946	1008	1075	1146	1222	
	2006	445	473	503	535	570	606	645	686	731	778	829	883	941	1003	1069	1140	
	2005	417	443	471	501	533	567	603	642	683	727	775	825	879	937	999	1064	
	2004	391	415	441	469	498	531	564	601	639	680	724	771	821	875	933	993	
	2003	367	389	414	440	467	496	528	562	598	636	677	721	767	817	870	928	
	2002	344	365	388	412	438	465	495	525	559	595	632	674	717	764	814	867	
2001	323	343	363	386	410	436	463	492	523	556	592	629	670	714	761	810		
25	2010	844	898	956	1018	1085	1155	1230	1311	1397	1489	1588	1693	1805	1925	2053	2190	
	2009	791	840	895	953	1013	1079	1149	1225	1305	1391	1482	1579	1685	1796	1915	2043	
	2008	740	787	837	891	947	1009	1074	1145	1219	1298	1383	1475	1573	1676	1788	1907	
	2007	692	736	782	833	886	943	1004	1070	1138	1212	1292	1378	1468	1564	1669	1779	
	2006	648	689	733	779	829	882	939	999	1064	1133	1207	1285	1370	1460	1557	1660	
	2005	607	645	686	730	776	825	878	935	995	1059	1129	1202	1280	1364	1454	1549	
	2004	570	604	643	682	725	773	821	874	930	990	1054	1122	1195	1274	1358	1446	
	2003	534	567	603	641	680	722	768	818	870	926	985	1049	1117	1190	1267	1351	
	2002	501	531	565	600	637	677	720	765	814	866	921	981	1044	1112	1185	1262	
2001	470	499	529	562	597	634	674	717	761	810	862	916	975	1040	1107	1179		
26	2010	523	556	592	630	671	714	761	811	865	922	983	1048	1117	1191	1270	1355	
	2009	489	520	554	590	627	668	711	758	807	861	917	977	1042	1112	1185	1264	
	2008	458	487	518	551	586	624	665	708	754	803	856	913	973	1037	1106	1180	
	2007	428	456	484	515	548	584	622	662	705	750	799	853	908	968	1033	1101	
	2006	401	426	454	482	513	546	581	618	659	701	747	795	848	904	963	1027	
	2005	376	399	424	452	480	511	543	578	616	655	699	744	792	844	900	959	
	2004	353	374	398	422	449	478	508	541	576	613	652	695	740	788	841	895	
	2003	331	351	373	396	421	447	475	506	539	573	610	649	691	736	784	836	
	2002	310	329	350	371	394	419	446	473	504	536	570	607	646	688	733	781	
2001	291	309	327	348	369	392	417	444	471	501	533	567	604	643	685	730		
30	2010	251	267	284	303	323	343	366	390	415	443	472	503	537	572	610	651	
	2009	235	250	266	283	301	321	342	364	388	413	441	470	501	534	569	607	
	2008	220	234	249	265	282	300	319	340	362	386	411	439	468	498	531	567	
	2007	206	219	233	248	263	280	299	318	338	360	384	410	436	465	496	529	
	2006	193	205	218	232	247	262	279	297	316	337	359	382	407	434	463	493	
	2005	181	192	204	217	231	245	261	278	296	315	336	357	381	405	432	461	
	2004	169	180	191														

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 8

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	200	364	240	745	449	670	404	195
PART 2	PERSONAL INJURY PROTECTION							
	62	107	73	219	134	196	120	61
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	222	382	277	801	509	722	459
	10,000	275	474	343	993	631	895	569
	25,000	281	484	351	1016	645	915	582
	50,000	286	493	357	1033	657	931	592
	100,000	289	497	360	1041	662	939	597
	326							
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	20	50	33	89	57	80	51
	25/50	33	75	49	139	87	125	78
	35/80	60	125	82	239	148	215	133
	50/100	84	170	112	331	204	298	183
	100/300	145	286	189	564	345	508	310
	250/500	275	530	350	1056	644	950	579
	269							

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	20/40	21	0		50/100	27
	25/50	23	2		100/300	32
	35/80	25	8		250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	76	80	85	91	97	103	109	116	124	132	141	150	160	171	182	194
2009	74	79	83	89	94	100	107	114	121	129	137	146	156	166	178	190
2008	72	77	82	87	92	98	104	111	118	126	134	143	152	162	173	185
2007	71	75	80	85	90	96	102	108	115	123	131	139	149	158	169	180
2006	69	73	78	83	88	93	99	106	112	120	127	136	145	154	165	176
2005	68	72	76	81	86	91	97	103	110	117	124	133	141	151	161	171
2004	66	70	74	79	84	89	95	101	107	114	121	129	138	147	157	167
2003	65	68	73	77	82	87	92	98	105	111	119	126	135	143	153	163
2002	63	67	71	75	80	85	90	96	102	109	116	123	131	140	149	159
2001	62	65	69	74	78	83	88	94	100	106	113	120	128	137	145	155
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1																

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 8

	MODEL	SYMBOL																
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	262	279	297	316	337	358	382	407	434	462	493	525	560	597	637	680	
	2009	245	261	278	296	314	335	357	380	405	432	460	490	523	557	594	634	
	2008	230	244	260	276	294	313	333	355	378	403	429	458	488	520	555	592	
	2007	215	228	243	258	275	293	312	332	353	376	401	428	456	486	518	552	
	2006	201	214	227	242	257	274	291	310	330	352	375	399	425	453	483	515	
	2005	188	200	213	226	241	256	272	290	309	329	350	373	397	423	451	481	
	2004	177	187	199	212	225	240	255	271	289	307	327	348	371	395	422	449	
	2003	166	176	187	199	211	224	238	254	270	287	306	326	347	369	393	419	
	2002	156	165	175	186	198	210	223	237	253	269	286	304	324	345	368	392	
2001	146	155	164	174	185	197	209	222	236	251	267	284	303	323	344	366		
17	2010	539	573	610	650	693	737	785	837	892	951	1014	1081	1152	1229	1310	1398	
	2009	505	536	571	608	647	689	734	782	833	888	946	1008	1075	1147	1223	1304	
	2008	473	502	534	569	605	644	686	731	778	829	883	942	1004	1070	1141	1217	
	2007	442	470	499	532	566	602	641	683	727	774	825	880	937	999	1065	1136	
	2006	414	440	468	497	530	563	599	638	680	723	771	821	875	932	994	1060	
	2005	388	412	438	466	495	527	560	597	635	676	721	767	817	871	928	989	
	2004	364	386	410	436	463	493	524	558	594	632	673	717	763	813	867	923	
	2003	341	362	385	409	434	461	490	522	556	591	629	670	713	760	809	862	
	2002	320	339	361	383	407	432	460	488	520	553	588	626	667	710	756	806	
2001	300	319	338	359	381	405	430	458	486	517	550	585	623	664	707	753		
18	2010	361	384	409	436	464	494	526	561	598	637	679	724	772	823	878	937	
	2009	338	359	383	408	433	462	492	524	558	595	634	676	721	768	819	874	
	2008	317	336	358	381	405	431	459	490	521	555	592	631	673	717	765	816	
	2007	296	315	335	356	379	403	430	458	487	519	553	589	628	669	714	761	
	2006	277	295	313	333	355	377	402	427	455	485	516	550	586	625	666	710	
	2005	260	276	293	312	332	353	375	400	425	453	483	514	548	583	622	663	
	2004	244	258	275	292	310	330	351	374	398	424	451	480	511	545	581	619	
	2003	229	242	258	274	291	309	329	350	372	396	421	449	478	509	542	578	
	2002	214	227	242	257	273	290	308	327	348	370	394	420	447	476	507	540	
2001	201	213	226	241	255	271	288	307	325	347	369	392	417	445	474	504		
20	2010	937	996	1060	1129	1203	1280	1364	1454	1549	1652	1761	1878	2002	2135	2276	2429	
	2009	877	932	992	1057	1123	1197	1274	1359	1447	1542	1643	1752	1868	1992	2124	2266	
	2008	821	872	928	988	1051	1119	1191	1270	1352	1440	1534	1636	1745	1859	1983	2115	
	2007	768	816	868	923	983	1046	1114	1186	1263	1345	1433	1528	1628	1735	1850	1973	
	2006	719	764	813	864	920	978	1041	1108	1180	1257	1339	1426	1520	1620	1727	1841	
	2005	674	715	760	809	860	915	973	1036	1103	1175	1252	1333	1420	1512	1612	1718	
	2004	632	670	713	757	804	857	910	970	1032	1098	1169	1245	1326	1413	1507	1604	
	2003	593	628	669	710	754	801	852	907	965	1027	1092	1164	1239	1320	1405	1498	
	2002	556	589	627	665	707	751	798	848	903	960	1021	1088	1158	1233	1314	1399	
2001	521	553	587	624	662	703	747	795	844	898	956	1016	1082	1153	1228	1308		
21	2010	578	615	655	698	743	791	842	898	957	1020	1088	1160	1236	1319	1406	1500	
	2009	542	576	613	653	694	739	787	839	894	953	1015	1082	1154	1230	1312	1399	
	2008	507	539	573	610	649	691	736	784	835	889	947	1011	1078	1148	1225	1306	
	2007	474	504	536	570	607	646	688	733	780	831	885	944	1005	1072	1143	1219	
	2006	444	472	502	534	568	604	643	684	729	776	827	881	939	1000	1066	1137	
	2005	416	442	470	500	531	565	601	640	681	725	773	823	877	934	996	1061	
	2004	390	414	440	467	497	529	562	599	637	678	722	769	819	872	931	991	
	2003	366	388	413	439	466	495	526	560	596	634	675	719	765	815	868	925	
	2002	343	364	387	411	437	464	493	524	558	593	631	672	715	761	811	864	
2001	322	342	362	385	409	434	462	491	521	555	590	628	668	712	759	808		
25	2010	843	896	954	1016	1083	1152	1227	1309	1394	1487	1585	1690	1801	1921	2049	2186	
	2009	789	839	893	951	1011	1077	1147	1223	1302	1388	1479	1577	1681	1793	1912	2039	
	2008	739	785	835	889	946	1007	1072	1143	1217	1296	1381	1473	1570	1673	1784	1903	
	2007	691	735	781	831	885	941	1002	1068	1136	1210	1289	1375	1465	1562	1665	1776	
	2006	647	688	731	778	828	880	937	997	1062	1131	1205	1283	1368	1458	1554	1657	
	2005	606	644	684	728	774	824	876	933	993	1057	1127	1200	1278	1361	1451	1547	
	2004	569	603	642	681	724	771	819	873	929	989	1052	1120	1193	1271	1356	1444	
	2003	533	565	602	639	679	721	767	816	869	924	983	1047	1115	1188	1265	1348	
	2002	500	530	564	599	636	676	719	764	813	864	919	979	1042	1110	1182	1259	
2001	469	498	528	561	595	633	673	715	759	809	860	915	974	1038	1105	1177		
26	2010	520	553	589	627	668	711	758	808	861	917	978	1043	1112	1186	1264	1349	
	2009	487	518	551	587	624	665	708	755	804	857	913	973	1038	1107	1180	1259	
	2008	456	485	516	549	584	621	662	705	751	800	852	909	969	1032	1101	1175	
	2007	426	453	482	513	546	581	619	659	701	747	796	849	904	964	1028	1096	
	2006	399	424	451	480	511	543	578	615	656	698	744	792	844	900	959	1023	
	2005	374	397	422	449	478	508	541	576	613	652	695	740	789	840	896	954	
	2004	351	372	396	420	447	476	506	539	573	610	649	691	736	785	837	891	
	2003	329	349	371	395	419	445	473	504	536	570	607	646	688	733	781	832	
	2002	309	327	348	369	393	417	444	471	502	533	567	604	643	685	730	777	
2001	290	307	326	346	368	391	415	442	469	499	531	564	601	641	682	726		
30	2010	260	276	294	313	334	355	378	403	430	458	488	521	555	592	631	674	
	2009	243	258	275	293	312	332	353	377	401	428	456	486	518	552	589	628	
	2008	228	242	257	274	291	310	330	352	375	399	425	454	484	515	550	586	
	2007	213	226	241	256	273	290	309	329	350	373	397	424	451	481	513	547	
	2006	199	212	225	240	255	271	289	307	327	348	371	395	421	449	479	511	
	2005	187	198	211	224	239	254	270	287	306	326	347	370	394	419	447	477	
	2004	175	186	198														

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 9

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	229	391	273	771	469	693	421	222
PART 2	PERSONAL INJURY PROTECTION							
	72	113	83	226	139	204	125	68
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	230	389	275	815	512	735	461	238
10,000	285	482	341	1011	635	911	572	295
25,000	292	493	349	1033	649	932	585	302
50,000	297	502	355	1051	660	948	595	307
100,000	299	506	358	1060	666	956	599	309
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	23	55	37	92	60	83	54	23
25/50	38	82	56	144	92	130	82	38
35/80	68	135	93	247	155	223	140	67
50/100	96	184	127	342	213	308	192	94
100/300	167	309	214	584	362	525	325	163
250/500	315	572	397	1093	674	983	605	307

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	PART 12
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
	35/80	25	8	250/500	40	112

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	75	79	84	90	95	101	108	115	122	130	139	148	158	168	179	191
2009	73	77	82	87	93	99	105	112	119	127	135	144	154	164	175	187
2008	71	76	80	85	91	96	103	109	116	124	132	141	150	160	171	182
2007	70	74	78	83	88	94	100	107	113	121	129	137	146	156	166	178
2006	68	72	77	81	87	92	98	104	111	118	126	134	143	152	162	173
2005	67	71	75	79	84	90	95	102	108	115	123	131	139	148	158	169
2004	65	69	73	78	82	88	93	99	105	112	120	127	136	145	154	165
2003	64	67	71	76	81	86	91	97	103	110	117	124	132	141	150	160
2002	62	66	70	74	79	84	89	94	101	107	114	121	129	138	147	156
2001	61	64	68	72	77	82	87	92	98	104	111	118	126	134	143	153
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1																

Class 15 is 75 percent of Class 10 final rates for all coverages.

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Commonwealth Automobile Reinsurers, April 1, 2009

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 9

	MODEL	SYMBOL																
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	262	279	297	316	337	358	382	407	434	462	493	525	560	597	637	680	
	2009	245	261	278	296	314	335	357	380	405	432	460	490	523	557	594	634	
	2008	230	244	260	276	294	313	333	355	378	403	429	458	488	520	555	592	
	2007	215	228	243	258	275	293	312	332	353	376	401	428	456	486	518	552	
	2006	201	214	227	242	257	274	291	310	330	352	375	399	425	453	483	515	
	2005	188	200	213	226	241	256	272	290	309	329	350	373	397	423	451	481	
	2004	177	187	199	212	225	240	255	271	289	307	327	348	371	395	422	449	
	2003	166	176	187	199	211	224	238	254	270	287	306	326	347	369	393	419	
	2002	156	165	175	186	198	210	223	237	253	269	286	304	324	345	368	392	
2001	146	155	164	174	185	197	209	222	236	251	267	284	303	323	344	366		
17	2010	538	573	609	649	692	736	784	836	891	949	1012	1079	1150	1227	1308	1396	
	2009	504	536	570	607	646	688	733	781	832	886	945	1007	1074	1145	1221	1302	
	2008	472	501	534	568	604	643	685	730	777	828	882	941	1003	1068	1140	1211	
	2007	441	469	499	531	565	601	640	682	726	773	824	878	936	997	1064	1134	
	2006	413	439	467	497	529	562	599	637	679	722	770	819	873	931	992	1058	
	2005	387	411	437	465	495	526	560	596	634	675	720	766	816	869	927	988	
	2004	363	385	410	435	462	492	523	557	593	631	672	715	762	812	866	922	
	2003	341	361	384	408	434	460	490	521	555	590	628	669	712	759	808	861	
	2002	319	339	360	382	406	432	459	488	519	552	587	625	666	709	755	804	
2001	300	318	337	358	380	404	430	457	485	516	549	584	622	663	706	752		
18	2010	343	365	388	414	441	469	500	533	568	605	645	688	733	782	834	890	
	2009	321	341	364	387	412	439	467	498	530	565	602	642	685	730	778	830	
	2008	301	320	340	362	385	410	436	465	495	528	562	600	639	681	726	775	
	2007	281	299	318	338	360	383	408	435	463	493	525	560	596	636	678	723	
	2006	263	280	298	317	337	358	382	406	433	460	491	522	557	593	633	674	
	2005	247	262	279	296	315	335	357	380	404	430	459	488	520	554	591	630	
	2004	232	245	261	277	295	314	334	355	378	402	428	456	486	518	552	588	
	2003	217	230	245	260	276	293	312	332	354	376	400	426	454	484	515	549	
	2002	204	216	230	244	259	275	293	311	331	352	374	399	424	452	481	513	
2001	191	203	215	228	242	258	274	291	309	329	350	372	396	422	450	479		
20	2010	932	991	1055	1124	1197	1274	1357	1447	1542	1643	1752	1868	1991	2124	2265	2417	
	2009	873	927	987	1051	1118	1191	1268	1352	1440	1534	1635	1743	1859	1982	2113	2254	
	2008	817	868	924	983	1045	1113	1185	1263	1345	1433	1526	1628	1736	1849	1973	2104	
	2007	764	812	863	919	978	1041	1108	1180	1256	1338	1426	1520	1620	1726	1841	1963	
	2006	715	760	809	860	915	973	1036	1102	1175	1250	1332	1418	1512	1611	1718	1832	
	2005	670	712	757	805	856	910	969	1031	1098	1169	1246	1326	1413	1505	1604	1710	
	2004	629	667	709	753	800	852	906	965	1027	1093	1163	1238	1319	1405	1499	1596	
	2003	590	625	665	707	751	797	848	902	960	1022	1087	1158	1233	1313	1398	1491	
	2002	553	586	624	662	703	747	794	844	899	955	1016	1082	1152	1227	1307	1392	
2001	519	551	584	620	658	700	744	791	839	894	951	1011	1076	1147	1222	1301		
21	2010	580	617	657	699	745	793	845	901	960	1023	1091	1163	1240	1322	1410	1504	
	2009	543	577	615	654	696	741	789	842	896	955	1018	1085	1157	1234	1316	1403	
	2008	509	540	575	612	651	693	738	786	837	892	950	1013	1080	1151	1228	1310	
	2007	475	506	537	572	609	648	690	735	782	833	887	946	1008	1075	1146	1222	
	2006	445	473	503	535	570	606	645	686	731	778	829	883	941	1003	1069	1140	
	2005	417	443	471	501	533	567	603	642	683	727	775	825	879	937	999	1064	
	2004	391	415	441	469	498	531	564	601	639	680	724	771	821	875	933	993	
	2003	367	389	414	440	467	496	528	562	598	636	677	721	767	817	870	928	
	2002	344	365	388	412	438	465	495	525	559	595	632	674	717	764	814	867	
2001	323	343	363	386	410	436	463	492	523	556	592	629	670	714	761	810		
25	2010	839	892	950	1012	1078	1147	1222	1303	1388	1480	1578	1682	1793	1912	2039	2176	
	2009	786	835	889	947	1006	1072	1142	1217	1296	1382	1472	1569	1674	1784	1903	2030	
	2008	736	781	831	885	941	1002	1067	1137	1211	1290	1374	1466	1563	1665	1776	1894	
	2007	688	731	777	827	881	937	998	1063	1131	1205	1283	1369	1458	1554	1658	1767	
	2006	644	684	728	774	824	876	933	992	1057	1126	1199	1277	1361	1451	1547	1649	
	2005	603	641	681	725	771	820	872	928	988	1052	1121	1194	1272	1355	1444	1539	
	2004	566	600	639	678	721	768	815	869	924	984	1047	1115	1188	1265	1350	1437	
	2003	531	563	599	636	676	717	763	812	865	920	979	1043	1110	1182	1259	1342	
	2002	498	528	562	596	633	673	715	760	809	860	915	974	1037	1104	1177	1254	
2001	467	496	526	559	593	630	669	712	756	805	856	910	969	1033	1100	1172		
26	2010	522	555	591	629	670	713	760	810	863	920	981	1046	1115	1189	1268	1353	
	2009	489	519	553	589	626	667	710	757	806	859	916	976	1041	1110	1183	1262	
	2008	457	486	517	550	585	623	664	707	753	802	855	912	972	1036	1105	1178	
	2007	428	455	483	514	548	583	621	661	703	749	798	851	907	967	1031	1099	
	2006	400	426	453	481	512	545	580	617	658	700	746	794	847	902	962	1026	
	2005	375	398	424	451	479	510	542	577	615	654	697	743	791	843	898	957	
	2004	352	373	397	422	448	477	507	540	575	612	651	693	739	787	839	894	
	2003	330	350	373	396	420	446	475	505	538	572	609	648	690	735	783	835	
	2002	310	328	349	371	394	418	445	473	503	535	569	606	645	687	732	780	
2001	290	308	327	347	369	392	416	443	470	501	532	566	603	642	684	729		
30	2010	260	276	294	313	334	355	378	403	430	458	488	521	555	592	631	674	
	2009	243	258	275	293	312	332	353	377	401	428	456	486	518	552	589	628	
	2008	228	242	257	274	291	310	330	352	375	399	425	454	484	515	550	586	
	2007	213	226	241	256	273	290	309	329	350	373	397	424	451	481	513	547	
	2006	199	212	225	240	255	271	289	307	327	348	371	395	421	449	479	511	
	2005	187	198	211	224	239	254	270	287	306	326	347	370	394	419	447	477	
	2004	175	186	198	2													

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 10

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	231	458	305	821	540	738	486	234
PART 2	PERSONAL INJURY PROTECTION							
	72	134	91	237	160	212	144	72
PART 4 5,000 10,000 25,000 50,000 100,000	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	232	395	277	822	516	739	463	239
	288	490	343	1019	640	916	574	296
	294	501	351	1042	654	937	587	303
	299	510	357	1060	666	953	597	308
	302	514	360	1069	671	961	602	311
PART 5 20/40 25/50 35/80 50/100 100/300 250/500	OPTIONAL BODILY INJURY TO OTHERS							
	23	59	43	95	69	86	62	23
	38	90	64	150	106	135	95	38
	69	152	106	260	179	234	161	69
	97	209	144	361	246	325	221	98
	168	354	241	617	416	556	374	169
	318	659	447	1158	775	1042	698	321

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO				
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO				
	PART 3		PART 12		
	20/40	21	0	50/100	27
	25/50	23	2	100/300	32
	35/80	25	8	250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	80	85	90	96	102	108	115	123	131	139	148	158	168	180	192	205
2009	78	83	88	93	99	106	112	120	127	136	145	154	164	175	187	200
2008	76	81	86	91	97	103	110	117	124	132	141	150	160	171	182	195
2007	75	79	84	89	95	101	107	114	121	129	138	147	156	167	178	190
2006	73	77	82	87	93	98	105	111	118	126	134	143	153	163	173	185
2005	71	75	80	85	90	96	102	109	116	123	131	140	149	159	169	181
2004	70	74	78	83	88	94	100	106	113	120	128	136	145	155	165	176
2003	68	72	76	81	86	91	97	104	110	117	125	133	142	151	161	172
2002	67	71	75	79	84	90	95	101	108	114	122	130	138	147	157	167
2001	65	69	73	78	82	87	93	99	105	112	119	127	135	144	153	163
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1																

Class 15 is 75 percent of Class 10 final rates for all coverages.

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Commonwealth Automobile Reinsurers, April 1, 2009

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 10

MODEL		SYMBOL																
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	256	272	290	308	329	350	372	397	423	451	481	513	547	583	622	663	
	2009	240	254	271	289	307	327	348	371	395	421	449	478	510	544	580	619	
	2008	224	238	254	270	287	306	325	347	369	393	419	447	476	508	541	578	
	2007	210	223	237	252	268	286	304	324	345	367	391	417	445	474	505	539	
	2006	196	209	222	236	251	267	284	303	322	343	366	389	415	442	472	503	
	2005	184	195	208	221	235	250	266	283	301	321	342	364	388	413	440	469	
	2004	173	183	195	207	220	234	249	265	282	300	319	340	362	386	411	438	
	2003	162	172	183	194	206	219	233	248	264	280	298	318	338	360	384	409	
	2002	152	161	171	182	193	205	218	232	247	262	279	297	316	337	359	382	
2001	142	151	160	170	181	192	204	217	230	245	261	278	295	315	335	357		
17	2010	552	587	625	665	709	754	803	857	913	973	1037	1106	1179	1258	1341	1431	
	2009	517	549	585	622	662	705	751	801	852	908	968	1032	1101	1173	1251	1335	
	2008	484	514	547	582	619	659	702	748	796	848	904	964	1028	1095	1168	1246	
	2007	452	481	511	544	579	616	656	699	744	792	844	900	959	1022	1090	1162	
	2006	423	450	479	509	542	576	613	653	695	740	789	840	895	954	1017	1084	
	2005	397	421	448	477	507	539	573	611	650	692	737	785	836	891	950	1012	
	2004	372	395	420	446	474	505	536	571	608	647	688	733	781	832	887	945	
	2003	349	370	394	418	444	472	502	534	569	605	644	686	730	777	828	883	
	2002	327	347	369	392	416	442	470	500	532	566	601	641	682	726	774	824	
2001	307	326	346	367	390	414	440	468	497	529	563	599	637	679	723	770		
18	2010	345	367	390	416	443	471	502	535	570	608	648	691	737	786	838	894	
	2009	323	343	365	389	413	441	469	500	533	568	605	645	688	733	782	834	
	2008	302	321	342	364	387	412	438	467	498	530	565	602	642	684	730	778	
	2007	283	300	319	340	362	385	410	437	465	495	527	562	599	639	681	726	
	2006	265	281	299	318	339	360	383	408	434	463	493	525	559	596	636	678	
	2005	248	263	280	298	317	337	358	381	406	432	461	491	523	557	593	632	
	2004	233	247	262	279	296	315	335	357	380	404	430	458	488	520	555	590	
	2003	218	231	246	261	278	295	314	334	355	378	402	428	456	486	517	551	
	2002	205	217	231	245	260	276	294	312	332	353	376	400	426	454	484	515	
2001	192	204	216	230	244	259	275	293	311	331	352	374	398	424	452	481		
20	2010	935	994	1059	1127	1201	1278	1361	1452	1547	1649	1758	1875	1998	2131	2273	2425	
	2009	876	930	991	1055	1121	1195	1272	1357	1445	1540	1641	1749	1865	1989	2121	2262	
	2008	820	871	927	986	1049	1117	1189	1268	1350	1437	1531	1634	1742	1856	1979	2111	
	2007	766	815	866	922	981	1044	1112	1184	1260	1342	1430	1525	1625	1732	1847	1970	
	2006	718	763	811	862	918	977	1040	1106	1178	1255	1337	1423	1517	1617	1724	1838	
	2005	672	714	759	808	859	914	972	1035	1101	1173	1250	1331	1417	1510	1610	1715	
	2004	631	669	712	756	803	855	909	968	1030	1097	1167	1243	1323	1410	1504	1601	
	2003	592	627	668	709	753	800	851	905	963	1025	1091	1162	1237	1317	1403	1496	
	2002	555	588	626	664	706	750	797	847	902	959	1019	1086	1156	1231	1312	1397	
2001	520	552	586	623	661	702	746	794	842	897	954	1015	1080	1151	1226	1306		
21	2010	597	634	675	719	766	816	869	926	987	1052	1122	1196	1275	1360	1450	1547	
	2009	559	594	632	673	716	763	812	866	922	982	1047	1116	1190	1269	1353	1443	
	2008	523	556	591	629	669	713	759	809	861	917	977	1042	1111	1184	1263	1347	
	2007	489	520	553	588	626	666	709	756	804	857	913	973	1037	1105	1179	1257	
	2006	458	487	518	550	586	623	663	706	752	800	853	908	968	1032	1100	1173	
	2005	429	456	484	515	548	583	620	660	703	748	797	849	904	963	1027	1095	
	2004	402	427	454	482	512	546	580	618	657	700	744	793	844	900	960	1022	
	2003	377	400	426	453	481	510	543	578	615	654	696	741	789	841	895	954	
	2002	354	375	399	424	450	478	509	540	575	612	650	693	738	785	837	891	
2001	332	352	374	397	421	448	476	506	537	572	609	647	689	735	782	833		
25	2010	841	895	952	1014	1081	1150	1225	1306	1392	1484	1582	1687	1798	1918	2045	2182	
	2009	788	837	892	949	1009	1075	1145	1221	1300	1385	1476	1574	1678	1790	1908	2035	
	2008	738	784	834	887	944	1005	1070	1141	1214	1293	1378	1470	1567	1670	1781	1900	
	2007	690	733	779	830	883	940	1001	1066	1134	1208	1287	1373	1462	1559	1662	1772	
	2006	646	686	730	776	826	879	935	995	1060	1129	1203	1281	1365	1455	1551	1654	
	2005	605	642	683	727	773	822	874	931	991	1055	1125	1197	1275	1359	1448	1544	
	2004	568	602	640	680	723	770	818	871	927	987	1050	1118	1191	1269	1353	1441	
	2003	532	564	601	638	678	719	765	815	867	923	981	1045	1113	1186	1262	1346	
	2002	499	529	563	598	635	675	717	762	811	863	917	977	1040	1107	1180	1257	
2001	468	497	527	560	594	632	671	714	758	807	858	913	972	1036	1103	1175		
26	2010	537	571	608	647	690	734	782	833	888	947	1009	1076	1147	1224	1305	1392	
	2009	503	534	569	606	644	686	730	779	829	884	942	1004	1071	1142	1217	1299	
	2008	471	500	532	566	602	641	683	728	775	825	879	938	1000	1065	1136	1212	
	2007	440	468	497	529	563	599	638	680	724	771	821	876	933	994	1061	1131	
	2006	412	438	466	495	527	561	597	635	677	720	767	817	871	928	990	1055	
	2005	386	410	436	464	493	524	558	594	632	673	717	764	814	867	924	985	
	2004	362	384	409	434	461	491	522	556	591	629	670	713	760	810	863	919	
	2003	340	360	383	407	432	459	488	520	553	589	626	667	710	756	805	859	
	2002	318	338	359	381	405	430	458	486	518	550	585	623	664	707	753	802	
2001	299	317	336	357	379	403	428	456	484	515	548	582	620	661	704	750		
30	2010	258	275	292	311	332	353	376	401	427	455	485	518	552	588	627	669	
	2009	242	257	274	291	310	330	351	375	399	425	453	483	515	549	585	625	
	2008	226	240	256	272	290	308	328	350	373	397	423	451	481	512	546	583	
	2007	212	225	239	255	271	288	307	327	348	371	395	421	449	478	510	544	
	2006	198	211	224	238	254	270	287	305	325	346	369	393	419	446	476	507	
	2005	186	197	210	223	237	252	268	286	304	324	345	367	391	417	444	474	
	2004	174	185	1961														

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 11

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	224	497	301	807	543	726	488	254
PART 2	PERSONAL INJURY PROTECTION							
	70	145	90	232	160	209	145	76
PART 4 5,000 10,000 25,000 50,000 100,000	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	229	419	283	814	513	734	461	241
	284	520	351	1009	636	910	572	299
	290	531	359	1032	650	931	585	306
	295	541	365	1050	662	947	595	311
	298	545	368	1058	667	954	599	313
PART 5 20/40 25/50 35/80 50/100 100/300 250/500	OPTIONAL BODILY INJURY TO OTHERS							
	25	67	40	94	70	85	63	27
	40	101	60	148	107	134	96	44
	70	169	101	256	180	231	162	78
	97	231	139	355	248	320	223	108
	167	388	234	608	419	547	377	187
	314	721	436	1139	781	1026	702	353

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	20/40	21	0		50/100	27
	25/50	23	2		100/300	32
	35/80	25	8		250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	85	90	96	102	108	115	123	131	139	148	158	168	179	192	204	218
2009	83	88	94	100	106	113	120	127	136	145	154	164	175	187	199	213
2008	81	86	92	97	103	110	117	124	132	141	150	160	171	182	194	207
2007	79	84	89	95	101	107	114	122	129	138	147	156	167	178	189	202
2006	78	82	87	93	99	105	111	118	126	134	143	152	163	173	185	197
2005	76	80	85	91	96	102	109	116	123	131	140	149	158	169	180	192
2004	74	78	83	88	94	100	106	113	120	128	136	145	155	165	176	188
2003	72	77	81	87	92	97	104	110	117	125	133	142	151	161	171	183
2002	71	75	80	85	90	95	101	108	115	122	130	138	147	157	167	178
2001	69	73	78	83	88	93	99	105	112	119	127	135	144	153	163	174
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1																

Class 15 is 75 percent of Class 10 final rates for all coverages.

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Commonwealth Automobile Reinsurers, April 1, 2009

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 11

	MODEL	SYMBOL																
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	276	294	313	333	355	378	402	429	457	487	519	554	590	630	671	716	
	2009	259	275	293	312	331	353	376	401	427	455	485	517	551	588	627	668	
	2008	242	257	274	291	310	330	351	375	399	425	452	483	515	548	585	624	
	2007	226	241	256	272	290	309	329	350	372	397	423	451	480	512	546	582	
	2006	212	225	240	255	271	289	307	327	348	371	395	420	448	478	509	543	
	2005	199	211	224	239	254	270	287	306	325	346	369	393	419	446	476	507	
	2004	186	198	210	223	237	253	269	286	304	324	345	367	391	417	444	473	
	2003	175	185	197	210	223	236	251	267	285	303	322	343	365	389	415	442	
	2002	164	174	185	196	208	221	236	250	266	283	301	321	342	364	388	413	
2001	154	163	173	184	195	207	220	234	249	265	282	300	319	340	362	386		
17	2010	616	655	698	743	792	843	897	957	1019	1087	1159	1236	1317	1405	1498	1598	
	2009	577	613	653	695	739	788	839	894	952	1015	1081	1153	1229	1311	1398	1491	
	2008	540	574	611	650	691	736	784	835	889	947	1009	1077	1148	1223	1304	1391	
	2007	505	537	571	608	647	688	733	781	831	885	943	1005	1071	1142	1218	1298	
	2006	473	503	535	568	605	644	685	729	777	827	881	938	1000	1066	1136	1211	
	2005	443	471	500	532	566	602	640	682	726	773	824	877	934	995	1061	1131	
	2004	416	441	469	498	529	564	599	638	679	723	769	819	872	929	991	1055	
	2003	390	413	440	467	496	527	561	597	635	676	719	766	815	868	925	986	
	2002	366	388	413	438	465	494	525	558	594	632	672	716	762	811	864	921	
2001	343	364	386	410	435	463	492	523	555	591	629	669	712	759	808	861		
18	2010	377	401	427	455	484	515	549	585	624	665	709	756	806	859	916	978	
	2009	353	375	399	425	452	482	513	547	582	621	661	705	752	802	855	912	
	2008	331	351	374	398	423	450	479	511	544	580	617	659	702	748	798	851	
	2007	309	329	349	372	396	421	448	478	508	541	577	615	655	698	745	794	
	2006	289	308	327	348	370	394	419	446	475	506	539	574	612	652	695	741	
	2005	271	288	306	326	346	368	392	417	444	473	504	536	571	609	649	692	
	2004	254	270	287	305	324	345	366	390	415	442	470	501	534	569	606	646	
	2003	239	253	269	286	304	322	343	365	388	413	440	468	499	531	566	603	
	2002	224	237	252	268	285	302	321	342	364	387	411	438	466	496	529	563	
2001	210	223	236	251	266	283	301	320	340	362	385	409	435	464	494	526		
20	2010	910	968	1030	1097	1169	1244	1325	1413	1505	1605	1711	1824	1944	2074	2211	2359	
	2009	852	905	964	1027	1091	1163	1238	1320	1406	1498	1596	1702	1815	1935	2063	2201	
	2008	798	847	902	959	1021	1087	1157	1233	1313	1399	1490	1590	1695	1806	1926	2054	
	2007	746	793	843	897	955	1016	1082	1153	1227	1306	1392	1484	1581	1685	1798	1917	
	2006	698	742	790	839	894	950	1012	1076	1147	1221	1301	1385	1476	1573	1677	1788	
	2005	654	695	739	786	836	889	946	1007	1072	1141	1216	1295	1379	1469	1566	1669	
	2004	614	651	692	735	781	832	884	942	1002	1067	1135	1209	1288	1372	1463	1558	
	2003	576	610	650	690	733	778	828	881	938	998	1061	1131	1203	1282	1365	1455	
	2002	540	572	609	646	687	729	776	824	877	933	992	1057	1125	1198	1276	1359	
2001	506	538	570	606	643	683	726	772	820	873	928	987	1051	1120	1193	1270		
21	2010	604	643	684	729	776	826	880	938	1000	1066	1137	1212	1292	1378	1469	1567	
	2009	566	601	641	682	725	773	823	877	934	995	1061	1130	1206	1286	1371	1462	
	2008	530	563	599	637	678	722	769	819	872	929	990	1056	1126	1200	1279	1365	
	2007	495	527	560	596	634	675	719	766	815	868	925	986	1051	1120	1194	1273	
	2006	464	493	525	558	594	631	672	715	762	811	864	920	981	1045	1114	1188	
	2005	435	462	491	522	555	591	628	669	712	758	808	860	916	976	1041	1109	
	2004	408	432	460	488	519	553	588	626	666	709	754	803	856	912	972	1035	
	2003	382	406	432	458	487	517	550	585	623	663	705	751	799	852	907	967	
	2002	359	380	405	429	456	485	515	548	583	620	659	702	747	796	848	903	
2001	336	357	379	402	427	454	482	513	545	580	617	656	698	744	793	844		
25	2010	819	871	928	988	1052	1120	1193	1272	1355	1445	1541	1643	1751	1868	1991	2125	
	2009	767	815	868	924	983	1047	1115	1189	1266	1349	1438	1532	1634	1743	1858	1982	
	2008	718	763	812	864	919	979	1042	1111	1183	1260	1342	1431	1526	1626	1734	1850	
	2007	671	714	759	808	860	915	974	1038	1105	1176	1253	1337	1424	1518	1619	1726	
	2006	629	668	711	756	805	856	911	969	1033	1099	1171	1247	1329	1417	1510	1610	
	2005	589	626	665	708	753	801	852	907	965	1027	1095	1166	1242	1323	1411	1503	
	2004	553	586	624	662	704	750	796	848	903	961	1022	1089	1160	1236	1318	1403	
	2003	518	550	585	621	660	701	745	793	844	898	956	1018	1084	1154	1229	1311	
	2002	486	515	549	582	618	657	699	742	790	840	893	951	1013	1078	1149	1224	
2001	456	484	513	545	579	615	654	695	738	786	836	889	946	1009	1074	1144		
26	2010	544	578	616	656	699	744	792	844	900	959	1023	1090	1162	1240	1322	1410	
	2009	509	541	576	614	652	695	740	789	840	896	954	1017	1085	1157	1233	1316	
	2008	477	507	539	574	610	650	692	737	785	836	891	950	1013	1079	1151	1228	
	2007	446	474	504	536	571	607	647	689	733	781	832	887	945	1007	1075	1146	
	2006	417	444	472	502	534	568	605	643	685	730	777	828	882	940	1003	1069	
	2005	391	415	442	470	500	531	565	602	641	682	727	774	824	878	936	998	
	2004	367	389	414	439	467	498	529	563	599	638	679	723	770	820	875	931	
	2003	344	365	388	413	438	465	495	527	560	596	634	676	719	766	816	870	
	2002	323	342	364	386	410	436	464	493	524	558	593	632	672	716	763	813	
2001	303	321	341	362	384	408	434	462	490	522	555	590	628	670	713	759		
30	2010	275	293	312	332	354	377	401	428	456	486	518	552	589	628	670	714	
	2009	258	274	292	311	330	352	375	400	426	454	483	515	550	586	625	666	
	2008	242	257	273	291	309	329	350	373	398	424	451	481	513	547	583	622	
	2007	226	240	255	272	289	308	328	349	371	396	421	449	479	510	544	580	
	2006	211	225	239	254	271	288	306	326	347	370	394	419	447	476	508	541	
	2005	198	210	224	238	253	269	286	305	324	345	368	392	418	445	474	505	
	2004	186																

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 12

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	249	474	329	809	583	727	525	242
PART 2	PERSONAL INJURY PROTECTION							
	75	139	98	232	173	209	155	73
PART 4 5,000 10,000 25,000 50,000 100,000	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	254	427	303	834	549	750	495	259
	315	529	376	1034	681	930	614	321
	322	541	384	1058	696	951	628	328
	328	551	391	1076	708	968	639	334
	330	555	394	1084	714	975	644	337
PART 5 20/40 25/50 35/80 50/100 100/300 250/500	OPTIONAL BODILY INJURY TO OTHERS							
	25	65	45	94	73	85	66	28
	41	97	67	148	112	134	101	44
	74	162	112	257	191	231	172	77
	104	221	153	356	263	320	237	106
	181	372	258	609	447	548	403	182
	343	690	479	1141	834	1027	752	341

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	20/40	21	0		50/100	27
	25/50	23	2		100/300	32
	35/80	25	8		250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	88	93	99	105	112	119	127	135	144	153	163	174	186	198	211	225
2009	86	91	97	103	109	116	124	132	140	149	159	170	181	193	206	220
2008	84	89	95	100	107	114	121	129	137	146	155	166	177	188	201	214
2007	82	87	92	98	104	111	118	126	134	142	152	162	172	184	196	209
2006	80	85	90	96	102	108	115	123	130	139	148	158	168	179	191	204
2005	78	83	88	94	100	106	112	120	127	136	144	154	164	175	186	199
2004	77	81	86	92	97	103	110	117	124	132	141	150	160	171	182	194
2003	75	79	84	90	95	101	107	114	121	129	138	146	156	166	177	189
2002	73	78	82	87	93	99	105	111	119	126	134	143	152	162	173	184
2001	72	76	80	85	91	96	102	109	116	123	131	139	149	158	169	180
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2																

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 12

	MODEL	SYMBOL																
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	306	326	347	369	393	419	446	475	506	540	576	614	654	698	744	794	
	2009	287	305	324	345	367	391	417	444	473	504	537	573	611	651	694	741	
	2008	268	285	303	323	343	366	389	415	442	471	501	535	570	608	648	691	
	2007	251	267	284	302	321	342	364	388	413	440	468	499	532	567	605	645	
	2006	235	250	266	282	301	320	340	362	386	411	438	466	497	529	564	602	
	2005	220	234	249	265	281	299	318	339	361	384	409	436	464	494	527	562	
	2004	207	219	233	247	263	280	298	317	337	359	382	407	433	462	492	524	
	2003	194	205	219	232	247	262	279	296	315	336	357	380	405	431	459	490	
	2002	182	193	205	217	231	245	261	277	295	314	334	356	378	403	429	457	
2001	170	181	192	204	216	230	244	260	276	294	312	332	354	377	401	428		
17	2010	634	674	717	764	814	866	923	984	1048	1117	1191	1270	1354	1444	1540	1643	
	2009	593	630	671	715	760	810	862	919	979	1043	1112	1185	1264	1348	1437	1533	
	2008	555	590	628	668	711	757	806	859	914	974	1038	1107	1180	1257	1341	1430	
	2007	519	552	587	625	665	708	753	803	854	910	969	1034	1101	1174	1252	1335	
	2006	486	517	550	584	622	662	704	749	799	850	906	964	1028	1096	1168	1245	
	2005	456	484	514	547	582	619	658	701	746	795	847	902	960	1023	1091	1162	
	2004	427	453	482	512	544	580	616	656	698	743	791	842	897	956	1019	1085	
	2003	401	425	452	481	510	542	576	613	653	695	739	787	838	893	951	1013	
	2002	376	398	424	450	478	508	540	574	611	650	691	736	783	834	889	947	
2001	353	374	397	422	448	476	506	538	571	608	646	687	732	780	831	885		
18	2010	395	420	447	476	508	540	575	613	654	697	743	792	844	901	960	1025	
	2009	370	393	419	446	474	505	538	573	610	651	693	739	788	840	896	956	
	2008	346	368	392	417	443	472	503	536	570	607	647	690	736	784	836	892	
	2007	324	344	366	390	415	441	470	500	533	567	604	645	687	732	781	832	
	2006	303	322	343	364	388	413	439	467	498	530	565	601	641	683	728	777	
	2005	284	302	321	341	363	386	411	437	465	495	528	562	599	638	680	725	
	2004	267	283	301	319	339	361	384	409	435	463	493	525	559	596	636	677	
	2003	250	265	282	300	318	338	359	383	407	433	461	491	523	557	593	632	
	2002	234	248	265	281	298	317	337	358	381	405	431	459	488	520	554	590	
2001	220	233	247	263	279	297	315	335	356	379	403	429	456	486	518	552		
20	2010	914	973	1035	1103	1175	1250	1332	1420	1513	1613	1720	1834	1954	2085	2223	2372	
	2009	856	910	969	1032	1097	1169	1245	1327	1413	1506	1605	1710	1824	1945	2074	2212	
	2008	802	852	906	964	1026	1092	1163	1240	1320	1406	1498	1598	1703	1815	1936	2065	
	2007	749	797	847	902	960	1021	1088	1159	1233	1313	1399	1492	1590	1694	1807	1927	
	2006	702	746	794	844	898	955	1017	1082	1153	1227	1307	1392	1484	1581	1686	1798	
	2005	658	698	743	790	840	894	951	1012	1077	1147	1222	1301	1386	1477	1575	1678	
	2004	617	654	696	739	786	837	889	947	1007	1073	1141	1215	1294	1379	1471	1566	
	2003	579	614	653	694	737	782	832	885	942	1003	1067	1136	1210	1289	1372	1463	
	2002	543	575	612	650	690	733	780	829	882	938	997	1062	1131	1204	1283	1367	
2001	509	540	573	609	646	687	730	776	824	877	933	992	1056	1126	1199	1277		
21	2010	663	705	750	799	851	906	965	1029	1096	1169	1246	1329	1416	1511	1611	1719	
	2009	621	659	702	748	795	847	902	962	1024	1091	1163	1239	1322	1410	1503	1603	
	2008	581	617	657	699	743	791	843	898	957	1019	1085	1158	1234	1315	1403	1496	
	2007	543	578	614	653	695	740	788	839	893	951	1014	1081	1152	1228	1309	1396	
	2006	509	541	575	611	651	692	737	784	835	889	947	1009	1075	1146	1222	1303	
	2005	477	506	538	573	609	647	689	733	781	831	886	943	1005	1070	1141	1216	
	2004	447	474	504	536	569	606	644	686	730	777	827	881	938	999	1066	1135	
	2003	419	445	473	503	534	567	603	642	683	727	773	823	877	934	994	1060	
	2002	393	417	444	471	500	531	565	600	639	679	722	770	819	872	930	990	
2001	369	392	415	441	468	498	529	562	597	636	676	719	765	816	869	925		
25	2010	822	874	930	991	1055	1123	1196	1276	1359	1449	1545	1647	1756	1873	1997	2131	
	2009	769	817	871	927	986	1050	1118	1192	1270	1353	1442	1537	1639	1748	1864	1988	
	2008	720	765	814	867	922	981	1045	1114	1186	1263	1346	1436	1531	1631	1739	1855	
	2007	673	716	761	810	862	918	977	1041	1108	1180	1257	1340	1428	1522	1623	1731	
	2006	631	670	713	758	807	858	914	972	1036	1102	1175	1251	1333	1421	1515	1615	
	2005	591	627	667	710	755	803	854	909	968	1030	1098	1169	1245	1327	1415	1508	
	2004	554	588	625	664	706	752	799	851	905	964	1025	1092	1163	1239	1322	1407	
	2003	520	551	587	623	662	703	748	796	847	901	958	1021	1087	1158	1233	1314	
	2002	488	517	550	584	620	659	701	744	792	843	896	954	1016	1082	1153	1228	
2001	457	485	515	547	580	617	656	697	740	788	838	892	949	1012	1077	1147		
26	2010	595	633	674	717	764	813	866	924	984	1049	1119	1193	1272	1356	1446	1543	
	2009	557	592	631	671	714	761	810	863	919	980	1044	1113	1187	1266	1349	1439	
	2008	522	554	590	627	668	711	757	807	859	915	974	1040	1108	1181	1259	1343	
	2007	488	519	551	587	624	665	708	754	802	854	910	971	1034	1102	1176	1253	
	2006	457	485	516	549	584	621	662	704	750	798	851	906	965	1029	1097	1170	
	2005	428	454	483	514	547	581	618	658	701	746	795	847	902	961	1024	1092	
	2004	401	426	453	481	511	544	578	616	655	698	742	791	842	897	957	1019	
	2003	376	399	425	451	479	509	541	576	613	652	694	739	787	838	893	952	
	2002	353	374	398	423	449	477	507	539	574	610	649	691	736	783	835	889	
2001	331	352	373	396	420	447	475	505	536	571	607	646	687	733	780	831		
30	2010	305	325	346	368	392	417	445	474	505	539	574	612	653	696	742	792	
	2009	286	304	324	345	366	390	416	443	472	503	536	571	609	650	693	739	
	2008	268	284	303	322	343	365	388	414	441	469	500	534	569	606	646	689	
	2007	250	266	283	301	320	341	363	387	412	438	467	498	531	566	603	643	
	2006	234	249	265	282	300	319	340	361	385	410	437	465	495	528	563	600	
	2005	220	233	248	264	281	298	317	338	360	383	408	435	463	493	526	5	

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 13

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	282	516	354	810	587	728	528	275
PART 2	PERSONAL INJURY PROTECTION							
	86	155	105	232	174	209	156	83
PART 4 5,000 10,000 25,000 50,000 100,000	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	265	426	301	833	549	750	495	265
	329	528	373	1033	681	930	614	329
	336	540	382	1056	696	951	628	336
	342	550	388	1075	708	968	639	342
	345	554	391	1083	714	975	644	345
PART 5 20/40 25/50 35/80 50/100 100/300 250/500	OPTIONAL BODILY INJURY TO OTHERS							
	28	72	48	94	75	85	68	29
	47	107	72	148	115	134	104	47
	84	178	120	257	194	231	175	84
	118	243	165	356	267	321	241	117
	205	407	277	609	452	548	408	202
	388	754	514	1143	843	1028	759	382

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	20/40	21	0		50/100	27
	25/50	23	2		100/300	32
	35/80	25	8		250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	99	105	111	119	126	134	143	152	162	172	184	196	209	223	238	254
2009	97	103	109	116	123	131	139	148	158	168	179	191	204	217	232	247
2008	95	100	107	113	120	128	136	145	154	164	175	186	199	212	226	241
2007	92	98	104	110	117	125	133	141	150	160	171	182	194	207	220	235
2006	90	96	102	108	115	122	130	138	147	156	166	177	189	202	215	229
2005	88	94	99	105	112	119	127	135	143	153	162	173	184	196	210	224
2004	86	91	97	103	109	116	123	131	140	149	159	169	180	192	205	218
2003	84	89	95	101	107	113	121	128	136	145	155	165	176	187	199	213
2002	82	87	93	98	104	111	118	125	133	142	151	161	171	182	194	207
2001	81	85	90	96	102	108	115	122	130	138	147	157	167	178	190	202
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2																

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 13

MODEL		SYMBOL																
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	309	328	349	372	396	422	449	479	510	544	580	619	659	703	750	800	
	2009	289	307	327	348	370	394	420	448	477	508	541	577	615	656	700	746	
	2008	270	287	306	325	346	368	392	418	445	474	505	539	575	612	653	697	
	2007	253	269	286	304	324	345	367	391	416	443	472	503	536	572	610	650	
	2006	237	252	268	285	303	322	343	365	389	414	441	470	501	534	569	606	
	2005	222	236	250	267	283	301	321	341	363	387	412	439	468	498	531	566	
	2004	208	221	235	249	265	282	300	319	340	362	385	410	437	465	496	528	
	2003	195	207	220	234	249	264	281	299	318	338	360	383	408	435	463	494	
	2002	183	194	207	219	233	247	263	279	298	316	336	358	381	406	433	461	
2001	172	182	193	205	218	232	246	262	278	296	315	335	356	380	405	431		
17	2010	575	611	650	693	738	785	837	892	950	1013	1080	1152	1228	1310	1396	1490	
	2009	538	572	609	648	689	734	782	834	888	946	1008	1075	1146	1222	1303	1390	
	2008	504	535	569	606	645	686	731	779	829	883	941	1004	1070	1140	1216	1297	
	2007	471	501	532	566	603	642	683	728	775	825	879	937	999	1064	1135	1210	
	2006	441	469	499	530	564	600	639	680	724	771	821	875	932	994	1059	1129	
	2005	413	439	466	496	528	561	597	636	677	721	768	818	871	928	989	1054	
	2004	388	411	437	464	493	526	558	595	633	674	717	764	813	867	924	984	
	2003	364	385	410	436	463	491	523	556	592	630	670	714	760	810	862	919	
	2002	341	361	385	408	434	461	490	520	554	589	626	667	710	756	806	858	
2001	320	339	360	383	406	431	458	488	518	551	586	623	664	707	753	802		
18	2010	420	447	476	507	540	575	612	653	695	741	790	843	898	958	1022	1090	
	2009	394	418	445	474	504	537	572	610	649	692	737	786	838	894	953	1017	
	2008	368	391	417	443	472	502	535	570	607	646	688	734	783	834	890	949	
	2007	344	366	389	414	441	469	500	532	567	603	643	686	731	779	830	885	
	2006	323	343	365	388	413	439	467	497	530	564	601	640	682	727	775	826	
	2005	302	321	341	363	386	411	437	465	495	527	562	598	637	679	724	771	
	2004	284	301	320	340	361	384	409	435	463	493	524	559	595	634	676	720	
	2003	266	282	300	319	339	359	382	407	433	461	490	522	556	592	631	672	
	2002	249	264	281	299	317	337	358	381	405	431	458	488	520	553	590	628	
2001	234	248	263	280	297	316	335	357	379	403	429	456	485	517	551	587		
20	2010	921	979	1042	1110	1183	1259	1341	1430	1523	1624	1732	1846	1968	2099	2238	2388	
	2009	862	916	976	1039	1104	1177	1253	1336	1423	1516	1616	1722	1837	1959	2088	2228	
	2008	807	858	913	971	1033	1100	1171	1248	1329	1416	1508	1609	1715	1828	1949	2079	
	2007	755	803	853	908	966	1028	1095	1166	1241	1322	1409	1502	1601	1706	1819	1940	
	2006	707	751	799	849	904	962	1024	1089	1161	1236	1316	1402	1494	1592	1698	1810	
	2005	662	703	748	796	846	900	957	1019	1085	1155	1231	1310	1396	1487	1585	1689	
	2004	621	659	701	744	791	842	895	954	1014	1080	1149	1224	1303	1389	1481	1577	
	2003	583	618	658	698	742	787	838	892	949	1010	1074	1144	1218	1298	1382	1473	
	2002	546	579	617	654	695	738	785	834	888	944	1004	1069	1138	1212	1292	1376	
2001	512	544	577	613	651	691	735	782	830	883	940	999	1064	1134	1207	1286		
21	2010	667	710	756	805	857	912	972	1036	1104	1177	1255	1338	1426	1521	1622	1731	
	2009	625	664	707	753	801	853	908	968	1031	1099	1171	1248	1331	1420	1514	1615	
	2008	585	622	661	704	749	797	849	905	963	1026	1093	1166	1243	1325	1413	1507	
	2007	547	582	618	658	700	745	794	845	900	958	1021	1089	1160	1236	1319	1406	
	2006	512	544	579	616	656	697	742	789	841	895	954	1016	1083	1154	1230	1312	
	2005	480	510	542	577	613	652	694	739	786	837	892	950	1012	1078	1149	1225	
	2004	450	477	508	539	573	611	649	691	735	783	833	887	945	1007	1074	1143	
	2003	422	448	477	506	538	571	607	646	688	732	778	829	883	940	1001	1068	
	2002	396	420	447	474	504	535	569	605	644	684	728	775	825	879	936	997	
2001	371	394	418	444	471	501	533	566	601	640	681	724	771	822	875	932		
25	2010	829	881	938	999	1065	1133	1207	1287	1371	1462	1558	1662	1771	1889	2014	2149	
	2009	776	824	878	935	994	1059	1128	1203	1280	1365	1454	1550	1653	1763	1880	2005	
	2008	727	772	821	874	930	990	1054	1124	1196	1274	1357	1448	1544	1645	1754	1871	
	2007	679	722	768	817	870	926	986	1050	1117	1190	1268	1352	1441	1535	1637	1746	
	2006	636	676	719	764	814	866	921	980	1045	1112	1185	1261	1345	1433	1528	1629	
	2005	596	633	673	716	761	810	861	917	976	1039	1108	1179	1256	1338	1427	1521	
	2004	559	593	631	670	712	758	806	858	913	972	1034	1101	1173	1250	1333	1419	
	2003	524	556	592	629	668	709	754	802	854	909	967	1030	1096	1168	1244	1326	
	2002	492	521	555	589	625	664	707	751	799	850	903	962	1025	1091	1163	1238	
2001	461	490	519	552	585	622	661	703	747	795	846	899	957	1020	1087	1157		
26	2010	600	639	680	724	771	821	874	932	993	1059	1129	1204	1283	1369	1460	1557	
	2009	562	597	636	678	720	768	817	871	928	989	1054	1123	1198	1277	1362	1453	
	2008	526	559	595	633	674	717	764	814	867	923	984	1049	1119	1192	1271	1356	
	2007	492	523	556	592	630	671	714	761	810	862	919	980	1044	1112	1186	1265	
	2006	461	490	521	554	590	627	668	710	757	806	858	914	974	1038	1107	1180	
	2005	432	459	488	519	552	587	624	665	707	753	803	855	910	970	1034	1102	
	2004	405	430	457	485	516	549	584	622	662	704	749	798	850	906	966	1029	
	2003	380	403	429	456	484	513	546	581	619	658	700	746	794	846	901	961	
	2002	356	378	402	427	453	481	512	544	579	616	655	697	742	790	842	897	
2001	334	355	376	400	424	451	479	510	541	576	613	652	694	739	787	839		
30	2010	305	324	345	367	391	416	444	473	504	537	573	611	651	694	740	790	
	2009	285	303	323	344	365	389	414	442	471	502	534	570	608	648	691	737	
	2008	267	284	302	321	342	364	387	413	440	468	499	532	567	604	645	688	
	2007	250	265	282	300	320	340	362	386	411	437	466	497	529	564	602	642	
	2006	234	248	264	281	299	318	339	360	384	409	435	464	494	527	562	599	
	2005	219	233	247	263	280	298	317	337	359	382	407	433	462	492	524	559	

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 14

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	316	540	397	796	606	716	546	307	
PART 2	PERSONAL INJURY PROTECTION								
	96	163	118	229	178	206	162	92	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	277	461	319	836	568	752	510	285
	10,000	343	572	396	1037	704	932	632	353
	25,000	351	585	404	1060	720	954	647	361
	50,000	357	595	412	1078	733	970	658	368
	100,000	360	599	415	1087	738	978	663	371
	PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40		33	76	53	95	77	86	69	32
25/50		54	113	80	148	118	134	106	52
35/80		96	187	134	255	200	230	180	93
50/100		134	255	184	353	275	319	247	130
100/300		232	427	310	603	466	543	420	225
250/500		438	791	575	1129	869	1016	782	425

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3		PART 12		PART 3		PART 12	
	20/40	21	0		50/100	27	14	
	25/50	23	2		100/300	32	35	
	35/80	25	8		250/500	40	112	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	103	109	116	124	131	140	149	158	169	179	191	204	217	232	247	264
2009	101	107	113	121	128	136	145	154	164	175	187	199	212	226	241	258
2008	98	104	111	118	125	133	142	151	160	171	182	194	207	221	235	251
2007	96	102	108	115	122	130	138	147	156	167	178	189	202	215	229	245
2006	94	100	106	112	119	127	135	143	153	163	173	185	197	210	224	239
2005	92	97	103	110	117	124	132	140	149	159	169	180	192	205	218	233
2004	90	95	101	107	114	121	129	137	145	155	165	176	187	200	213	227
2003	88	93	99	105	111	118	126	134	142	151	161	171	183	195	208	221
2002	86	91	96	102	109	116	123	130	139	148	157	167	178	190	202	216
2001	84	89	94	100	106	113	120	127	135	144	153	163	174	185	198	211
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2																

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 14

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	342	364	388	413	440	468	499	532	566	604	644	686	732	780	832	888	
	2009	321	341	363	386	411	438	466	497	529	564	601	640	683	728	776	828	
	2008	300	319	339	361	384	409	435	464	494	526	561	598	638	679	725	773	
	2007	281	298	317	338	359	382	407	434	462	492	524	559	595	634	676	721	
	2006	263	279	297	316	336	358	381	405	432	459	489	521	555	592	631	673	
	2005	246	261	278	296	315	335	356	379	403	429	458	487	519	553	589	628	
	2004	231	245	261	277	294	313	333	355	377	402	427	455	485	516	551	586	
	2003	217	230	244	260	276	293	311	331	353	375	399	425	453	482	514	548	
	2002	203	215	229	243	258	274	292	310	330	351	373	398	423	451	480	512	
	2001	191	202	214	228	242	257	273	291	308	328	349	371	395	422	449	478	
17	2010	637	677	721	768	818	870	927	989	1053	1123	1197	1277	1361	1451	1548	1651	
	2009	596	633	675	718	764	814	866	924	984	1048	1117	1191	1270	1354	1444	1540	
	2008	558	593	631	671	714	760	810	863	919	979	1043	1112	1186	1264	1348	1438	
	2007	522	555	590	628	668	711	757	807	858	914	974	1039	1107	1180	1258	1341	
	2006	489	519	553	587	625	665	708	753	803	854	910	969	1033	1101	1174	1252	
	2005	458	486	517	550	585	622	662	705	750	798	851	906	965	1028	1096	1168	
	2004	430	455	485	515	547	582	619	659	701	747	794	846	901	960	1024	1091	
	2003	403	427	455	483	513	544	579	616	656	698	743	791	842	897	955	1019	
	2002	378	400	426	452	481	510	543	577	614	653	694	739	787	838	893	951	
	2001	354	376	399	424	450	478	508	540	574	611	650	691	735	784	835	889	
18	2010	457	486	518	551	587	625	666	710	756	806	860	917	977	1042	1111	1186	
	2009	428	455	485	516	548	584	622	664	706	753	802	855	912	973	1037	1106	
	2008	401	426	453	482	513	546	582	620	660	703	749	799	852	908	968	1032	
	2007	375	399	424	451	480	511	544	579	616	657	700	746	795	847	903	963	
	2006	351	373	397	422	449	478	508	541	576	614	654	696	742	791	843	899	
	2005	329	349	371	395	420	447	475	506	539	573	611	651	693	738	787	839	
	2004	309	327	348	370	393	418	444	474	504	536	571	608	647	690	736	783	
	2003	289	307	327	347	368	391	416	443	471	501	533	568	605	644	686	731	
	2002	271	288	306	325	345	367	390	414	441	469	498	531	565	602	641	683	
	2001	254	270	286	304	323	343	365	388	412	439	467	496	528	563	600	639	
20	2010	900	957	1018	1085	1156	1230	1310	1397	1488	1586	1692	1804	1923	2051	2187	2333	
	2009	842	895	953	1015	1079	1150	1224	1305	1390	1481	1578	1682	1795	1913	2040	2176	
	2008	789	838	892	949	1009	1074	1144	1220	1298	1383	1473	1572	1676	1785	1904	2031	
	2007	737	784	833	887	944	1005	1070	1140	1213	1292	1376	1468	1564	1666	1777	1895	
	2006	690	734	781	830	884	940	1000	1064	1134	1207	1286	1369	1460	1566	1658	1768	
	2005	647	687	730	777	826	879	935	996	1060	1128	1202	1280	1364	1453	1549	1650	
	2004	607	644	685	727	773	823	874	932	991	1055	1122	1196	1273	1357	1447	1541	
	2003	569	604	642	682	725	769	818	871	927	986	1049	1118	1190	1268	1350	1439	
	2002	534	566	602	639	679	721	767	815	868	922	981	1045	1112	1184	1262	1344	
	2001	501	531	563	599	636	676	718	764	810	863	918	976	1039	1108	1180	1256	
21	2010	698	742	790	842	897	954	1017	1084	1155	1231	1313	1400	1492	1591	1697	1810	
	2009	654	695	740	788	837	892	950	1013	1079	1150	1225	1306	1393	1485	1583	1689	
	2008	612	650	692	736	783	834	888	946	1008	1073	1143	1220	1300	1385	1478	1576	
	2007	572	608	647	688	733	780	830	884	941	1002	1068	1139	1213	1293	1379	1471	
	2006	536	569	606	644	686	729	776	826	880	937	998	1063	1133	1207	1287	1372	
	2005	502	533	567	603	641	682	726	773	822	875	933	993	1058	1127	1202	1281	
	2004	471	499	531	564	600	639	679	723	769	819	871	928	988	1053	1123	1196	
	2003	442	468	498	530	562	597	635	676	719	765	814	867	923	984	1048	1117	
	2002	414	439	467	496	527	560	595	632	673	716	761	811	863	919	979	1043	
	2001	389	412	437	465	493	524	557	593	629	670	712	757	806	860	915	975	
25	2010	810	861	917	977	1040	1107	1179	1257	1340	1428	1523	1624	1731	1846	1968	2100	
	2009	758	806	858	914	971	1035	1102	1175	1251	1334	1421	1515	1616	1723	1837	1959	
	2008	710	754	803	854	909	967	1030	1098	1169	1245	1326	1415	1509	1607	1714	1829	
	2007	664	706	750	799	850	904	963	1026	1092	1163	1239	1321	1408	1500	1600	1706	
	2006	622	661	703	747	795	846	900	958	1021	1087	1158	1233	1314	1400	1493	1592	
	2005	582	618	658	700	744	791	842	896	954	1016	1083	1152	1228	1308	1394	1486	
	2004	546	579	616	654	696	741	787	839	892	950	1010	1076	1146	1221	1303	1387	
	2003	512	543	578	614	652	693	737	784	835	888	945	1006	1071	1141	1215	1296	
	2002	481	509	542	575	611	649	690	734	781	830	883	941	1001	1066	1136	1210	
	2001	451	478	507	539	572	608	646	687	730	777	826	879	935	997	1062	1131	
26	2010	628	668	711	757	807	859	915	975	1039	1108	1181	1259	1342	1432	1527	1629	
	2009	588	625	666	709	753	803	855	911	970	1034	1102	1175	1253	1336	1424	1519	
	2008	551	585	622	662	705	750	799	851	907	966	1029	1097	1170	1246	1329	1418	
	2007	515	547	582	619	659	701	747	796	847	902	961	1025	1092	1163	1241	1323	
	2006	482	512	545	579	617	656	698	743	792	843	898	956	1019	1086	1158	1235	
	2005	452	480	510	543	577	614	653	695	740	788	839	894	952	1014	1081	1152	
	2004	424	449	478	508	539	575	610	650	692	737	784	835	889	947	1010	1076	
	2003	397																

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 15

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	375	602	416	794	655	715	590	360
PART 2	PERSONAL INJURY PROTECTION							
	110	180	122	229	193	205	174	103
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	297	507	339	849	614	765	552
	10,000	368	629	420	1053	761	949	684
	25,000	377	643	430	1077	779	970	700
	50,000	383	654	437	1095	792	987	712
	100,000	386	659	441	1104	798	995	718
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	41	83	56	93	83	84	75
	25/50	66	124	84	146	127	132	115
	35/80	116	206	141	253	216	228	195
	50/100	162	282	193	350	297	316	268
	100/300	278	473	325	599	504	539	454
	250/500	524	878	604	1122	939	1011	846

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	20/40	21	0		50/100	27
	25/50	23	2		100/300	32
	35/80	25	8		250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	127	135	143	153	162	172	184	195	208	222	237	252	269	287	306	326
2009	124	132	140	149	158	169	179	191	203	216	231	246	262	279	298	318
2008	122	129	137	145	155	164	175	186	198	211	225	240	256	273	291	310
2007	119	126	134	142	151	161	171	182	193	206	220	234	249	266	284	303
2006	116	123	131	139	148	157	167	177	189	201	214	228	243	259	277	295
2005	114	120	128	136	144	153	163	173	184	196	209	223	237	253	270	288
2004	111	117	125	132	141	150	159	169	180	192	204	217	232	247	263	281
2003	108	115	122	130	138	146	155	165	176	187	199	212	226	241	257	274
2002	106	112	119	127	134	143	152	161	172	182	194	207	220	235	250	267
2001	104	110	116	124	131	139	148	157	167	178	190	202	215	229	244	260
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2																

Class 15 is 75 percent of Class 10 final rates for all coverages.

R - 30

Commonwealth Automobile Reinsurers, April 1, 2009

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 15

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2010	408	434	462	493	525	558	595	634	676	720	768	819	873	931	993	1059
	2009	383	406	433	461	490	522	556	593	631	673	717	764	815	869	926	988
	2008	358	380	405	431	458	488	520	554	590	628	669	714	761	811	865	922
	2007	335	356	378	403	429	456	486	517	551	586	625	666	710	757	807	861
	2006	313	333	354	377	401	427	454	483	515	548	584	622	663	706	753	803
	2005	294	312	332	353	375	399	425	452	481	512	546	581	619	660	703	749
	2004	276	292	311	330	351	374	397	423	450	479	510	543	578	616	657	700
	2003	258	274	292	310	329	349	372	395	421	448	476	508	540	576	613	653
	2002	242	257	274	290	308	327	348	370	394	419	445	474	505	538	573	610
	2001	227	241	256	272	289	307	326	347	368	392	417	443	472	503	536	570
17	2010	667	710	756	805	857	912	972	1036	1104	1177	1255	1338	1426	1521	1622	1731
	2009	625	664	707	753	801	853	908	968	1031	1099	1171	1248	1331	1420	1514	1615
	2008	585	622	661	704	749	797	849	905	963	1026	1093	1166	1243	1325	1413	1507
	2007	547	582	618	658	700	745	794	845	900	958	1021	1089	1160	1236	1319	1406
	2006	512	544	579	616	656	697	742	789	841	895	954	1016	1083	1154	1230	1312
	2005	480	510	542	577	613	652	694	739	786	837	892	950	1012	1078	1149	1225
	2004	450	477	508	539	573	611	649	691	735	783	833	887	945	1007	1074	1143
	2003	422	448	477	506	538	571	607	646	688	732	778	829	883	940	1001	1068
	2002	396	420	447	474	504	535	569	605	644	684	728	775	825	879	936	997
	2001	371	394	418	444	471	501	533	566	601	640	681	724	771	822	875	932
18	2010	493	524	558	594	633	674	717	765	815	869	926	988	1053	1123	1198	1278
	2009	461	490	522	556	591	630	670	715	761	811	865	921	983	1048	1117	1192
	2008	432	459	488	520	553	588	627	668	711	757	807	861	918	978	1043	1112
	2007	404	429	456	486	517	550	586	624	664	707	754	804	856	913	973	1038
	2006	378	402	428	454	484	515	548	583	621	661	704	750	799	852	908	968
	2005	354	376	400	426	453	481	512	545	580	618	659	701	747	796	848	904
	2004	332	352	375	398	423	451	479	510	543	578	615	655	697	743	793	844
	2003	312	331	352	374	397	421	448	477	508	540	575	612	652	694	739	788
	2002	292	310	330	350	372	395	420	446	475	505	537	572	609	649	691	736
	2001	274	291	309	328	348	370	393	418	444	473	503	535	569	607	646	688
20	2010	897	954	1016	1082	1153	1227	1306	1393	1484	1582	1687	1799	1917	2045	2181	2327
	2009	840	893	951	1012	1076	1147	1221	1302	1386	1477	1574	1678	1790	1908	2035	2171
	2008	787	836	889	946	1007	1072	1141	1216	1295	1379	1469	1568	1671	1781	1899	2026
	2007	735	782	831	885	942	1002	1067	1137	1210	1288	1373	1464	1560	1662	1773	1890
	2006	689	732	779	828	881	937	998	1061	1131	1204	1283	1366	1456	1552	1654	1764
	2005	645	685	728	775	824	877	933	993	1057	1125	1199	1277	1360	1449	1545	1646
	2004	605	642	683	725	771	821	872	929	988	1052	1119	1192	1270	1353	1443	1537
	2003	568	602	641	681	723	767	816	869	925	984	1047	1115	1187	1264	1346	1435
	2002	532	564	601	637	677	719	765	813	865	920	978	1042	1109	1181	1259	1341
	2001	499	530	562	597	634	674	716	762	808	861	915	974	1036	1105	1176	1253
21	2010	730	776	826	880	937	997	1062	1133	1207	1287	1372	1463	1559	1663	1773	1892
	2009	683	726	773	823	875	933	993	1059	1127	1201	1280	1365	1455	1552	1655	1765
	2008	640	679	723	769	819	871	928	989	1053	1122	1195	1275	1359	1448	1544	1647
	2007	598	636	676	719	766	815	868	924	984	1048	1116	1190	1268	1352	1441	1537
	2006	560	595	633	673	717	762	811	863	920	979	1043	1111	1184	1262	1345	1434
	2005	525	557	592	630	670	713	758	807	859	915	975	1038	1106	1178	1256	1339
	2004	492	522	555	590	627	667	709	756	804	856	910	970	1033	1100	1174	1250
	2003	462	489	521	553	588	624	664	706	752	800	851	907	965	1028	1095	1167
	2002	433	459	489	518	551	585	622	661	704	748	795	847	902	960	1023	1090
	2001	406	431	457	486	515	548	582	619	657	700	744	792	843	898	957	1019
25	2010	807	859	914	974	1037	1104	1176	1254	1336	1424	1518	1619	1726	1841	1963	2094
	2009	756	803	856	911	969	1032	1099	1172	1248	1330	1417	1510	1611	1718	1831	1954
	2008	708	752	800	852	906	964	1027	1095	1166	1241	1323	1411	1504	1603	1709	1823
	2007	662	704	748	796	847	902	960	1023	1089	1159	1235	1317	1404	1496	1595	1701
	2006	620	659	701	745	793	843	898	955	1018	1083	1154	1229	1310	1396	1489	1587
	2005	581	617	656	698	742	789	839	894	951	1013	1079	1149	1224	1304	1390	1482
	2004	545	578	615	653	694	739	785	836	890	947	1008	1073	1143	1218	1299	1383
	2003	511	542	577	613	650	690	735	782	832	885	942	1003	1068	1138	1212	1292
	2002	479	508	541	574	609	647	688	732	779	828	880	938	998	1063	1133	1207
	2001	449	477	506	538	570	606	644	685	727	775	824	876	933	994	1059	1128
26	2010	656	698	743	791	843	897	956	1019	1086	1158	1234	1316	1403	1496	1595	1702
	2009	615	653	696	741	787	839	893	952	1014	1081	1152	1228	1309	1396	1489	1588
	2008	575	611	651	692	736	784	835	890	947	1009	1075	1147	1223	1303	1389	1482
	2007	538	572	608	647	689	733	781	831	885	942	1004	1071	1141	1216	1297	1383
	2006	504	535	570	605	645	686	730	776	827	881	938	999	1065	1135	1210	1290
	2005	472	501	533	567	603	641	682	726	773	823	877	934	995	1060	1130	1204
	2004	443	470	500	530	564	600	638	680	723	770	819	872	929	990	1056	1124

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 16

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	315	614	543	777	634	700	571	323
PART 2	PERSONAL INJURY PROTECTION							
	96	184	160	222	186	201	167	98
PART 4 5,000 10,000 25,000 50,000 100,000	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	261	498	336	832	551	748	496	268
	324	618	417	1032	683	928	615	332
	331	631	426	1055	699	948	629	340
	337	642	433	1073	711	965	640	346
	339	647	437	1082	716	972	645	348
PART 5 20/40 25/50 35/80 50/100 100/300 250/500	OPTIONAL BODILY INJURY TO OTHERS							
	43	80	67	91	82	82	74	46
	64	122	104	143	125	129	113	68
	107	205	177	247	211	223	190	112
	147	281	244	343	290	309	261	153
	247	476	415	586	490	528	442	256
	458	885	775	1098	913	989	822	474

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	20/40	21	0		50/100	27
	25/50	23	2		100/300	32
	35/80	25	8		250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	206	219	232	247	262	279	297	316	337	359	383	408	435	464	495	528
2009	201	214	227	241	256	273	290	309	329	350	373	398	424	452	482	515
2008	197	209	222	235	250	266	283	301	321	341	364	388	414	441	471	502
2007	192	204	216	230	244	260	277	294	313	333	355	379	404	430	459	490
2006	188	199	211	225	239	253	270	287	305	325	346	369	394	420	447	477
2005	184	195	206	219	233	248	263	280	298	318	338	360	384	409	436	466
2004	179	190	202	214	227	242	257	273	291	310	330	351	375	399	426	454
2003	176	186	197	210	223	236	251	267	284	303	322	343	366	389	415	443
2002	172	182	193	205	217	231	245	261	278	295	314	335	357	380	405	432
2001	168	178	188	200	212	225	239	255	271	288	307	326	348	371	395	422
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4																

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 16

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	361	384	409	436	464	494	526	561	598	637	679	724	772	823	878	937	
	2009	338	359	383	408	433	462	492	524	558	595	634	676	721	768	819	874	
	2008	317	336	358	381	405	431	459	490	521	555	592	631	673	717	765	816	
	2007	296	315	335	356	379	403	430	458	487	519	553	589	628	669	714	761	
	2006	277	295	313	333	355	377	402	427	455	485	516	550	586	625	666	710	
	2005	260	276	293	312	332	353	375	400	425	453	483	514	548	583	622	663	
	2004	244	258	275	292	310	330	351	374	398	424	451	480	511	545	581	619	
	2003	229	242	258	274	291	309	329	350	372	396	421	449	478	509	542	578	
	2002	214	227	242	257	273	290	308	327	348	370	394	420	447	476	507	540	
	2001	201	213	226	241	255	271	288	307	325	347	369	392	417	445	474	504	
17	2010	648	689	733	781	832	886	943	1006	1072	1142	1218	1299	1384	1476	1574	1680	
	2009	607	644	686	731	777	828	881	940	1001	1067	1137	1211	1292	1378	1469	1567	
	2008	568	603	642	683	727	774	824	878	935	996	1061	1132	1207	1286	1371	1462	
	2007	531	565	600	639	680	723	770	821	873	930	991	1057	1126	1200	1280	1365	
	2006	497	528	562	597	636	677	720	766	816	869	926	986	1051	1120	1194	1273	
	2005	466	495	526	560	595	633	673	717	763	812	866	922	982	1046	1115	1188	
	2004	437	463	493	523	556	593	630	671	714	760	808	861	917	977	1042	1109	
	2003	410	435	463	491	522	554	589	627	667	710	756	805	857	913	972	1036	
	2002	384	407	434	460	489	519	552	587	625	664	706	752	801	853	909	968	
	2001	360	383	406	431	458	486	517	550	584	621	661	703	748	797	849	904	
18	2010	446	475	505	538	573	610	650	693	738	787	839	895	954	1017	1085	1157	
	2009	418	444	473	503	535	570	607	648	689	735	783	835	890	949	1012	1080	
	2008	391	416	442	471	501	533	568	605	644	686	731	780	831	886	945	1008	
	2007	366	389	413	440	468	498	531	565	602	641	683	728	776	827	882	940	
	2006	342	364	387	412	438	466	496	528	562	599	638	679	724	772	823	877	
	2005	321	341	362	386	410	436	464	494	526	560	596	635	676	721	768	819	
	2004	301	319	340	361	383	408	434	462	492	523	557	593	632	673	718	764	
	2003	282	299	319	338	359	382	406	432	460	489	521	555	590	629	670	714	
	2002	265	281	299	317	337	358	380	404	430	458	486	518	552	587	626	667	
	2001	248	264	280	297	315	335	356	379	402	428	455	484	515	549	585	623	
20	2010	874	930	990	1054	1123	1195	1273	1358	1447	1542	1644	1753	1869	1993	2125	2268	
	2009	819	870	927	987	1049	1118	1190	1269	1351	1440	1534	1635	1744	1860	1983	2115	
	2008	767	814	867	922	981	1044	1112	1185	1262	1344	1432	1528	1629	1735	1851	1974	
	2007	717	762	810	862	918	977	1040	1108	1179	1255	1338	1427	1520	1620	1728	1842	
	2006	671	713	759	807	859	913	972	1034	1102	1173	1250	1331	1419	1512	1612	1719	
	2005	629	668	710	755	803	854	909	968	1030	1097	1169	1244	1325	1412	1505	1604	
	2004	590	625	665	707	751	800	850	905	963	1025	1091	1162	1238	1319	1407	1498	
	2003	553	587	624	663	704	748	795	847	901	959	1020	1087	1157	1232	1312	1399	
	2002	519	550	585	621	660	701	745	792	843	897	953	1015	1081	1151	1227	1307	
	2001	487	517	548	582	618	657	698	742	788	839	892	949	1010	1077	1147	1221	
21	2010	621	660	703	749	798	849	904	964	1027	1095	1168	1245	1327	1415	1509	1610	
	2009	581	618	658	701	745	794	845	901	959	1023	1090	1161	1239	1321	1408	1502	
	2008	544	578	615	655	697	742	790	842	896	955	1017	1085	1157	1232	1314	1402	
	2007	509	541	575	612	652	694	739	787	837	892	950	1013	1079	1150	1227	1308	
	2006	477	507	539	573	610	649	690	735	783	833	888	945	1008	1074	1145	1221	
	2005	447	474	504	537	570	607	645	687	731	779	830	884	941	1003	1069	1139	
	2004	419	444	473	502	533	568	604	643	684	728	775	825	879	937	999	1064	
	2003	393	417	443	471	500	531	565	601	640	681	724	772	821	875	932	993	
	2002	368	391	416	441	469	498	529	563	599	637	677	721	768	817	871	928	
	2001	346	367	389	413	439	466	495	527	559	596	634	674	717	765	814	867	
25	2010	787	837	891	949	1011	1076	1146	1222	1302	1388	1480	1578	1682	1794	1913	2041	
	2009	737	783	834	888	944	1006	1071	1142	1216	1296	1381	1472	1570	1674	1785	1904	
	2008	690	733	780	830	883	940	1001	1067	1136	1210	1289	1375	1466	1562	1666	1777	
	2007	645	686	729	776	826	879	936	997	1061	1130	1204	1284	1368	1458	1555	1658	
	2006	604	642	683	726	773	822	875	931	992	1056	1125	1198	1277	1361	1451	1547	
	2005	566	601	639	680	723	769	818	871	927	987	1052	1120	1193	1271	1355	1444	
	2004	531	563	599	636	676	720	765	815	867	923	982	1046	1114	1187	1266	1348	
	2003	498	528	562	597	634	673	716	762	811	863	918	978	1041	1109	1181	1259	
	2002	467	495	527	559	594	631	671	713	759	807	858	914	973	1036	1104	1176	
	2001	438	465	493	524	556	591	628	668	709	755	803	854	909	969	1032	1099	
26	2010	560	595	634	675	719	765	815	869	926	987	1052	1122	1196	1276	1360	1451	
	2009	524	557	593	631	671	715	761	812	865	921	982	1047	1116	1190	1269	1354	
	2008	491	521	555	590	628	668	712	759	808	860	916	978	1042	1111	1185	1263	
	2007	459	488	518	552	587	625	665	709	754	803	856	913	973	1037	1106	1179	
	2006	429	456	486	516	550	584	622	662	705	751	800	852	908	968	1032	1100	
	2005	402	427	454	483	514	547	582	619	659	702	748	796	848	904	963	1027	
	2004	378	400	426	452	481	512	544	579	616	656	698	744	792	844	900	958	
	2003	354	375	400														

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 17

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	240	463	292	789	468	710	420	241
PART 2	PERSONAL INJURY PROTECTION							
	74	135	88	231	139	208	124	74
PART 4 5,000 10,000 25,000 50,000 100,000	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	240	461	287	833	485	749	437	240
	298	572	356	1033	601	929	542	298
	304	585	364	1056	615	950	554	304
	310	595	370	1075	626	966	564	310
	312	599	373	1083	631	974	568	312
PART 5 20/40 25/50 35/80 50/100 100/300 250/500	OPTIONAL BODILY INJURY TO OTHERS							
	24	61	38	94	59	85	53	24
	40	92	58	147	91	133	81	40
	72	155	97	253	154	228	138	72
	101	213	134	350	212	316	190	101
	174	360	226	597	359	538	323	175
	330	669	421	1118	670	1007	602	331

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO				
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO				
	PART 3		PART 12		
	20/40	21	0	50/100	27
	25/50	23	2	100/300	32
	35/80	25	8	250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	73	78	83	88	94	100	106	113	120	128	137	146	155	165	177	188
2009	72	76	81	86	91	97	104	110	117	125	133	142	151	161	172	184
2008	70	74	79	84	89	95	101	107	114	122	130	138	148	157	168	179
2007	69	73	77	82	87	93	99	105	112	119	127	135	144	154	164	175
2006	67	71	75	80	85	90	96	102	109	116	124	132	140	150	160	170
2005	66	69	74	78	83	88	94	100	106	113	121	129	137	146	156	166
2004	64	68	72	76	81	86	92	98	104	111	118	125	134	142	152	162
2003	63	66	70	75	79	84	90	95	101	108	115	122	130	139	148	158
2002	61	65	69	73	77	82	88	93	99	105	112	119	127	136	144	154
2001	60	63	67	71	76	80	85	91	97	103	109	116	124	132	141	150
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1																

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 17

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	288	306	326	347	370	394	419	447	477	508	542	578	616	657	700	747	
	2009	270	287	305	325	346	368	392	418	445	474	505	539	575	613	653	697	
	2008	253	268	285	304	323	344	366	391	416	443	472	503	537	572	610	650	
	2007	236	251	267	284	302	322	343	365	388	414	441	470	501	534	569	607	
	2006	221	235	250	266	283	301	320	341	363	386	412	438	467	498	531	566	
	2005	207	220	234	249	265	281	299	319	339	361	385	410	437	465	496	529	
	2004	194	206	219	233	247	264	280	298	317	338	359	383	408	434	463	493	
	2003	182	193	206	219	232	246	262	279	297	316	336	358	381	406	432	461	
	2002	171	181	193	205	217	231	246	261	278	295	314	335	356	379	404	430	
	2001	160	170	180	192	203	216	230	244	259	276	294	313	333	355	378	402	
17	2010	608	646	688	733	780	831	885	943	1005	1072	1143	1218	1299	1385	1477	1576	
	2009	569	604	644	686	729	777	827	882	939	1001	1066	1136	1212	1292	1378	1470	
	2008	533	566	602	641	682	726	773	824	877	934	995	1062	1132	1206	1286	1372	
	2007	498	530	563	599	638	679	723	770	819	872	929	991	1056	1126	1200	1280	
	2006	466	496	527	560	597	635	676	719	766	815	869	925	986	1051	1120	1194	
	2005	437	464	493	525	558	594	631	672	716	762	812	865	921	981	1046	1115	
	2004	410	435	462	491	522	556	591	629	669	713	758	808	860	916	977	1041	
	2003	384	408	434	461	489	520	553	588	626	666	709	755	804	856	912	972	
	2002	361	382	407	432	459	487	518	550	586	623	662	706	751	800	852	908	
	2001	338	359	381	405	429	456	485	516	547	583	620	659	702	748	797	848	
18	2010	379	403	429	457	487	519	552	589	628	669	713	761	811	865	922	984	
	2009	355	377	402	428	455	485	516	550	586	625	666	710	757	807	860	918	
	2008	333	353	376	400	426	453	482	514	548	583	621	663	707	753	803	857	
	2007	311	331	351	374	398	424	451	481	511	545	580	619	659	703	750	799	
	2006	291	309	329	350	373	396	422	449	478	509	542	577	616	656	699	746	
	2005	273	290	308	328	348	371	394	420	447	476	507	540	575	613	653	696	
	2004	256	271	289	307	326	347	369	393	418	445	473	504	537	572	610	650	
	2003	240	254	271	288	306	324	345	367	391	416	442	471	502	535	569	607	
	2002	225	239	254	269	286	304	323	344	366	389	414	441	469	499	532	567	
	2001	211	224	238	253	268	285	303	322	342	364	387	412	438	467	497	530	
20	2010	924	983	1046	1114	1187	1263	1345	1435	1529	1630	1738	1853	1975	2106	2246	2396	
	2009	865	919	979	1043	1108	1181	1257	1341	1428	1522	1621	1728	1843	1965	2096	2235	
	2008	810	861	916	974	1037	1104	1175	1253	1334	1421	1513	1614	1721	1834	1956	2086	
	2007	757	805	856	911	970	1032	1099	1170	1246	1327	1413	1507	1606	1712	1826	1946	
	2006	709	754	802	852	908	965	1027	1093	1165	1240	1321	1406	1499	1598	1703	1816	
	2005	664	706	750	798	849	903	960	1023	1088	1159	1235	1315	1401	1492	1591	1695	
	2004	623	661	703	747	794	845	898	957	1018	1084	1153	1228	1308	1394	1486	1583	
	2003	585	620	660	701	744	790	841	895	952	1013	1078	1148	1222	1302	1386	1478	
	2002	548	581	619	656	697	741	788	837	891	947	1007	1073	1142	1216	1296	1381	
	2001	514	546	579	615	653	694	737	784	832	886	943	1003	1067	1138	1212	1290	
21	2010	576	613	652	695	740	788	839	895	953	1016	1083	1155	1231	1313	1400	1494	
	2009	539	573	610	650	691	736	784	836	890	949	1011	1078	1149	1225	1307	1394	
	2008	505	537	571	608	646	688	733	781	832	886	944	1007	1073	1143	1220	1301	
	2007	472	502	534	568	605	643	685	730	777	827	881	940	1001	1067	1138	1214	
	2006	442	470	500	531	566	602	641	681	726	773	824	877	935	996	1062	1132	
	2005	414	440	468	498	529	563	599	638	679	722	770	820	873	930	992	1057	
	2004	389	412	438	466	495	527	560	597	635	676	719	766	815	869	927	987	
	2003	365	386	411	437	464	493	524	558	594	632	672	716	762	812	864	922	
	2002	342	362	386	409	435	462	491	522	556	591	628	669	712	758	808	861	
	2001	321	340	361	384	407	433	460	489	519	553	588	625	665	709	755	804	
25	2010	832	885	942	1003	1069	1137	1211	1292	1376	1467	1564	1668	1778	1896	2022	2157	
	2009	779	828	882	939	998	1063	1132	1207	1285	1370	1460	1556	1659	1769	1887	2013	
	2008	729	775	824	877	933	994	1058	1128	1201	1279	1362	1453	1550	1651	1761	1878	
	2007	682	725	771	820	873	929	989	1054	1121	1194	1273	1357	1446	1541	1644	1753	
	2006	638	679	722	767	817	869	925	984	1049	1116	1189	1266	1350	1439	1534	1635	
	2005	598	635	675	719	764	813	865	921	980	1043	1112	1184	1261	1343	1432	1526	
	2004	561	595	633	672	715	761	809	861	916	976	1038	1106	1177	1255	1338	1425	
	2003	526	558	594	631	670	711	757	805	857	912	970	1034	1100	1172	1248	1331	
	2002	494	523	557	591	628	667	709	754	802	853	907	966	1028	1095	1167	1243	
	2001	463	492	521	554	588	625	664	706	749	798	849	903	961	1024	1091	1162	
26	2010	519	552	587	625	666	709	755	805	858	915	975	1040	1108	1182	1261	1345	
	2009	486	516	550	585	622	663	706	753	801	854	910	970	1035	1103	1176	1255	
	2008	455	483	514	547	582	619	660	703	749	797	849	906	966	1029	1098	1171	
	2007	425	452	480	511	544	579	617	657	699	745	793	846	902	961	1025	1093	
	2006	398	423	450	478	509	542	577	614	654	696	741	789	842	897	956	1019	
	2005	373	396	421	448	476	507	539	574	611	650	693	738	786	838	893	952	
	2004	350	371	395	419	445	474	504	537	571	608	647	689	734	782	834	888	
	2003	328	348	370	393	418	444	472</										

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 18

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	244	605	331	810	583	728	525	277
PART 2	PERSONAL INJURY PROTECTION							
	75	176	99	233	173	209	155	85
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	263	518	319	851	552	767	497
	10,000	326	642	396	1055	684	951	616
	25,000	333	657	404	1079	700	973	630
	50,000	339	668	412	1098	712	989	641
	100,000	342	673	415	1106	718	997	646
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	30	81	45	96	76	86	68
	25/50	46	122	68	150	116	135	104
	35/80	79	204	113	259	195	233	175
	50/100	109	280	154	359	267	322	240
	100/300	186	472	259	612	452	550	406
	250/500	348	877	481	1147	840	1030	756
								395

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO				
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO				
	PART 3		PART 12		
	20/40	21	0	50/100	27
	25/50	23	2	100/300	32
	35/80	25	8	250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	150	159	169	180	191	203	216	230	245	261	278	297	316	337	360	384
2009	146	155	165	175	186	198	211	225	239	255	271	289	308	329	351	375
2008	143	152	161	171	182	193	206	219	233	248	265	282	301	321	342	365
2007	140	148	157	167	178	189	201	214	228	242	258	276	294	313	334	356
2006	137	145	154	163	174	184	196	209	222	237	252	269	286	305	326	347
2005	134	142	150	160	170	180	192	204	217	231	246	262	279	298	318	339
2004	131	138	147	156	166	176	187	199	212	226	240	256	273	291	310	330
2003	128	135	143	153	162	172	183	194	207	220	234	249	266	283	302	322
2002	125	132	140	149	158	168	178	190	202	215	229	243	260	276	294	314
2001	122	129	137	146	154	164	174	185	197	210	223	238	253	270	287	307
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3																

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 18

	MODEL	SYMBOL																
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	352	374	398	424	452	481	512	546	582	620	662	705	752	802	855	912	
	2009	329	350	373	397	422	450	479	510	544	579	617	658	702	748	798	851	
	2008	308	328	349	371	395	420	447	477	508	541	576	615	655	698	745	794	
	2007	288	307	326	347	369	393	418	446	474	505	538	574	611	652	695	741	
	2006	270	287	305	325	346	367	391	416	443	472	503	536	571	608	649	692	
	2005	253	269	286	304	323	344	366	389	414	441	470	501	533	568	606	645	
	2004	237	252	268	284	302	322	342	364	388	413	439	468	498	531	566	603	
	2003	223	236	251	267	283	301	320	341	363	386	410	437	465	496	528	563	
	2002	209	221	236	250	266	282	300	319	339	361	384	409	435	463	493	526	
2001	196	208	220	234	249	264	281	299	317	337	359	382	406	433	461	491		
17	2010	673	716	762	811	864	920	980	1045	1113	1187	1265	1349	1438	1534	1636	1745	
	2009	630	669	713	759	807	860	916	976	1040	1108	1181	1259	1342	1431	1526	1628	
	2008	590	627	667	710	755	804	856	912	971	1035	1102	1176	1253	1336	1424	1519	
	2007	551	587	623	663	706	752	800	852	907	966	1029	1098	1170	1247	1330	1418	
	2006	516	549	584	621	661	703	748	796	848	903	962	1024	1092	1164	1241	1323	
	2005	484	514	546	581	618	657	699	745	793	844	899	958	1020	1087	1159	1235	
	2004	454	481	512	544	578	616	654	697	741	789	840	894	952	1015	1082	1153	
	2003	426	451	481	510	542	575	612	652	693	738	785	836	890	948	1010	1076	
	2002	399	423	451	478	508	540	574	610	649	690	734	781	832	886	944	1005	
2001	374	398	422	448	475	505	537	571	606	646	687	730	777	828	882	940		
18	2010	448	476	507	540	575	612	652	695	741	790	842	898	957	1021	1088	1161	
	2009	419	446	475	505	537	572	609	650	692	737	786	838	893	953	1016	1083	
	2008	393	417	444	472	502	535	570	607	646	688	733	782	834	889	948	1011	
	2007	367	390	415	442	470	500	533	567	604	643	685	731	778	830	885	943	
	2006	344	365	389	413	440	468	498	530	564	601	640	682	727	774	826	880	
	2005	322	342	364	387	411	438	465	496	527	562	599	637	679	723	771	822	
	2004	302	320	341	362	385	410	435	464	493	525	559	595	634	675	720	767	
	2003	283	300	320	340	361	383	407	434	461	491	522	556	592	631	672	716	
	2002	266	282	300	318	338	359	382	406	432	459	488	520	554	589	628	669	
2001	249	265	281	298	316	336	357	380	403	430	457	486	517	551	587	625		
20	2010	901	958	1020	1087	1158	1232	1312	1399	1491	1589	1695	1807	1926	2054	2190	2337	
	2009	844	897	955	1017	1081	1152	1226	1308	1392	1484	1581	1685	1798	1917	2044	2180	
	2008	790	839	893	950	1011	1076	1146	1222	1301	1385	1476	1574	1679	1788	1908	2035	
	2007	739	785	835	889	946	1006	1072	1142	1215	1294	1379	1470	1566	1669	1780	1898	
	2006	692	735	782	831	885	941	1002	1066	1136	1209	1288	1372	1462	1558	1661	1771	
	2005	648	688	732	779	828	881	937	997	1061	1130	1205	1282	1366	1455	1551	1653	
	2004	608	645	686	728	774	824	876	933	993	1057	1124	1198	1276	1359	1450	1543	
	2003	570	605	643	684	726	771	820	872	929	988	1051	1120	1192	1270	1352	1442	
	2002	535	567	603	640	680	722	768	816	869	924	982	1047	1114	1186	1264	1347	
2001	502	532	564	600	637	677	719	765	812	864	919	978	1041	1110	1182	1258		
21	2010	675	718	764	814	867	923	983	1048	1117	1191	1270	1354	1443	1539	1641	1751	
	2009	632	672	716	762	810	863	919	980	1043	1112	1185	1263	1347	1436	1532	1634	
	2008	592	629	669	712	758	807	859	915	975	1038	1106	1180	1258	1340	1429	1525	
	2007	553	589	625	666	709	754	803	855	910	970	1033	1102	1174	1251	1334	1423	
	2006	518	551	586	623	663	705	751	799	851	906	965	1028	1096	1168	1245	1327	
	2005	486	516	548	583	620	660	702	747	795	847	903	961	1024	1091	1163	1239	
	2004	456	483	514	546	580	618	656	699	744	792	843	897	956	1018	1086	1157	
	2003	427	453	482	512	544	577	614	654	696	740	788	839	893	952	1013	1080	
	2002	401	425	452	480	510	541	576	612	651	692	736	784	835	889	947	1009	
2001	376	399	423	450	477	507	539	573	608	648	689	733	780	831	885	943		
25	2010	811	863	919	978	1042	1109	1182	1260	1342	1431	1526	1627	1734	1850	1972	2104	
	2009	760	807	860	916	973	1037	1104	1177	1254	1336	1424	1518	1619	1726	1840	1963	
	2008	711	756	804	856	910	969	1032	1100	1171	1248	1329	1418	1511	1610	1718	1832	
	2007	665	707	752	800	852	906	965	1028	1094	1165	1241	1324	1410	1503	1603	1709	
	2006	623	662	704	749	797	847	902	960	1023	1089	1160	1235	1317	1403	1496	1595	
	2005	584	620	659	701	745	793	843	898	956	1018	1085	1155	1230	1310	1397	1489	
	2004	547	580	618	656	697	742	789	840	894	952	1012	1078	1149	1224	1305	1390	
	2003	513	544	579	616	654	694	738	786	836	890	946	1008	1073	1143	1218	1298	
	2002	481	510	543	576	612	651	692	735	783	832	885	942	1003	1068	1138	1212	
2001	452	479	508	540	573	609	647	689	731	778	828	880	937	999	1064	1133		
26	2010	608	646	688	733	780	831	885	943	1005	1072	1143	1218	1299	1385	1477	1576	
	2009	569	604	644	686	729	777	827	882	939	1001	1066	1136	1212	1292	1378	1470	
	2008	533	566	602	641	682	726	773	824	877	934	995	1062	1132	1206	1286	1372	
	2007	498	530	563	599	638	679	723	770	819	872	929	991	1056	1126	1200	1280	
	2006	466	496	527	560	597	635	676	719	766	815	869	925	986	1051	1120	1194	
	2005	437	464	493	525	558	594	631	672	716	762	812	865	921	981	1046	1115	
	2004	410	435	462	491	522	556	591	629	669	713	758	808	860	916	977	1041	
	2003	384	408	434	461	489	520	553	588	626	666	709	755	804	856	912	972	
	2002	361	382	407	432	459	487	518	550	586	623	662	706	751	800	852	908	
2001	338	359	381	405	429	456	485	516	547	583	620	659	702	748	797	848		
30	2010	344	366	389	415	442	470	501	534	569	607	647	690	735	784	836	892	
	2009	322	342	364	388	413	440	468	499	531	566	603	643	686	732	780	832	
	2008	302	320															

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 19

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	297	592	394	773	592	697	532	330
PART 2	PERSONAL INJURY PROTECTION							
	90	177	118	222	174	200	156	100
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	274	510	328	826	532	745	480
	10,000	340	632	407	1024	660	924	595
	25,000	347	647	416	1047	675	945	609
	50,000	353	658	423	1066	686	961	619
	100,000	356	663	426	1074	692	969	624
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	34	81	51	94	78	85	70
	25/50	54	121	78	146	118	132	106
	35/80	94	202	131	250	199	226	178
	50/100	130	276	180	345	272	312	245
	100/300	223	465	305	588	460	531	413
	250/500	418	862	567	1100	855	992	768

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO				
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO				
	PART 3		PART 12		
	20/40	21	0	50/100	27
	25/50	23	2	100/300	32
	35/80	25	8	250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	164	174	185	197	209	223	237	252	269	286	305	325	347	370	395	421
2009	160	170	181	192	204	218	231	246	262	279	298	317	338	361	385	411
2008	157	166	177	188	200	212	226	240	256	272	291	310	330	352	375	401
2007	153	163	173	183	195	207	221	235	250	266	283	302	322	343	366	391
2006	150	159	169	179	191	202	215	229	244	260	276	295	314	335	357	381
2005	147	155	165	175	186	198	210	224	238	253	270	287	306	326	348	371
2004	143	152	161	171	181	193	205	218	232	247	263	280	299	319	340	362
2003	140	148	157	167	178	188	201	213	227	241	257	273	292	311	331	353
2002	137	145	154	163	173	184	196	208	222	235	251	267	285	303	323	344
2001	134	142	150	160	169	180	191	203	216	230	245	260	277	296	315	336
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3																

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 19

	MODEL	SYMBOL																
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	364	388	413	439	468	498	531	566	603	643	685	731	779	831	886	945	
	2009	341	363	386	411	437	466	496	529	563	600	639	682	727	775	826	882	
	2008	319	339	361	384	409	435	463	494	526	560	597	637	679	723	771	823	
	2007	299	318	338	359	382	407	433	462	491	523	557	594	633	675	720	768	
	2006	280	297	316	336	358	381	405	431	459	489	521	555	591	630	672	716	
	2005	262	278	296	315	335	356	379	403	429	457	487	519	552	588	627	669	
	2004	246	261	277	294	313	333	354	377	401	427	455	484	516	550	586	624	
	2003	231	244	260	276	294	312	332	353	375	400	425	453	482	513	547	583	
	2002	216	229	244	259	275	292	311	330	351	374	397	423	450	480	511	544	
2001	203	215	228	243	257	274	291	309	328	350	372	395	421	449	478	509		
17	2010	684	727	774	825	879	935	996	1062	1131	1206	1286	1371	1462	1559	1662	1774	
	2009	640	680	725	772	820	874	931	992	1057	1126	1200	1279	1364	1455	1551	1655	
	2008	600	637	678	721	767	817	870	927	987	1051	1120	1195	1274	1357	1448	1544	
	2007	561	596	634	674	718	764	813	866	922	982	1046	1116	1189	1267	1351	1441	
	2006	525	558	594	631	672	714	760	809	862	918	978	1041	1110	1183	1261	1344	
	2005	492	522	555	591	628	668	711	757	806	858	914	973	1037	1104	1177	1255	
	2004	461	489	521	553	587	626	665	708	753	802	853	909	968	1032	1100	1171	
	2003	433	459	488	519	551	585	622	662	705	750	798	850	905	964	1026	1094	
	2002	406	430	458	486	516	548	583	620	660	701	746	794	846	900	959	1022	
2001	381	404	428	455	483	514	546	580	616	656	698	742	790	842	897	955		
18	2010	510	542	577	615	655	697	743	792	844	899	959	1023	1090	1163	1240	1323	
	2009	478	507	540	575	612	652	694	740	788	840	895	954	1017	1085	1157	1234	
	2008	447	475	505	538	572	609	649	691	736	784	835	891	950	1012	1080	1151	
	2007	418	445	472	503	535	570	607	646	688	732	780	832	886	945	1008	1074	
	2006	391	416	443	470	501	533	567	603	643	684	729	776	827	882	940	1002	
	2005	367	389	414	441	469	498	530	564	601	640	682	726	773	824	878	936	
	2004	344	365	388	412	438	467	496	528	562	598	636	678	722	769	820	874	
	2003	323	342	364	387	411	436	464	494	526	559	595	634	675	719	765	816	
	2002	303	321	341	362	385	409	435	462	492	523	556	592	631	671	715	762	
2001	284	301	319	340	360	383	407	433	459	489	520	553	589	628	669	712		
20	2010	874	930	990	1054	1123	1195	1273	1358	1447	1542	1644	1753	1869	1993	2125	2268	
	2009	819	870	927	987	1049	1118	1190	1269	1351	1440	1534	1635	1744	1860	1983	2115	
	2008	767	814	867	922	981	1044	1112	1185	1262	1344	1432	1528	1629	1735	1851	1974	
	2007	717	762	810	862	918	977	1040	1108	1179	1255	1338	1427	1520	1620	1728	1842	
	2006	671	713	759	807	859	913	972	1034	1102	1173	1250	1331	1419	1512	1612	1719	
	2005	629	668	710	755	803	854	909	968	1030	1097	1169	1244	1325	1412	1505	1604	
	2004	590	625	665	707	751	800	850	905	963	1025	1091	1162	1238	1319	1407	1498	
	2003	553	587	624	663	704	748	795	847	901	959	1020	1087	1157	1232	1312	1399	
	2002	519	550	585	621	660	701	745	792	843	897	953	1015	1081	1151	1227	1307	
2001	487	517	548	582	618	657	698	742	788	839	892	949	1010	1077	1147	1221		
21	2010	704	748	797	848	904	962	1025	1092	1164	1241	1323	1411	1504	1604	1710	1825	
	2009	659	700	746	794	844	899	957	1021	1087	1159	1235	1316	1404	1497	1596	1702	
	2008	617	655	697	742	789	840	895	954	1016	1082	1152	1229	1311	1396	1489	1589	
	2007	577	613	652	694	738	786	837	891	949	1010	1076	1148	1223	1303	1390	1482	
	2006	540	574	611	649	691	735	782	832	887	944	1006	1071	1142	1217	1297	1383	
	2005	506	537	571	608	646	687	731	779	829	882	940	1001	1067	1136	1211	1291	
	2004	475	503	536	569	604	644	684	729	775	825	878	935	996	1061	1132	1205	
	2003	445	472	502	534	567	602	640	681	725	772	821	874	931	991	1056	1126	
	2002	417	443	471	500	531	564	600	637	679	721	767	817	870	926	987	1051	
2001	392	416	441	468	497	528	561	597	634	675	718	763	813	866	923	983		
25	2010	787	837	891	949	1011	1076	1146	1222	1302	1388	1480	1578	1682	1794	1913	2041	
	2009	737	783	834	888	944	1006	1071	1142	1216	1296	1381	1472	1570	1674	1785	1904	
	2008	690	733	780	830	883	940	1001	1067	1136	1210	1289	1375	1466	1562	1666	1777	
	2007	645	686	729	776	826	879	936	997	1061	1130	1204	1284	1368	1458	1555	1658	
	2006	604	642	683	726	773	822	875	931	992	1056	1125	1198	1277	1361	1451	1547	
	2005	566	601	639	680	723	769	818	871	927	987	1052	1120	1193	1271	1355	1444	
	2004	531	563	599	636	676	720	765	815	867	923	982	1046	1114	1187	1266	1348	
	2003	498	528	562	597	634	673	716	762	811	863	918	978	1041	1109	1181	1259	
	2002	467	495	527	559	594	631	671	713	759	807	858	914	973	1036	1104	1176	
2001	438	465	493	524	556	591	628	668	709	755	803	854	909	969	1032	1099		
26	2010	633	673	716	763	813	865	921	982	1047	1116	1190	1269	1352	1442	1538	1641	
	2009	593	630	671	714	759	809	861	918	978	1042	1110	1183	1262	1346	1435	1531	
	2008	555	589	627	667	710	756	805	858	913	973	1036	1106	1179	1256	1339	1429	
	2007	519	552	586	624	664	707	753	802	853	909	968	1032	1100	1172	1250	1333	
	2006	486	516	549	584	621	661	704	749	798	849	905	963	1027	1094	1167	1244	
	2005	455	483	514	547	581	618	658	700	745	794	846	900	959	1022	1089	1161	
	2004	427	453	482	511	544	579	615	655	697	742	790	841	896	954	1018	1084	
	2003	400	425	452	480	510	541	576	613	652	694	738	786	837	892	950	1012	
	2002	375	398	424	449	478	507	539	573	610	649	690	735	782	833	888	946	
2001	352	374	396	421	447	475	505	537	570	607	646	687	731	779	830	884		
30	2010	363	386	411	437	466	496	528	563	600	640	682	727	775	827	882	941	
	2009	340	361	384	409	435	464	494	526	561	597	637	679	724	772	823	8	

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 20

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	275	604	371	802	608	723	548	304
PART 2	PERSONAL INJURY PROTECTION							
	83	182	110	230	180	208	162	95
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	254	508	309	846	539	761	485
	10,000	315	630	383	1049	668	944	601
	25,000	322	644	392	1073	683	965	615
	50,000	328	655	399	1091	695	982	626
	100,000	330	660	402	1100	701	989	631
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	34	83	51	93	77	84	69
	25/50	53	124	76	147	118	132	106
	35/80	90	207	127	254	200	229	180
	50/100	124	282	173	353	276	318	248
	100/300	210	475	292	603	467	544	421
	250/500	392	880	541	1131	872	1020	785

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	20/40	21	0		50/100	27
	25/50	23	2		100/300	32
	35/80	25	8		250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	149	158	168	178	189	201	215	228	243	259	276	295	314	335	357	381
2009	145	154	164	174	185	197	209	223	237	253	269	287	306	326	348	372
2008	142	151	160	170	181	192	204	217	232	246	263	280	299	318	340	363
2007	139	147	156	166	176	188	200	213	226	241	256	273	291	311	331	354
2006	136	144	153	162	172	183	195	207	221	235	250	267	284	303	323	345
2005	133	141	149	158	168	179	190	202	215	229	244	260	277	295	315	336
2004	130	137	146	155	164	175	186	197	210	224	238	254	271	288	307	328
2003	127	134	142	151	161	170	181	193	205	218	233	247	264	281	300	320
2002	124	131	139	148	157	167	177	188	200	213	227	242	258	274	292	312
2001	121	128	136	144	153	163	173	184	196	208	222	236	251	268	285	304
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3																

Class 15 is 75 percent of Class 10 final rates for all coverages.

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Commonwealth Automobile Reinsurers, April 1, 2009

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 20

CLASS	MODEL	SYMBOL															
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	390	415	442	471	501	534	568	606	646	688	734	783	834	890	949	1012
	2009	366	388	414	440	468	499	531	566	603	643	685	730	779	830	885	944
	2008	342	364	387	412	438	466	496	529	563	600	639	682	727	775	826	881
	2007	320	340	362	385	410	436	464	495	526	560	597	637	679	723	771	822
	2006	300	318	339	360	383	408	434	462	492	524	558	594	633	675	720	767
	2005	281	298	317	337	359	381	406	432	460	490	522	556	592	630	672	716
	2004	263	279	297	315	335	357	379	404	430	458	487	519	553	589	628	669
	2003	247	262	279	296	314	334	355	378	402	428	455	485	516	550	586	624
	2002	232	246	261	277	295	313	333	354	376	400	426	453	483	514	548	583
	2001	217	231	245	260	276	293	311	331	352	374	398	424	451	481	512	545
17	2010	683	727	773	824	878	934	995	1061	1130	1205	1285	1370	1460	1557	1660	1772
	2009	640	680	724	771	819	873	930	991	1055	1125	1199	1278	1363	1453	1549	1653
	2008	599	636	677	720	766	816	869	926	986	1050	1119	1194	1272	1356	1446	1542
	2007	560	595	633	674	717	763	812	865	921	981	1045	1115	1187	1266	1350	1439
	2006	524	557	593	630	671	713	760	808	861	917	977	1040	1108	1181	1259	1343
	2005	491	522	555	590	628	667	710	756	805	857	913	972	1036	1103	1176	1253
	2004	461	489	520	552	587	625	664	707	753	801	852	908	967	1030	1099	1170
	2003	432	458	488	518	550	584	621	661	704	749	797	849	904	963	1025	1093
	2002	405	430	457	485	516	548	582	619	659	700	745	793	845	899	958	1021
	2001	380	404	428	455	483	513	545	580	615	655	697	741	789	841	896	954
18	2010	495	526	560	597	636	677	721	769	819	873	931	993	1058	1128	1203	1284
	2009	464	493	525	559	594	633	674	718	765	815	869	926	988	1053	1123	1198
	2008	434	461	491	522	555	591	630	671	715	761	811	865	922	982	1048	1118
	2007	406	431	459	488	520	553	589	627	667	711	757	808	860	917	978	1043
	2006	380	404	430	457	486	517	550	586	624	664	708	754	803	856	913	973
	2005	356	378	402	428	455	484	515	548	583	621	662	704	750	799	852	908
	2004	334	354	377	400	425	453	481	513	545	581	618	658	701	747	796	848
	2003	313	332	353	376	399	423	450	479	510	543	577	615	655	698	743	792
	2002	294	311	331	352	374	397	422	448	477	508	540	575	612	652	694	740
	2001	276	292	310	330	350	372	395	420	446	475	505	537	572	610	649	691
20	2010	889	945	1006	1071	1141	1215	1294	1380	1470	1567	1671	1782	1899	2025	2160	2304
	2009	832	884	942	1003	1066	1136	1209	1289	1373	1463	1559	1662	1773	1890	2015	2150
	2008	779	828	881	937	997	1061	1130	1205	1283	1366	1455	1552	1655	1763	1881	2006
	2007	728	774	823	876	933	992	1057	1126	1198	1276	1359	1450	1544	1646	1756	1872
	2006	682	725	771	820	873	928	988	1051	1120	1192	1270	1353	1442	1537	1638	1747
	2005	639	679	721	768	816	868	924	983	1047	1114	1188	1264	1347	1435	1530	1630
	2004	599	636	676	718	763	813	864	920	979	1042	1109	1181	1258	1340	1429	1522
	2003	562	596	634	674	716	760	808	860	916	974	1036	1104	1175	1252	1333	1421
	2002	527	559	595	631	671	712	758	805	857	911	969	1032	1099	1170	1246	1328
	2001	495	525	557	592	628	667	709	754	800	852	907	964	1026	1094	1165	1241
21	2010	700	745	793	845	900	958	1020	1088	1159	1235	1317	1404	1497	1597	1703	1816
	2009	656	697	742	790	840	895	953	1016	1082	1153	1229	1310	1397	1490	1589	1695
	2008	614	652	694	739	786	837	891	950	1011	1077	1147	1224	1305	1390	1483	1582
	2007	574	611	649	691	735	782	833	887	944	1006	1072	1143	1218	1298	1384	1476
	2006	538	571	608	646	688	732	779	829	883	940	1001	1066	1137	1211	1291	1377
	2005	504	535	569	605	643	684	728	775	825	878	936	997	1062	1131	1206	1285
	2004	473	501	533	566	602	641	681	725	772	821	874	931	991	1056	1127	1200
	2003	443	470	500	531	564	599	637	678	722	768	817	870	926	987	1051	1121
	2002	416	441	469	498	529	562	597	635	676	718	764	813	866	922	983	1047
	2001	390	414	439	466	495	526	559	595	631	672	715	760	809	862	918	978
25	2010	799	850	904	963	1026	1092	1163	1240	1322	1409	1502	1602	1707	1821	1942	2072
	2009	748	795	847	901	958	1021	1087	1159	1234	1315	1402	1494	1594	1699	1812	1933
	2008	700	744	792	842	896	954	1016	1083	1153	1228	1308	1396	1488	1585	1691	1804
	2007	655	696	740	788	838	892	950	1012	1077	1147	1222	1303	1389	1480	1578	1683
	2006	613	652	693	737	785	834	888	945	1007	1072	1142	1216	1296	1381	1473	1570
	2005	574	610	649	690	734	781	830	884	941	1002	1068	1137	1211	1290	1375	1466
	2004	539	571	608	646	686	731	776	827	880	937	997	1062	1131	1205	1285	1368
	2003	505	536	570	606	644	683	727	773	823	876	932	993	1057	1126	1199	1278
	2002	474	502	535	567	603	640	681	724	770	819	871	928	988	1052	1121	1194
	2001	445	472	500	532	564	600	637	678	720	766	815	867	923	984	1047	1115
26	2010	631	671	715	761	811	863	919	980	1044	1113	1187	1266	1349	1439	1534	1637
	2009	591	628	669	712	757	807	859	916	975	1039	1108	1181	1259	1343	1432	1527
	2008	553	588	626	666	708	754	803	856	911	970	1034	1103	1176	1253	1336	1425
	2007	517	550	585	622	662	705	751	800	851	906	966	1030	1097	1169	1247	1330
	2006	484	515	548	582	620	659	702	747	796	847	902	961	1024	1092	1164	1241
	2005	454	482	512	545	580	617	656	699	743	792	844	898	957	1019	1087	1158
	2004	426	452	480	510	542	577	614	654	695	740	788	839	893	952	1015	1081
	2003	399	423	451	479	508	540	574	611	650	692	736	784	835	889	947	1010
	2002	375	397	423	448	476	506	538	572	609	647	688	733	780	831	885	943
	2001	351	373	395	420	446	474	504	536	569	606	644	685	729	777	828	881
30	2010	379	403	429	456												

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 21

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	337	608	504	779	640	702	576	468
PART 2	PERSONAL INJURY PROTECTION							
	101	182	151	223	187	201	169	141
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	299	560	360	833	603	749	542
	10,000	371	694	446	1033	748	929	672
	25,000	379	710	456	1056	765	950	687
	50,000	386	722	464	1075	778	966	699
	100,000	389	728	468	1083	784	974	705
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	46	81	68	93	85	84	77
	25/50	69	122	102	145	128	131	116
	35/80	115	205	171	250	216	225	195
	50/100	157	281	234	346	295	312	266
	100/300	264	474	394	590	498	532	449
	250/500	490	880	732	1105	926	996	834

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	20/40	21	0		50/100	27
	25/50	23	2		100/300	32
	35/80	25	8		250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	202	215	228	243	258	274	292	311	331	353	376	401	427	456	487	519
2009	198	210	223	237	252	268	285	303	323	344	367	391	417	445	474	506
2008	194	205	218	231	246	261	278	296	315	336	358	382	407	434	463	494
2007	189	201	213	226	240	256	272	289	308	328	349	372	397	423	451	482
2006	185	196	208	221	235	249	265	282	300	320	341	363	387	413	440	469
2005	181	191	203	216	229	244	259	275	293	312	333	354	377	402	429	458
2004	176	187	198	211	224	238	253	269	286	305	324	345	369	393	419	447
2003	173	183	194	206	219	232	247	263	279	298	317	337	359	383	408	435
2002	169	179	189	201	214	227	241	256	273	290	309	329	351	373	398	425
2001	165	175	185	197	209	222	235	250	266	283	302	321	342	365	389	414
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4																

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 21

	MODEL	SYMBOL																
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	406	432	460	490	522	555	591	631	672	716	764	814	868	926	987	1053	
	2009	380	404	430	458	487	519	553	589	627	669	713	760	810	864	921	982	
	2008	356	378	402	428	456	485	517	551	586	624	665	710	756	806	860	917	
	2007	333	354	376	400	426	454	483	514	547	583	621	663	706	752	802	856	
	2006	312	331	352	375	399	424	452	480	512	545	581	618	659	702	749	798	
	2005	292	310	330	351	373	397	422	449	478	509	543	578	616	656	699	745	
	2004	274	291	309	328	349	372	395	421	447	476	507	540	575	612	653	696	
	2003	257	272	290	308	327	347	369	393	418	445	474	505	537	572	609	650	
	2002	241	255	272	288	307	326	346	368	392	416	443	472	502	535	570	607	
2001	226	240	254	270	287	305	324	345	366	390	414	441	469	500	533	567		
17	2010	695	739	787	838	893	950	1012	1079	1150	1226	1307	1393	1485	1584	1689	1802	
	2009	651	691	736	784	834	888	946	1008	1074	1144	1219	1300	1386	1478	1576	1681	
	2008	609	647	689	733	780	830	884	942	1003	1068	1138	1214	1294	1379	1471	1569	
	2007	570	606	644	685	729	776	826	880	937	998	1063	1134	1208	1287	1373	1464	
	2006	533	567	603	641	683	726	773	822	876	932	993	1058	1128	1202	1281	1366	
	2005	500	531	564	600	638	679	722	769	819	872	929	989	1053	1122	1196	1275	
	2004	469	497	529	562	597	636	675	720	766	815	867	924	984	1048	1118	1190	
	2003	440	466	496	527	560	594	632	673	716	762	811	864	919	979	1043	1112	
	2002	412	437	465	494	525	557	592	630	670	713	758	807	859	915	975	1038	
2001	387	411	435	463	491	522	555	590	626	667	709	754	803	856	911	970		
18	2010	569	605	644	686	731	778	829	884	941	1004	1070	1141	1216	1297	1383	1476	
	2009	533	566	603	642	683	727	774	826	879	937	998	1064	1135	1210	1291	1377	
	2008	499	530	564	600	638	680	724	771	821	875	932	994	1060	1129	1205	1285	
	2007	466	496	527	561	597	636	677	721	767	817	870	928	989	1054	1124	1199	
	2006	437	464	494	525	559	594	633	673	717	763	813	866	923	984	1049	1118	
	2005	409	435	462	492	523	556	591	630	670	714	761	810	863	919	980	1044	
	2004	384	407	433	460	489	521	553	589	627	667	710	756	805	858	915	975	
	2003	360	382	406	432	458	487	518	551	586	624	664	707	753	802	854	910	
	2002	338	358	381	404	429	456	485	515	549	583	620	661	703	749	798	850	
2001	317	336	356	379	402	427	454	483	513	546	581	617	657	701	746	795		
20	2010	882	938	999	1064	1133	1206	1285	1370	1460	1556	1659	1769	1886	2011	2144	2288	
	2009	826	878	935	995	1058	1128	1201	1280	1363	1453	1548	1650	1760	1877	2001	2134	
	2008	773	822	874	930	990	1054	1122	1196	1273	1356	1445	1541	1643	1751	1868	1992	
	2007	723	769	817	870	926	985	1049	1118	1189	1267	1350	1439	1534	1634	1743	1859	
	2006	677	720	766	814	867	921	981	1044	1112	1184	1261	1343	1432	1526	1627	1734	
	2005	634	674	716	762	810	862	917	976	1039	1106	1179	1256	1337	1425	1519	1619	
	2004	595	631	671	713	758	807	858	914	972	1035	1101	1173	1249	1331	1419	1511	
	2003	558	592	630	669	711	754	803	854	909	967	1029	1096	1167	1243	1324	1411	
	2002	524	555	591	627	666	707	752	799	851	905	962	1025	1091	1161	1238	1318	
2001	491	521	553	587	623	663	704	749	795	846	900	957	1019	1086	1157	1232		
21	2010	796	847	902	960	1023	1089	1160	1237	1318	1405	1498	1597	1702	1816	1936	2065	
	2009	746	792	844	899	955	1018	1084	1156	1231	1312	1398	1490	1589	1694	1806	1927	
	2008	698	742	789	840	894	951	1013	1080	1150	1225	1304	1392	1484	1581	1686	1798	
	2007	653	694	738	785	836	890	947	1009	1074	1144	1218	1299	1384	1475	1574	1678	
	2006	611	650	691	735	782	832	886	942	1004	1069	1139	1212	1292	1377	1468	1566	
	2005	573	608	647	688	732	778	828	881	938	999	1065	1133	1207	1286	1371	1461	
	2004	537	570	606	644	684	729	774	825	877	934	994	1059	1127	1201	1281	1364	
	2003	504	534	569	604	642	681	725	771	821	873	929	990	1053	1122	1195	1274	
	2002	473	501	533	566	601	639	679	722	768	817	868	925	985	1048	1117	1190	
2001	443	471	499	530	563	598	636	676	718	764	813	864	920	981	1044	1112		
25	2010	794	845	899	958	1020	1086	1156	1233	1314	1400	1493	1592	1697	1810	1930	2059	
	2009	744	790	842	896	952	1015	1081	1152	1227	1308	1393	1485	1584	1689	1801	1921	
	2008	696	740	787	837	891	948	1010	1077	1146	1221	1301	1387	1479	1576	1681	1793	
	2007	651	692	736	783	833	887	944	1006	1071	1140	1215	1296	1380	1471	1569	1673	
	2006	609	648	689	733	780	829	883	939	1001	1066	1135	1209	1288	1373	1464	1561	
	2005	571	606	645	686	730	776	825	879	935	996	1061	1130	1204	1282	1367	1457	
	2004	536	568	604	642	682	726	772	822	875	931	991	1055	1124	1198	1277	1360	
	2003	502	533	567	602	640	679	722	769	818	871	926	987	1050	1119	1192	1270	
	2002	471	499	532	564	599	637	677	719	766	814	866	922	982	1045	1114	1187	
2001	442	469	497	529	561	596	634	674	715	762	810	862	917	978	1041	1109		
26	2010	717	763	812	865	921	980	1044	1113	1186	1264	1348	1438	1532	1634	1743	1859	
	2009	671	713	760	809	860	916	976	1040	1108	1181	1258	1341	1430	1525	1626	1735	
	2008	629	668	711	756	804	856	912	972	1035	1102	1174	1253	1336	1423	1518	1619	
	2007	588	625	664	707	752	801	853	908	967	1029	1097	1170	1246	1328	1417	1510	
	2006	550	585	622	661	704	749	797	848	904	962	1025	1091	1163	1240	1322	1409	
	2005	516	548	582	619	659	701	745	793	844	899	958	1020	1087	1158	1234	1315	
	2004	484	513	546	579	616	656	697	742	790	841	895	953	1015	1081	1153	1228	
	2003	454	481	512	544	578	613	652	694	739	786	836	891	948	1010	1076	1147	
	2002	425	451	480	509	541	575	611	650	691	735	782	833	886	944	1006	1071	
2001	399	424	449	477	507	538	572	609	646	688	732	778	828	883	940	1001		

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 22

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	331	608	491	781	629	703	567	452
PART 2	PERSONAL INJURY PROTECTION							
	100	182	149	224	185	201	166	136
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	378	597	446	831	648	748	583
	10,000	469	740	553	1030	804	928	723
	25,000	479	757	566	1054	822	948	739
	50,000	488	770	575	1072	836	965	752
	100,000	491	776	580	1080	842	972	758
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	46	82	67	93	84	84	76
	25/50	69	123	100	145	127	131	115
	35/80	114	206	167	250	212	226	192
	50/100	155	282	229	346	291	312	262
	100/300	261	475	385	591	490	533	443
	250/500	483	882	714	1107	911	997	822

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	20/40	21	0		50/100	27
	25/50	23	2		100/300	32
	35/80	25	8		250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	228	243	258	274	291	310	330	351	374	398	425	453	482	515	549	586
2009	223	237	252	267	284	303	322	342	365	388	414	441	470	502	535	572
2008	218	231	246	261	278	295	314	334	356	379	404	431	459	489	522	557
2007	213	226	240	255	271	288	307	327	347	370	394	420	448	478	509	544
2006	209	221	235	249	265	281	299	318	339	361	384	410	437	466	497	530
2005	204	216	229	243	259	275	292	311	331	352	375	400	426	454	484	517
2004	199	211	224	238	252	269	285	303	323	344	366	390	416	443	472	504
2003	195	206	219	233	247	262	279	296	315	336	357	380	406	432	461	491
2002	190	202	214	227	241	256	272	289	308	327	349	371	396	421	449	479
2001	186	197	209	222	235	250	265	282	301	320	340	362	386	412	438	468
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4																

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 22

	MODEL	SYMBOL															
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2010	450	479	510	543	578	615	656	699	745	794	847	903	962	1026	1094	1167
	2009	422	448	477	508	540	575	613	653	696	741	790	842	898	958	1021	1089
	2008	395	419	446	475	505	538	573	610	650	692	737	787	839	893	953	1016
	2007	369	392	417	444	472	503	535	570	607	646	689	734	782	834	889	948
	2006	345	367	391	415	442	470	501	533	567	604	644	685	730	778	830	885
	2005	324	344	366	389	414	440	468	498	530	565	602	641	682	727	775	826
	2004	304	322	343	364	387	412	438	466	496	528	562	598	637	679	724	771
	2003	285	302	321	341	363	385	410	436	464	494	525	559	595	634	676	720
2002	267	283	301	320	340	361	384	408	434	462	491	523	557	593			

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 23

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	253	561	392	789	581	711	523	256
PART 2	PERSONAL INJURY PROTECTION							
	75	169	117	227	172	204	154	77
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	229	521	336	845	559	760	251
	10,000	284	646	417	1048	693	942	311
	25,000	290	661	426	1071	709	964	318
	50,000	295	672	433	1090	721	980	324
	100,000	298	677	437	1099	727	988	326
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	25	81	50	92	73	83	28
	25/50	42	120	77	145	112	131	45
	35/80	75	197	130	251	191	226	79
	50/100	106	267	178	347	263	313	110
	100/300	183	447	302	594	446	536	190
	250/500	347	826	563	1114	832	1004	357

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	20/40	21	0		50/100	27
	25/50	23	2		100/300	32
	35/80	25	8		250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	138	146	155	165	175	187	199	211	225	240	256	273	291	310	331	353
2009	134	143	152	161	171	182	194	206	220	234	249	266	283	302	322	344
2008	132	139	148	157	167	178	189	201	214	228	243	259	277	295	315	336
2007	129	136	145	154	163	174	185	197	209	223	238	253	270	288	307	327
2006	126	133	141	150	160	169	180	192	204	218	232	247	263	281	299	319
2005	123	130	138	147	156	166	176	187	199	212	226	241	257	273	292	311
2004	120	127	135	143	152	162	172	183	194	207	221	235	251	267	285	304
2003	117	124	132	140	149	158	168	179	190	202	215	229	244	260	278	296
2002	115	122	129	137	145	154	164	174	186	197	210	224	238	254	271	289
2001	112	119	126	134	142	151	160	170	181	193	205	218	233	248	264	282
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2																

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 23

	MODEL	SYMBOL																
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	311	331	352	375	399	425	453	483	514	548	585	623	664	709	756	806	
	2009	291	309	329	351	373	397	423	451	480	512	545	581	620	661	705	752	
	2008	273	290	308	328	349	371	395	421	449	478	509	543	579	617	658	702	
	2007	255	271	288	307	326	347	370	394	419	446	476	507	540	576	614	655	
	2006	239	254	270	287	305	325	346	368	392	417	444	473	504	538	573	611	
	2005	224	237	252	269	286	304	323	344	366	390	416	442	471	502	535	570	
	2004	210	222	237	251	267	284	302	322	342	365	388	413	440	469	500	532	
	2003	197	209	222	236	250	266	283	301	320	341	363	386	411	438	466	497	
	2002	184	196	208	221	235	249	265	282	300	319	339	361	384	409	436	4	

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 24

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	255	501	323	793	521	713	470	259
PART 2	PERSONAL INJURY PROTECTION							
	79	146	97	228	154	205	139	79
PART 4 5,000 10,000 25,000 50,000 100,000	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	278	521	334	848	536	763	482	273
	345	646	414	1052	665	946	598	339
	353	661	424	1075	680	967	611	346
	359	672	431	1094	691	984	622	352
	361	677	434	1102	697	992	627	355
PART 5 20/40 25/50 35/80 50/100 100/300 250/500	OPTIONAL BODILY INJURY TO OTHERS							
	26	65	43	94	65	85	59	27
	43	99	65	147	100	133	91	44
	77	167	109	254	170	229	154	78
	107	229	149	351	235	316	212	110
	186	388	252	600	399	540	361	190
	352	722	468	1123	745	1011	673	359

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	20/40	21	0		50/100	27
	25/50	23	2		100/300	32
	35/80	25	8		250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	103	109	116	124	131	140	149	158	169	179	191	204	217	232	247	264
2009	101	107	113	121	128	136	145	154	164	175	187	199	212	226	241	258
2008	98	104	111	118	125	133	142	151	160	171	182	194	207	221	235	251
2007	96	102	108	115	122	130	138	147	156	167	178	189	202	215	229	245
2006	94	100	106	112	119	127	135	143	153	163	173	185	197	210	224	239
2005	92	97	103	110	117	124	132	140	149	159	169	180	192	205	218	233
2004	90	95	101	107	114	121	129	137	145	155	165	176	187	200	213	227
2003	88	93	99	105	111	118	126	134	142	151	161	171	183	195	208	221
2002	86	91	96	102	109	116	123	130	139	148	157	167	178	190	202	216
2001	84	89	94	100	106	113	120	127	135	144	153	163	174	185	198	211
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2																

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 24

CLASS	MODEL	SYMBOL																
	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	340	362	385	410	437	465	495	528	562	600	639	682	727	775	826	882	
	2009	318	338	360	384	408	435	463	493	525	560	597	636	678	723	771	823	
	2008	298	317	337	359	381	406	432	461	491	523	557	594	633	675	720	768	
	2007	279	296	315	335	357	380	404	431	458	488	520	555	591	630	672	716	
	2006	261	277	295	314	334	355	378	402	429	456	486	518	552	588	627	668	
	2005	245	260	276	294	312	332	353	376	400	426	454	484	515	549	585	624	
	2004	229	243	259	275	292	311	330	352	375	399	424	452	481	513	547	582	
	2003	215	228	243	258	274	291	309	329	350	373	397	422	450	479	510	544	
	2002	202	214	228	241	257	273	290	308	328	349	371	395	420	448	477</		

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 25

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	253	567	340	795	600	715	540	276
PART 2	PERSONAL INJURY PROTECTION							
	77	169	101	229	177	205	158	86
PART 4 5,000 10,000 25,000 50,000 100,000	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	264	565	331	850	593	766	534	279
	327	701	410	1054	735	950	662	346
	335	716	420	1078	752	971	677	354
	341	729	427	1097	765	988	689	360
	343	735	430	1105	771	996	694	363
PART 5 20/40 25/50 35/80 50/100 100/300 250/500	OPTIONAL BODILY INJURY TO OTHERS							
	30	82	47	93	78	84	70	32
	47	121	70	146	119	132	107	50
	81	199	117	253	200	228	180	87
	112	270	159	351	275	316	247	121
	191	452	268	599	464	539	418	208
	358	835	496	1123	864	1011	778	389

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO				
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO				
	PART 3		PART 12		
	20/40	21	0	50/100	27
	25/50	23	2	100/300	32
	35/80	25	8	250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	156	166	176	187	199	212	225	240	256	272	290	309	330	352	375	400
2009	153	162	172	183	194	207	220	234	249	265	283	302	322	343	366	391
2008	149	158	168	178	190	202	215	228	243	259	276	294	314	335	357	381
2007	146	155	164	174	185	197	210	223	237	253	269	287	306	326	348	372
2006	143	151	160	170	181	192	205	218	232	247	263	280	299	318	339	362
2005	139	148	157	166	177	188	200	212	226	241	257	273	291	310	331	353
2004	136	144	153	163	173	184	195	207	221	235	250	266	284	303	323	345
2003	133	141	150	159	169	179	191	203	215	230	244	260	277	295	315	336
2002	130	138	146	155	165	175	186	198	211	224	238	254	271	288	307	328
2001	127	135	143	152	161	171	181	193	205	218	233	248	264	281	300	320

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

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Commonwealth Automobile Reinsurers, April 1, 2009

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 25

	MODEL	SYMBOL																
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	358	381	405	432	460	490	521	556	592	632	673	718	765	816	870	929	
	2009	335	356	379	404	430	458	487	520	553	590	628	670	714	762	812	866	
	2008	314	334	355	378	402	428	455	485	517	551	586	626	667	711	758	809	
	2007	293	312	332	353	376	400	426	454	483	514	548	584	622	663	708	754	
	2006	275	292	311	330	352	374	398	424	451	480	512	545	581	619	660	704	
	2005	258	273	291	309	329	350	372	396	422	449	479	510	543	578	617	657	
	2004	242	256	273	289	308	328	348	371	394	420	447	476	507	540	576	613	
	2003	227	240	256	272	288	306	326	347	369	393	418	445	474	505	537	573	
	2002	212	225	240	254	270	287	305	324	345	367	390	416	443	471	502	535	

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 26

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	311	615	435	776	639	699	575	300
PART 2	PERSONAL INJURY PROTECTION							
	94	184	128	222	187	201	169	91
PART 4 5,000 10,000 25,000 50,000 100,000	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	316	579	409	831	633	747	569	312
	392	718	507	1030	785	926	706	387
	401	734	519	1054	803	947	721	396
	408	747	528	1072	817	964	734	402
	411	753	532	1080	823	971	740	406
PART 5 20/40 25/50 35/80 50/100 100/300 250/500	OPTIONAL BODILY INJURY TO OTHERS							
	35	80	55	92	82	83	74	37
	56	122	84	144	125	130	113	57
	97	205	143	248	212	224	191	98
	135	282	197	344	291	310	262	135
	232	476	334	587	493	529	444	229
	436	886	623	1099	918	990	827	428

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	20/40	21	0		50/100	27
	25/50	23	2		100/300	32
	35/80	25	8		250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	186	197	209	223	237	252	268	285	304	324	345	368	392	418	446	476
2009	181	193	204	217	231	246	262	278	296	316	336	359	382	408	435	464
2008	178	188	200	212	226	240	255	272	289	308	328	350	373	398	424	453
2007	173	184	195	207	220	234	249	265	282	300	320	342	364	388	414	442
2006	169	180	191	203	215	229	243	259	275	293	312	333	355	378	403	430
2005	166	176	186	198	210	223	238	253	269	286	305	325	346	369	394	420
2004	162	171	182	193	205	218	232	247	262	280	298	317	338	360	384	410
2003	158	168	178	189	201	213	227	241	256	273	291	309	330	351	374	399
2002	155	164	174	185	196	208	221	235	250	266	283	302	322	343	365	389
2001	151	160	170	180	191	203	216	230	244	260	277	294	314	334	356	380

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 26

MODEL		SYMBOL																
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	423	449	478	510	543	578	615	656	699	745	795	847	903	963	1027	1096	
	2009	396	420	448	477	507	540	575	613	653	696	742	790	843	899	959	1022	
	2008	371	394	419	446	474	505	538	573	610	650	692	738	787	839	895	954	
	2007	346	368	391	417	444	472	503	535	570	607	647	690	735	783	835	890	
	2006	324	345	367	390	415	441	470	500	533	567	604	643	686	731	779	831	
	2005	304	323	343	365	388	413	439	468	498	530	565	601	641	683	728	775	
	2004	285	302	322	342	363	387	411	438	466	496	527	562	598	637	680	724	
	2003	267	284	302	321	340	361	384	409	436	463	493	525	559	596	634	676	
	2002	251	266	283	300	319	339	360	383	408	433	461	491	523	556	593	632	
2001	235	250	265	281	299	317	337	359	381	405	431	459	488	520	554	590		
17	2010	696	740	788	839	894	951	1013	1080	1151	1227	1308	1395	1487	1586	1691	1804	
	2009	652	692	737	785	834	889	947	1010	1075	1146	1221	1301	1388	1480	1578	1683	
	2008	610	648	690	734	781	831	885	943	1004	1070	1139	1216	1296	1381	1473	1571	
	2007	570	606	644	686	730	777	827	881	938	999	1064	1135	1209	1289	1375	1466	
	2006	534	568	604	642	683	727	774	823	877	934	995	1059	1129	1203	1283	1368	
	2005	500	531	565	601	639	680	723	770	819	873	930	990	1055	1124	1198	1276	
	2004	469	498	530	562	598	636	676	720	766	816	868	925	985	1049	1119	1192	
	2003	440	467	497	528	560	595	633	674	717	763	812	865	920	980	1044	1113	
	2002	413	438	466	494	525	558	593	630	671	713	758	808	860	916	976	1040	
2001	387	411	436	463	492	522	555	591	627	667	710	755	804	857	912	972		
18	2010	578	614	654	697	742	790	841	897	956	1019	1086	1158	1235	1317	1404	1498	
	2009	541	575	612	652	693	738	786	838	893	951	1014	1080	1152	1229	1310	1398	
	2008	506	538	573	609	648	690	735	783	834	888	946	1009	1076	1147	1223	1304	
	2007	473	504	535	570	606	645	687	732	779	829	884	942	1004	1070	1141	1217	
	2006	443	471	501	533	567	603	642	683	728	775	826	879	937	999	1065	1135	
	2005	415	441	469	499	531	564	600	639	680	724	772	822	876	933	995	1060	
	2004	390	413	440	467	496	528	562	598	636	677	721	768	818	871	929	989	
	2003	366	388	413	438	465	494	526	559	595	633	674	718	764	814	867	924	
	2002	343	363	387	410	436	463	493	523	557	592	630	671	714	760	810	863	
2001	321	341	362	385	408	434	461	490	520	554	589	627	667	711	757	807		
20	2010	874	930	990	1054	1123	1195	1273	1358	1447	1542	1644	1753	1869	1993	2125	2268	
	2009	819	870	927	987	1049	1118	1190	1269	1351	1440	1534	1635	1744	1860	1983	2115	
	2008	767	814	867	922	981	1044	1112	1185	1262	1344	1432	1528	1629	1735	1851	1974	
	2007	717	762	810	862	918	977	1040	1108	1179	1255	1338	1427	1520	1620	1728	1842	
	2006	671	713	759	807	859	913	972	1034	1102	1173	1250	1331	1419	1512	1612	1719	
	2005	629	668	710	755	803	854	909	968	1030	1097	1169	1244	1325	1412	1505	1604	
	2004	590	625	665	707	751	800	850	905	963	1025	1091	1162	1238	1319	1407	1498	
	2003	553	587	624	663	704	748	795	847	901	959	1020	1087	1157	1232	1312	1399	
	2002	519	550	585	621	660	701	745	792	843	897	953	1015	1081	1151	1227	1307	
2001	487	517	548	582	618	657	698	742	788	839	892	949	1010	1077	1147	1221		
21	2010	759	808	860	916	976	1038	1106	1179	1256	1339	1428	1523	1623	1731	1846	1970	
	2009	711	756	805	857	911	971	1034	1102	1173	1251	1333	14					

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 27

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	117	221	130	406	202	365	182	120
PART 2	PERSONAL INJURY PROTECTION							
	36	66	41	121	63	109	56	40
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	166	293	196	572	333	516	299
	10,000	206	363	243	709	413	640	371
	25,000	210	372	249	725	422	654	379
	50,000	214	378	253	738	430	666	386
	100,000	216	381	255	744	433	671	389
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	13	30	17	48	26	43	23
	25/50	21	45	26	75	40	67	35
	35/80	36	75	43	130	67	116	60
	50/100	51	103	60	180	92	161	82
	100/300	87	173	101	307	156	276	140
	250/500	164	321	188	575	290	516	261

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	20/40	21	0		50/100	27
	25/50	23	2		100/300	32
	35/80	25	8		250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	60	63	67	71	76	81	86	91	98	104	111	118	126	134	143	153	
2009	58	62	66	70	74	79	84	89	95	101	108	115	123	131	140	149	
2008	57	60	64	68	72	77	82	87	93	99	105	112	120	128	136	145	
2007	56	59	63	67	71	75	80	85	91	96	103	110	117	125	133	142	
2006	54	58	61	65	69	73	78	83	88	94	100	107	114	121	129	138	
2005	53	56	60	63	67	72	76	81	86	92	98	104	111	118	126	135	
2004	52	55	58	62	66	70	74	79	84	90	95	102	108	116	123	131	
2003	51	54	57	61	64	68	73	77	82	88	93	99	106	113	120	128	
2002	50	53	56	59	63	67	71	75	80	85	91	97	103	110	117	125	
2001	49	51	54	58	61	65	69	74	78	83	89	94	101	107	114	122	
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1																	

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 27

	MODEL	SYMBOL															
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2010	194	206	219	233	249	265	282	301	320	341	364	388	414	441	471	502
	2009	181	193	205	218	232	247	263	281	299	319	340	362	386	412	439	468
	2008	170	180	192	204	217	231	246	262	279	298	317	338	361	384	410	437
	2007	159	169	179	191	203	216	230	245	261	278	296	316	337	359	383	408
	2006	149	158	168	179	190	202	215	229	244	260	277	295	314	335	357	381
	2005	139	148	157	167	178	189	201	214	228	243	259	276	293	313	333	355
	2004	131	138	147	156	166	177	188	200	213	227	242	257	274	292	311	332
	2003	123	130	138	147	156	166	176	187	200	212	226	241	256	273	291	310
	2002	115	122	130	138	146	155	165	175	187	199	211	225	239	255	272	289
2001	108	114	121	129	137	145	154	164	174	186	198	210	224	238	254	270	
17	2010	427	454	484	515	549	584	622	664	707	754	804	857	913	974	1039	1108
	2009	400	425	453	482	513	546	582	620	660	704	750	799	853	909	969	1034
	2008	375	398	424	451	479	510	544	579	617	657	700	747	796	848	905	965
	2007	350	372	396	421	449	477	508	541	576	614	654	697	743	792	844	900
	2006	328	349	371	394	420	446	475	506	539	573	611	651	693	739	788	840
	2005	307	326	347	369	393	418	444	473	503	536	571	608	648	690	736	784
	2004	288	306	325	345	367	391	415	443	471	501	533	568	605	645	687	732
	2003	270	287	305	324	344	365	389	414	440	469	498	531	565	602	641	684
	2002	254	269	286	304	323	343	364	387	412	438	466	496	528	563	599	639
2001	238	252	268	285	302	321	341	363	385	410	436	464	494	526	560	597	
18	2010	249	264	282	300	319	340	362	386	411	439	468	499	532	567	605	645
	2009	233	247	264	281	298	318	338	361	384	410	436	465	496	529	564	602
	2008	218	232	246	262	279	297	316	337	359	382	407	435	463	494	526	562
	2007	204	217	230	245	261	278	296	315	335	357	380	406	432	461	491	524
	2006	191	203	216	229	244	260	277	294	313	334	356	379	404	430	459	489
	2005	179	190	202	215	228	243	258	275	293	312	332	354	377	402	428	456
	2004	168	178	189	201	214	228	242	258	274	292	310	331	352	375	400	426
	2003	157	167	178	189	200	213	226	241	256	273	290	309	329	350	373	398
	2002	148	156	167	177	188	199	212	225	240	255	271	289	307	327	349	372
2001	138	147	156	166	176	187	198	211	224	239	254	270	287	306	326	347	
20	2010	794	845	899	958	1020	1086	1156	1233	1314	1400	1493	1592	1697	1810	1930	2059
	2009	744	790	842	896	952	1015	1081	1152	1227	1308	1393	1485	1584	1689	1801	1921
	2008	696	740	787	837	891	948	1010	1077	1146	1221	1301	1387	1479	1576	1681	1793
	2007	651	692	736	783	833	887	944	1006	1071	1140	1215	1296	1380	1471	1569	1673
	2006	609	648	689	733	780	829	883	939	1001	1066	1135	1209	1288	1373	1464	1561
	2005	571	606	645	686	730	776	825	879	935	996	1061	1130	1204	1282	1367	1457
	2004	536	568	604	642	682	726	772	822	875	931	991	1055	1124	1198	1277	1360
	2003	502	533	567	602	640	679	722	769	818	871	926	987	1050	1119	1192	1270
	2002	471	499	532	564	599	637	677	719	766	814	866	922	982	1045	1114	1187
2001	442	469	497	529	561	596	634	674	715	762	810	862	917	978	1041	1109	
21	2010	420	447	476	507	540	575	612	653	695	741	790	843	898	958	1022	1090
	2009	394	418	445	474	504	537	572	610	649	692	737	786	838	894	953	1017
	2008	368	391														

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 40

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	292	548	361	802	572	723	516	307
PART 2	PERSONAL INJURY PROTECTION							
	89	164	107	230	168	208	153	92
PART 4 5,000 10,000 25,000 50,000 100,000	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	245	459	304	833	524	749	472	283
	304	569	377	1033	650	929	585	351
	311	582	385	1056	664	950	598	359
	316	592	392	1075	676	966	609	365
	319	597	395	1083	681	974	614	368
PART 5 20/40 25/50 35/80 50/100 100/300 250/500	OPTIONAL BODILY INJURY TO OTHERS							
	28	74	47	94	75	85	68	31
	47	111	71	148	114	133	103	51
	86	186	120	255	191	230	173	92
	121	254	165	354	263	319	237	129
	210	429	280	605	444	546	401	224
	399	796	520	1133	826	1022	745	423

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	20/40	21	0		50/100	27
	25/50	23	2		100/300	32
	35/80	25	8		250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	94	100	106	113	120	128	136	145	154	164	175	187	199	212	227	242
2009	92	98	104	110	117	125	133	141	150	160	171	182	194	207	221	236
2008	90	96	102	108	115	122	130	138	147	156	167	178	189	202	215	230
2007	88	93	99	105	112	119	127	135	143	153	163	173	185	197	210	224
2006	86	91	97	103	109	116	124	131	140	149	159	169	180	192	205	219
2005	84	89	95	100	107	113	121	128	137	145	155	165	176	187	200	213
2004	82	87	92	98	104	111	118	125	133	142	151	161	172	183	195	208
2003	80	85	90	96	102	108	115	122	130	139	148	157	167	178	190	203
2002	79	83	88	94	99	106	112	119	127	135	144	153	163	174	185	198
2001	77	81	86	92	97	103	110	117	124	132	141	149	159	170	181	193
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2																

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 40

	MODEL	SYMBOL																
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	312	332	354	377	401	427	455	485	517	551	588	626	668	712	759	810	
	2009	293	311	331	353	375	399	425	453	483	515	548	584	623	665	709	756	
	2008	274	291	310	330	351	373	397	424	451	480	512	546	582	620	661	705	
	2007	256	272	289	308	328	349	372	396	421	449	478	510	543	579	617	658	
	2006	240	255	271	288	307	326	347	370	394	419	447	476	507	540	576	614	
	2005	225	239	254	270	287	305	325	346	368	392	418	445	474	505	538	573	
	2004	211	224	238	252	268	286	304	324	344	366	390	415	442	471	503	535	
	2003	198	210	223	237	252	267	284	303	322	343	364	388	413	440	469	500	
	2002	185	197	209	222	236	251	266	283	301	320	341	363	386	411	438	467	
2001	174	185	196	208	221	235	249	265	281	300	319	339	361	385	410	436		
17	2010	602	640	682	726	773	823	877	935	996	1062	1132	1207	1287	1372	1463	1561	
	2009	564	599	638	679	722	770	819	874	930	991	1056	1126	1201	1281	1366	1457	
	2008	528	561	597	635	675	719	766	816	869	926	986	1052	1121	1195	1274	1359	
	2007	493	525	558	594	632	672	716	763	812	864	921	982	1047	1115	1190	1268	
	2006	462	491	522	555	591	629	669	712	759	808	861	916	977	1041	1110	1183	
	2005	433	460	489	520	553	588	626	666	709	755	805	857	913	972	1037	1105	
	2004	406	431	458	487	517	551	585	623	663	706	751	800	852	908	968	1031	
	2003	381	404	430	457	485	515	548	583	620	660	702	748	796	848	903	963	
	2002	357	379	403	428	454	483	513	545	581	617	656	699	744	793	845	900	
2001	335	356	377	401	425	452	480	511	542	578	614	653	695	741	789	841		
18	2010	427	454	483	514	548	583	621	662	706	752	802	855	912	972	1037	1106	
	2009	399	424	452	481	512	545	580	619	659	702	749	798	851	907	967	1032	
	2008	374	397	423	450	479	509	543	578	616	656	699	745	795	847	903	963	
	2007	350	372	395	421	448	476	507	540	575	612	653	696	741	790	843	899	
	2006	327	348	370	393	419	446	474	505	538	572	610	649	692	738	786	838	
	2005	307	326	346	369	392	417	443	472	502	535	570	607	647	689	734	783	
	2004	288	305	325	345	366	390	415	442	470	500	532	567	604	643	686	731	
	2003	270	286	305	324	344	365	388	413	440	468	498	530	564	601	640	682	
	2002	253	268	286	303	322	342	364	386	411	437	465	495	527	562	598	637	
2001	237	252	267	284	301	320	340	362	384	409	435	463	493	525	559	596		
20	2010	907	965	1027	1094	1166	1241	1321	1409	1501	1600	1706	1819	1939	2068	2206	2353	
	2009	850	903	962	1024	1088	1160	1235	1317	1402	1494	1592	1697	1810	1930	2058	2195	
	2008	796	845	899	957	1018	1084	1154	1230	1310	1395	1486	1585	1690	1801	1921	2049	
	2007	744	791	841	895	952	1013	1079	1150	1223	1303	1388	1480	1577	1681	1793	1912	
	2006	696	740	787	837	891	948	1009	1073	1144	1218	1297	1381	1472	1569	1673	1784	
	2005	653	693	737	784	834	887	943	1004	1069	1138	1213	1291	1376	1465	1562	1665	
	2004	612	649	691	733	779	830	882	940	1000	1064	1132	1206	1284	1369	1460	1554	
	2003	574	609	648	688	731	776	826	879	935	995	1058	1128	1200	1279	1362	1452	
	2002	538	571	608	645	685	728	774	822	875	930	989	1054	1122	1195	1273	1356	
2001	505	536	568	604	641	681	724	770	817	871	926	985	1048	1117	1190	1267		
21	2010	652	694	739	787	838	892	950	1013	1079	1151	1227	1308	1394	1487	1586	1692	
	2009	611	649	691	736	783	834	888	947	1008								

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 41

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	303	545	398	807	605	726	545	311
PART 2	PERSONAL INJURY PROTECTION							
	90	164	118	232	177	209	160	92
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	250	447	315	833	557	749	264
	10,000	310	554	391	1033	691	929	327
	25,000	317	567	399	1056	706	950	335
	50,000	323	577	406	1075	719	966	341
	100,000	325	581	410	1083	724	974	343
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	29	75	54	95	75	86	33
	25/50	49	112	81	149	116	135	54
	35/80	89	187	135	257	197	232	95
	50/100	125	255	185	357	272	321	133
	100/300	218	428	312	609	463	549	229
	250/500	414	794	578	1141	864	1028	432

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	20/40	21	0		50/100	27
	25/50	23	2		100/300	32
	35/80	25	8		250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	95	101	108	115	122	129	138	147	156	166	177	189	201	215	229	245
2009	93	99	105	112	119	126	134	143	152	162	173	184	197	210	224	239
2008	91	97	103	109	116	123	131	140	149	158	169	180	192	204	218	233
2007	89	95	100	107	113	120	128	136	145	154	165	176	187	199	213	227
2006	87	92	98	104	111	117	125	133	142	151	161	171	182	195	207	221
2005	85	90	96	102	108	115	122	130	138	147	157	167	178	190	202	216
2004	83	88	94	99	105	112	119	127	135	144	153	163	174	185	197	211
2003	81	86	91	97	103	109	116	124	132	140	149	159	169	181	192	205
2002	80	84	89	95	101	107	114	121	129	137	146	155	165	176	188	200
2001	78	82	87	93	98	104	111	118	126	133	142	151	161	172	183	195
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2																

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 41

MODEL		SYMBOL															
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2010	291	310	330	351	374	398	424	452	482	514	548	584	622	664	708	755
	2009	273	290	309	329	349	372	396	423	450	480	511	545	581	619	660	704
	2008	255	271	289	307	327	348	370	395	420	448	477	509	542	578	616	657
	2007	239	254	270	287	306	325	346	369	393	418	445	475	506	539	575	613
	2006	223	238	253	269	286	304	324	344	367	391	416	443	472	504	537	572
	2005	209	222	236	252	268	285	303	322	343	365	389	414	441	470	501	534
	2004	196	208	222	235	250	266	283	302	321	342	363	387	412	439	468	499
	2003	184	195	208	221	235	249	265	282	300	319	340	362	385	410	437	466
	2002	173	183	195	207	220	233	248	264	281	299	317	338	360	383	408	435
2001	162	172	182	194	206	219	232	247	262	279	297	316	336	359	382	407	
17	2010	619	659	701	747	796	847	902	962	1025	1092	1165	1242	1324	1412	1506	1606
	2009	580	616	656	699	743	792	843	899	957	1020	1087	1158	1236	1317	1405	1498
	2008	543	577	614	653	695	740	788	840	894	952	1014	1082	1154	1229	1311	1398
	2007	508	540	574	611	650	692	737	785	835	889	948	1011	1077	1147	1224	1305
	2006	475	505	538	571	608	647	689	733	781	831	885	943	1005	1071	1142	1217
	2005	445	473	503	535	569	605	644	685	730	777	828	881	939	1000	1066	1136
	2004	418	443	471	501	532	567	602	641	682	726	773	823	877	934	996	1061
	2003	392	416	442	470	499	530	563	600	638	679	722	770	819	873	929	991
	2002	368	390	415	440	467	497	528	561	597	635	675	719	766	815	869	926
2001	345	366	388	412	438	465	494	526	558	594	632	672	715	763	812	865	
18	2010	448	476	507	540	575	612	652	695	741	790	842	898	957	1021	1088	1161
	2009	419	446	475	505	537	572	609	650	692	737	786	838	893	953	1016	1083
	2008	393	417	444	472	502	535	570	607	646	688	733	782	834	889	948	1011
	2007	367	390	415	442	470	500	533	567	604	643	685	731	778	830	885	943
	2006	344	365	389	413	440	468	498	530	564	601	640	682	727	774	826	880
	2005	322	342	364	387	411	438	465	496	527	562	599	637	679	723	771	822
	2004	302	320	341	362	385	410	435	464	493	525	559	595	634	675	720	767
	2003	283	300	320	340	361	383	407	434	461	491	522	556	592	631	672	716
	2002	266	282	300	318	338	359	382	406	432	459	488	520	554	589	628	669
2001	249	265	281	298	316	336	357	380	403	430	457	486	517	551	587	625	
20	2010	914	973	1035	1103	1175	1250	1332	1420	1513	1613	1720	1834	1954	2085	2223	2372
	2009	856	910	969	1032	1097	1169	1245	1327	1413	1506	1605	1710	1824	1945	2074	2212
	2008	802	852	906	964	1026	1092	1163	1240	1320	1406	1498	1598	1703	1815	1936	2065
	2007	749	797	847	902	960	1021	1088	1159	1233	1313	1399	1492	1590	1694	1807	1927
	2006	702	746	794	844	898	955	1017	1082	1153	1227	1307	1392	1484	1581	1686	1798
	2005	658	698	743	790	840	894	951	1012	1077	1147	1222	1301	1386	1477	1575	1678
	2004	617	654	696	739	786	837	889	947	1007	1073	1141	1215	1294	1379	1471	1566
	2003	579	614	653	694	737	782	832	885	942	1003	1067	1136	1210	1289	1372	1463
	2002	543	575	612	650	690	733	780	829	882	938	997	1062	1131	1204	1283	1367
2001	509	540	573	609	646	687	730	776	824	877	933	992	1056	1126	1199	1277	
21	2010	685	728	775	826	880	936	997	1063	1133	1208	1288	1373	1463	1561	1664	1776
	2009	641	681	726	773	821	875	932	994	1058</							

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 42

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	373	602	430	799	653	718	589	378
PART 2	PERSONAL INJURY PROTECTION							
	111	180	128	230	191	206	174	111
PART 4 5,000 10,000 25,000 50,000 100,000	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	251	482	342	855	605	770	545	297
	311	598	424	1060	750	955	676	368
	318	611	434	1084	767	976	691	377
	324	622	441	1103	780	993	703	383
	326	627	445	1112	787	1001	709	386
PART 5 20/40 25/50 35/80 50/100 100/300 250/500	OPTIONAL BODILY INJURY TO OTHERS							
	38	83	56	93	83	84	75	40
	63	124	85	147	127	132	115	65
	112	206	143	254	215	228	195	115
	157	282	197	352	296	317	268	161
	272	473	333	601	503	541	453	278
	515	878	620	1128	937	1014	845	525

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	20/40	21	0		50/100	27
	25/50	23	2		100/300	32
	35/80	25	8		250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	116	123	130	139	147	157	167	178	189	202	215	229	244	261	278	297
2009	113	120	127	135	144	153	163	173	185	197	210	223	238	254	271	289
2008	111	117	125	132	141	149	159	169	180	192	205	218	232	248	264	282
2007	108	115	122	129	137	146	155	165	176	187	200	213	227	242	258	275
2006	106	112	119	126	134	142	152	161	172	183	195	207	221	236	251	268
2005	103	109	116	123	131	139	148	157	168	178	190	202	216	230	245	262
2004	101	107	113	120	128	136	144	154	163	174	185	197	211	224	239	255
2003	99	104	111	118	125	133	141	150	160	170	181	193	205	219	233	249
2002	96	102	108	115	122	130	138	146	156	166	177	188	200	213	227	243
2001	94	100	106	112	119	127	134	143	152	162	172	183	195	208	222	237
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2																

Class 15 is 75 percent of Class 10 final rates for all coverages.

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Commonwealth Automobile Reinsurers, April 1, 2009

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 42

MODEL		SYMBOL																
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	337	358	381	406	433	461	490	523	557	594	633	675	720	768	819	874	
	2009	315	335	357	380	404	431	458	489	520	555	591	630	672	716	764	815	
	2008	295	314	334	355	378	402	428	457	486	518	552	589	627	669	713	761	
	2007	276	294	312	332	354	376	401	427	454	484	515	550	586	624	666	710	
	2006	259	275	292	311	331	352	375	398	425	452	482	513	547	583	621	662	
	2005	242	257	273	291	309	329	350	373	397	422	450	479	511	544	580	618	
	2004	227	241	256	272	289	308	327	349	371	395	420	448	477	508	542	577	
	2003	213	226	241	256	271	288	306	326	347	369	393	419	446	475	505	539	
	2002	200	212	226	239	254	270	287	305	325	345	367	391	416	443	473	503	
2																		

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 43

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	334	593	420	796	653	717	589	361
PART 2	PERSONAL INJURY PROTECTION							
	100	177	124	230	193	206	174	107
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	288	495	340	854	614	767	552
	10,000	357	614	422	1059	761	951	684
	25,000	365	628	431	1083	779	973	700
	50,000	372	639	439	1102	792	989	712
	100,000	374	644	442	1110	798	997	718
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	36	82	57	93	84	84	76
	25/50	58	122	86	146	128	132	116
	35/80	103	204	143	253	217	228	196
	50/100	143	278	195	351	298	316	269
	100/300	247	467	329	600	504	541	455
	250/500	465	865	610	1124	939	1013	847
								501

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	20/40	21	0		50/100	27
	25/50	23	2		100/300	32
	35/80	25	8		250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	121	129	137	146	155	165	175	186	199	212	226	241	256	274	292	311
2009	119	126	134	142	151	161	171	182	194	206	220	235	250	267	285	304
2008	116	123	131	139	148	157	167	178	189	201	215	229	244	260	278	296
2007	113	120	128	136	144	153	163	174	185	197	210	223	238	254	271	289
2006	111	118	125	133	141	150	159	169	180	192	204	218	232	248	264	282
2005	108	115	122	129	138	146	155	165	176	187	200	213	226	241	257	275
2004	106	112	119	126	134	143	152	161	172	183	195	207	221	236	251	268
2003	104	110	116	124	131	139	148	158	168	179	190	202	216	230	245	261
2002	101	107	114	121	128	136	145	154	164	174	185	197	210	224	239	255
2001	99	105	111	118	125	133	141	150	160	170	181	193	205	219	233	249
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2																

Class 15 is 75 percent of Class 10 final rates for all coverages.

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Commonwealth Automobile Reinsurers, April 1, 2009

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 43

MODEL		SYMBOL																
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	362	385	410	437	465	495	527	562	599	638	681	726	774	825	880	939	
	2009	339	360	384	408	434	463	493	525	559	596	635	677	722	770	821	876	
	2008	317	337	359	382	406	432	460	491	523	557	593	633	674	719	766	817	
	2007	297	316	335	357	380	404	431	459	488	520	554	591	629	671	715	763	
	2006	278	295	314	334	356	378	403	428	456	486	518	551	587	626	667	712	
	2005	260	276	294	313	333	354	376	401	426	454	484	515	549	585	623	664	
	2004	244	259	276	293	311	331	352	375	399	425	452	481	512	546	582	620	
	2003	229	243	259	275	292	310	329	351	373	397	422	450	479	510	543	579	
	2002	215	228	242	257	273	290	309	328	349	371	395	420	448	477	508	541	
20																		

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 44

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	303	625	549	789	641	711	578	307
PART 2	PERSONAL INJURY PROTECTION							
	91	186	162	227	189	205	169	92
PART 4 5,000 10,000 25,000 50,000 100,000	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	229	486	330	832	551	748	495	237
	284	603	409	1032	683	928	614	294
	290	616	418	1055	699	948	628	301
	295	627	426	1073	711	965	639	306
	298	632	429	1082	716	972	644	308
PART 5 20/40 25/50 35/80 50/100 100/300 250/500	OPTIONAL BODILY INJURY TO OTHERS							
	39	82	68	92	83	83	75	45
	60	124	105	145	126	131	114	66
	101	209	179	251	213	226	193	108
	138	287	247	347	293	313	264	147
	234	485	420	594	496	536	447	246
	436	902	784	1114	923	1004	832	453

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3		PART 12		PART 3	
	20/40	21	0		50/100	27
	25/50	23	2		100/300	32
	35/80	25	8		250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	198	211	224	238	253	269	286	305	325	346	369	393	419	447	477	509
2009	194	206	218	232	247	263	280	297	317	337	359	383	409	436	465	496
2008	190	201	214	227	241	256	273	290	309	329	351	374	399	425	453	484
2007	185	197	209	222	235	250	267	284	301	321	342	365	389	415	442	472
2006	181	192	204	216	230	244	260	276	294	314	334	356	379	404	431	460
2005	177	188	199	211	225	239	254	270	287	306	326	347	370	394	421	449
2004	173	183	194	206	219	233	248	263	280	299	318	339	361	385	410	438
2003	169	179	190	202	214	227	242	257	274	292	310	330	352	375	400	427
2002	165	175	186	197	209	223	236	251	268	284	303	322	344	366	390	416
2001	162	171	181	193	204	217	230	245	261	277	296	315	335	357	381	406
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3																

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 44

MODEL		SYMBOL																
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	329	350	372	397	423	450	479	511	544	580	619	660	703	750	800	853	
	2009	308	327	349	371	395	421	448	477	508	542	577	615	656	700	746	796	
	2008	288	306	326	347	369	393	418	446	475	506	539	575	613	653	696	743	
	2007	270	287	305	324	345	367	391	417	443	472	503	537	572	609	650	693	
	2006	252	268	285	303	323	344	366	389	415	441	470	501	534	569	607	647	
	2005	237	251	267	284	302	321	342	364	387	413	440	468	499	531	566	604	
	2004	222	235	250	266	283	301	320	341	362	386	410	437	466	496	529	563	
	2003	208	221	235	250	265	281	299	319	339	361	384	409	435	464	494	526	
	2002	195	207	220	234	248	264	280	298	317	337	359	382	407	433	461	492	
2001	18																	

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 45

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	347	582	415	798	650	717	584	360
PART 2	PERSONAL INJURY PROTECTION							
	103	174	122	230	191	206	173	107
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	293	496	334	854	609	769	548
	10,000	363	615	414	1059	755	954	680
	25,000	372	629	424	1083	772	975	695
	50,000	378	640	431	1102	786	992	707
	100,000	381	645	434	1110	792	1000	712
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	36	82	58	94	85	85	77
	25/50	59	122	86	148	129	133	117
	35/80	105	202	143	255	217	229	196
	50/100	147	275	195	353	298	318	269
	100/300	254	460	328	602	504	542	454
	250/500	480	852	607	1129	938	1015	844

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO				
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO				
	PART 3		PART 12		
	20/40	21	0	50/100	27
	25/50	23	2	100/300	32
	35/80	25	8	250/500	40

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	128	136	144	153	163	173	185	196	209	223	238	253	270	288	307	328
2009	125	133	141	150	159	169	180	192	204	217	232	247	263	281	299	320
2008	122	130	138	146	155	165	176	187	199	212	226	241	257	274	292	312
2007	119	127	134	143	152	161	172	183	194	207	221	235	251	267	285	304
2006	117	124	131	139	148	157	168	178	190	202	215	229	244	261	278	296
2005	114	121	128	136	145	154	164	174	185	197	210	224	238	254	271	289
2004	111	118	125	133	141	150	160	170	181	192	205	218	233	248	264	282
2003	109	115	122	130	138	147	156	166	176	188	200	213	227	242	258	275
2002	107	113	120	127	135	143	152	162	172	183	195	208	221	236	251	268
2001	104	110	117	124	132	140	149	158	168	179	191	203	216	230	245	262
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2																

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 45

	MODEL	SYMBOL																
CLASS	YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2010	377	401	427	455	484	515	549	585	624	665	709	756	806	859	916	978	
	2009	353	375	399	425	452	482	513	547	582	621	661	705	752	802	855	912	
	2008	331	351	374	398	423	450	479	511	544	580	617	659	702	748	798	851	
	2007	309	329	349	372	396	421	448	478	508	541	577	615	655	698	745	794	
	2006	289	308	327	348	370	394	419	446	475	506	539	574	612	652	695	741	
	2005	271	288	306	326	346	368	392	417	444	473	504	536	571	609	649	692	
	2004	254	270	287	305	324	345	366	390	415	442	470	501	534	569	606	646	
	2003	239	253	269	286	304	322	343	365	388	413	440	468	499	531	566	603	
	2002	224	237	252	268	285	302	321	342	364	387	411	438	466	496	529	563	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

STATED AMOUNT COMPREHENSIVE RATES \$500 DEDUCTIBLE

Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Territory																
1	1.69	0.80	0.73	0.69	0.66	0.63	0.60	0.59	0.58	0.57	0.56	0.56	0.55	0.54	0.53	0.52
2	1.72	0.82	0.74	0.71	0.67	0.64	0.62	0.60	0.59	0.58	0.57	0.57	0.56	0.55	0.54	0.53
3	1.80	0.86	0.78	0.74	0.70	0.67	0.64	0.62	0.61	0.60	0.60	0.60	0.59	0.57	0.56	0.56
4	1.75	0.83	0.76	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.58	0.57	0.56	0.55	0.54
5	1.83	0.87	0.79	0.75	0.71	0.68	0.65	0.63	0.62	0.61	0.61	0.61	0.60	0.58	0.57	0.56
6	1.89	0.90	0.82	0.78	0.74	0.70	0.68	0.66	0.64	0.63	0.63	0.63	0.62	0.60	0.59	0.58
7	1.97	0.94	0.85	0.81	0.77	0.73	0.70	0.68	0.67	0.66	0.66	0.65	0.64	0.63	0.62	0.61
8	2.03	0.97	0.88	0.83	0.79	0.75	0.73	0.70	0.69	0.68	0.68	0.67	0.66	0.65	0.63	0.63
9	2.00	0.95	0.86	0.82	0.78	0.74	0.71	0.69	0.68	0.67	0.67	0.66	0.65	0.64	0.62	0.62
10	2.14	1.02	0.92	0.88	0.83	0.79	0.76	0.74	0.73	0.72	0.71	0.71	0.70	0.68	0.67	0.66
11	2.28	1.08	0.98	0.94	0.89	0.85	0.81	0.79	0.78	0.76	0.76	0.76	0.74	0.73	0.71	0.70
12	2.35	1.12	1.02	0.97	0.92	0.87	0.84	0.82	0.80	0.79	0.79	0.78	0.77	0.75	0.74	0.73
13	2.65	1.26	1.14	1.09	1.03	0.98	0.95	0.92	0.90	0.89	0.88	0.88	0.87	0.84	0.83	0.82
14	2.76	1.31	1.19	1.13	1.08	1.02	0.99	0.96	0.94	0.93	0.92	0.92	0.90	0.88	0.86	0.85
15	3.41	1.62	1.47	1.40	1.33	1.27	1.22	1.18	1.16	1.14	1.14	1.13	1.11	1.09	1.07	1.05
16	5.52	2.63	2.38	2.27	2.15	2.05	1.97	1.92	1.88	1.85	1.84	1.83	1.80	1.76	1.72	1.70
17	1.97	0.94	0.85	0.81	0.77	0.73	0.70	0.68	0.67	0.66	0.66	0.65	0.64	0.63	0.62	0.61
18	4.01	1.91	1.73	1.65	1.56	1.49	1.44	1.39	1.37	1.35	1.34	1.33	1.31	1.28	1.25	1.24
19	4.40	2.10	1.90	1.81	1.72	1.63	1.57	1.53	1.50	1.48	1.47	1.46	1.44	1.40	1.38	1.36
20	3.98	1.90	1.72	1.64	1.55	1.48	1.42	1.38	1.36	1.34	1.33	1.32	1.30	1.27	1.24	1.23
21	5.42	2.58	2.34	2.23	2.11	2.01	1.94	1.88	1.85	1.82	1.81	1.80	1.77	1.73	1.70	1.67
22	6.12	2.91	2.64	2.51	2.39	2.27	2.19	2.13	2.09	2.06	2.04	2.04	2.00	1.95	1.91	1.89
23	3.69	1.76	1.59	1.51	1.44	1.37	1.32	1.28	1.26	1.24	1.23	1.23	1.21	1.17	1.15	1.14
24	2.76	1.31	1.19	1.13	1.08	1.02	0.99	0.96	0.94	0.93	0.92	0.92	0.90	0.88	0.86	0.85
25	4.18	1.99	1.80	1.72	1.63	1.55	1.50	1.45	1.43	1.40	1.39	1.39	1.37	1.33	1.31	1.29
26	4.97	2.37	2.14	2.04	1.94	1.85	1.78	1.73	1.69	1.67	1.66	1.65	1.63	1.58	1.55	1.54
27	1.60	0.76	0.69	0.66	0.62	0.59	0.57	0.55	0.54	0.54	0.53	0.53	0.52	0.51	0.50	0.49
40	2.53	1.20	1.09	1.04	0.98	0.94	0.90	0.88	0.86	0.85	0.84	0.84	0.83	0.80	0.79	0.78
41	2.56	1.22	1.10	1.05	1.00	0.95	0.91	0.89	0.87	0.86	0.85	0.85	0.84	0.81	0.80	0.79
42	3.10	1.48	1.34	1.27	1.21	1.15	1.11	1.08	1.06	1.04	1.03	1.03	1.01	0.99	0.97	0.96
43	3.25	1.55	1.40	1.34	1.27	1.21	1.16	1.13	1.11	1.09	1.08	1.08	1.06	1.04	1.02	1.00
44	5.31	2.53	2.29	2.18	2.07	1.97	1.90	1.85	1.81	1.78	1.77	1.77	1.74	1.69	1.66	1.64
45	3.42	1.63	1.48	1.41	1.34	1.27	1.22	1.19	1.17	1.15	1.14	1.14	1.12	1.09	1.07	1.06

STATED AMOUNT FIRE RATES \$500 DEDUCTIBLE

1-27, 40-45	0.25	0.12	0.11	0.10	0.10	0.09	0.09	0.09	0.09	0.09	0.08	0.08	0.08	0.08	0.08	0.08
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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE

Symbol Territory	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1	0.93	0.44	0.40	0.38	0.36	0.34	0.33	0.32	0.32	0.31	0.31	0.31	0.30	0.30	0.29	0.29
2	0.95	0.45	0.41	0.39	0.37	0.35	0.34	0.33	0.32	0.32	0.32	0.32	0.31	0.30	0.30	0.29
3	1.00	0.48	0.43	0.41	0.39	0.37	0.36	0.35	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.31
4	0.97	0.46	0.42	0.40	0.38	0.36	0.35	0.34	0.33	0.33	0.32	0.32	0.32	0.31	0.30	0.30
5	1.03	0.49	0.44	0.42	0.40	0.38	0.37	0.36	0.35	0.34	0.34	0.34	0.34	0.33	0.32	0.32
6	1.07	0.51	0.46	0.44	0.42	0.40	0.38	0.37	0.36	0.36	0.36	0.36	0.35	0.34	0.33	0.33
7	1.12	0.54	0.48	0.46	0.44	0.42	0.40	0.39	0.38	0.38	0.37	0.37	0.37	0.36	0.35	0.35
8	1.17	0.56	0.50	0.48	0.46	0.43	0.42	0.41	0.40	0.39	0.39	0.39	0.38	0.37	0.36	0.36
9	1.15	0.55	0.49	0.47	0.45	0.43	0.41	0.40	0.39	0.38	0.38	0.38	0.37	0.36	0.36	0.35
10	1.24	0.59	0.54	0.51	0.48	0.46	0.44	0.43	0.42	0.42	0.41	0.41	0.41	0.40	0.39	0.38
11	1.34	0.64	0.58	0.55	0.52	0.50	0.48	0.47	0.46	0.45	0.45	0.45	0.44	0.43	0.42	0.41
12	1.39	0.66	0.60	0.57	0.54	0.52	0.50	0.48	0.48	0.47	0.47	0.46	0.46	0.44	0.44	0.43
13	1.60	0.76	0.69	0.66	0.62	0.59	0.57	0.56	0.55	0.54	0.53	0.53	0.52	0.51	0.50	0.49
14	1.68	0.80	0.72	0.69	0.65	0.62	0.60	0.58	0.57	0.56	0.56	0.56	0.55	0.53	0.52	0.52
15	2.13	1.02	0.92	0.88	0.83	0.79	0.76	0.74	0.73	0.72	0.71	0.71	0.70	0.68	0.67	0.66
16	3.61	1.72	1.56	1.48	1.41	1.34	1.29	1.25	1.23	1.21	1.20	1.20	1.18	1.15	1.13	1.11
17	1.12	0.54	0.48	0.46	0.44	0.42	0.40	0.39	0.38	0.38	0.37	0.37	0.37	0.36	0.35	0.35
18	2.56	1.22	1.10	1.05	1.00	0.95	0.91	0.89	0.87	0.86	0.85	0.85	0.84	0.81	0.80	0.79
19	2.83	1.35	1.22	1.16	1.10	1.05	1.01	0.98	0.96	0.95	0.94	0.94	0.92	0.90	0.88	0.87
20	2.53	1.21	1.09	1.04	0.99	0.94	0.91	0.88	0.86	0.85	0.84	0.84	0.83	0.81	0.79	0.78
21	3.54	1.69	1.53	1.45	1.38	1.31	1.27	1.23	1.21	1.19	1.18	1.18	1.16	1.13	1.11	1.09
22	4.03	1.92	1.74	1.66	1.57	1.50	1.44	1.40	1.37	1.35	1.34	1.34	1.32	1.28	1.26	1.24
23	2.33	1.11	1.00	0.96	0.91	0.86	0.83	0.81	0.79	0.78	0.78	0.77	0.76	0.74	0.73	0.72
24	1.68	0.80	0.72	0.69	0.65	0.62	0.60	0.58	0.57	0.56	0.56	0.56	0.55	0.53	0.52	0.52
25	2.67	1.27	1.15	1.10	1.04	0.99	0.96	0.93	0.91	0.90	0.89	0.89	0.87	0.85	0.84	0.83
26	3.23	1.54	1.39	1.33	1.26	1.20	1.15	1.12	1.10	1.08	1.08	1.07	1.06	1.03	1.01	1.00
27	0.86	0.41	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.29	0.29	0.29	0.28	0.28	0.27	0.27
40	1.51	0.72	0.65	0.62	0.59	0.56	0.54	0.53	0.52	0.51	0.50	0.50	0.50	0.48	0.47	0.47
41	1.54	0.73	0.66	0.63	0.60	0.57	0.55	0.53	0.52	0.52	0.51	0.51	0.50	0.49	0.48	0.47
42	1.92	0.91	0.83	0.79	0.75	0.71	0.69	0.67	0.65	0.64	0.64	0.64	0.63	0.61	0.60	0.59
43	2.02	0.96	0.87	0.83	0.79	0.75	0.72	0.70	0.69	0.68	0.67	0.67	0.66	0.64	0.63	0.63
44	3.47	1.65	1.49	1.42	1.35	1.29	1.24	1.20	1.18	1.16	1.16	1.15	1.13	1.10	1.08	1.07
45	2.14	1.02	0.92	0.88	0.84	0.80	0.77	0.74	0.73	0.72	0.71	0.71	0.70	0.68	0.67	0.66

Stated Amount C.A.C. with M.M.& V. \$500 Deductible 15% of the Stated Amount Comprehensive Rate

Additional Charges to Reduce Deductible from \$500 - Same as Actual Cash Value Charges
For Higher Deductibles, Refer to Rule 16

Stated Amount Rating**B. Collision and Limited Collision Rating Procedures**

1. Determine the Actual Cash Value premium for the latest model year shown in the Rate pages for the vehicle symbol developed from Rule 22 for the appropriate territory, class and deductible. Divide the Actual Cash Value premium by the Stated Amount Divisor shown below. Round the result to the nearest cent. For Symbol 18 and above, use the Symbol 17 Actual Cash Value premium and divisor.
2. Apply the above rate to each \$100 of insured value to determine the stated amount premium.

STATED AMOUNT DIVISORS			
Symbol		Symbol	
1	32.50	10	156.25
2	72.50	11	168.75
3	85.00	12	181.25
4	95.00	13	193.75
5	106.25	14	210.00
6	118.75	15	230.00
7	131.25	16	250.00
8	143.75	17	270.00

NOTE: The cost of the Waiver of Deductible is the same as that shown on the Actual Cash Value Rate pages.

Motorcycle Rates**Part 1 - Bodily Injury**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$10	\$19	\$16
2	\$9	\$9	\$17	\$15
3	\$10	\$10	\$19	\$16
4	\$15	\$14	\$25	\$22
5	\$14	\$12	\$23	\$20
6	\$16	\$16	\$27	\$23
7	\$16	\$15	\$26	\$22
8	\$15	\$15	\$25	\$22
9	\$16	\$16	\$27	\$24
10	\$22	\$21	\$36	\$31
11	\$21	\$20	\$35	\$30
12	\$23	\$21	\$39	\$32
13	\$24	\$23	\$42	\$35
14	\$26	\$24	\$44	\$37
15	\$43	\$41	\$73	\$62
16	\$49	\$47	\$83	\$72
17	\$44	\$42	\$75	\$65
18	\$44	\$42	\$75	\$65
19	\$44	\$42	\$75	\$65
20	\$44	\$42	\$75	\$65
21	\$44	\$42	\$75	\$65
22	\$44	\$42	\$75	\$65
23	\$44	\$42	\$75	\$65
24	\$44	\$42	\$75	\$65
25	\$44	\$42	\$75	\$65
26	\$44	\$42	\$75	\$65
27	\$8	\$8	\$14	\$12
40	\$23	\$22	\$40	\$34
41	\$26	\$24	\$44	\$37
42	\$43	\$41	\$73	\$62
43	\$44	\$42	\$74	\$64
44	\$49	\$46	\$82	\$71
45	\$43	\$41	\$73	\$62

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$2	\$1
2	\$1	\$1	\$1	\$1
3	\$1	\$1	\$2	\$1
4	\$1	\$1	\$2	\$2
5	\$1	\$1	\$2	\$2
6	\$1	\$1	\$2	\$2
7	\$1	\$1	\$2	\$2
8	\$1	\$1	\$2	\$2
9	\$1	\$1	\$2	\$2
10	\$2	\$2	\$3	\$3
11	\$2	\$2	\$3	\$2
12	\$2	\$2	\$3	\$3
13	\$2	\$2	\$3	\$3
14	\$2	\$2	\$4	\$3
15	\$4	\$3	\$7	\$6
16	\$4	\$4	\$8	\$7
17	\$4	\$3	\$7	\$6
18	\$4	\$3	\$7	\$6
19	\$4	\$3	\$7	\$6
20	\$4	\$3	\$7	\$6
21	\$4	\$3	\$7	\$6
22	\$4	\$3	\$7	\$6
23	\$4	\$3	\$7	\$6
24	\$4	\$3	\$7	\$6
25	\$4	\$3	\$7	\$6
26	\$4	\$3	\$7	\$6
27	\$1	\$1	\$1	\$1
40	\$2	\$2	\$3	\$3
41	\$2	\$2	\$4	\$3
42	\$4	\$3	\$7	\$6
43	\$4	\$3	\$7	\$6
44	\$4	\$4	\$8	\$7
45	\$3	\$3	\$7	\$6

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Motorcycle Rates**Part 5 - Optional BI
Rates at Basic limits**

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$9	\$8	\$14	\$12
2	\$8	\$8	\$13	\$11
3	\$9	\$8	\$14	\$12
4	\$12	\$11	\$19	\$15
5	\$12	\$10	\$18	\$14
6	\$13	\$12	\$21	\$16
7	\$12	\$11	\$19	\$15
8	\$12	\$11	\$19	\$15
9	\$13	\$12	\$21	\$16
10	\$17	\$15	\$27	\$22
11	\$16	\$14	\$26	\$21
12	\$17	\$15	\$28	\$23
13	\$19	\$16	\$30	\$24
14	\$20	\$18	\$30	\$26
15	\$22	\$22	\$30	\$30
16	\$22	\$22	\$30	\$30
17	\$22	\$22	\$30	\$30
18	\$22	\$22	\$30	\$30
19	\$22	\$22	\$30	\$30
20	\$22	\$22	\$30	\$30
21	\$22	\$22	\$30	\$30
22	\$22	\$22	\$30	\$30
23	\$22	\$22	\$30	\$30
24	\$22	\$22	\$30	\$30
25	\$22	\$22	\$30	\$30
26	\$22	\$22	\$30	\$30
27	\$7	\$6	\$12	\$9
40	\$18	\$16	\$29	\$23
41	\$20	\$18	\$30	\$26
42	\$22	\$22	\$30	\$30
43	\$22	\$22	\$30	\$30
44	\$22	\$22	\$30	\$30
45	\$22	\$22	\$30	\$30

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$1	\$3	\$3	\$4
2	\$1	\$3	\$3	\$4
3	\$1	\$3	\$3	\$4
4	\$3	\$3	\$5	\$5
5	\$3	\$3	\$4	\$5
6	\$3	\$4	\$5	\$6
7	\$3	\$4	\$5	\$6
8	\$3	\$3	\$5	\$5
9	\$3	\$4	\$5	\$6
10	\$3	\$5	\$7	\$8
11	\$3	\$5	\$6	\$8
12	\$4	\$5	\$7	\$8
13	\$4	\$5	\$8	\$9
14	\$4	\$6	\$8	\$10
15	\$6	\$7	\$9	\$12
16	\$6	\$7	\$9	\$12
17	\$6	\$7	\$9	\$12
18	\$6	\$7	\$9	\$12
19	\$6	\$7	\$9	\$12
20	\$6	\$7	\$9	\$12
21	\$6	\$7	\$9	\$12
22	\$6	\$7	\$9	\$12
23	\$6	\$7	\$9	\$12
24	\$6	\$7	\$9	\$12
25	\$6	\$7	\$9	\$12
26	\$6	\$7	\$9	\$12
27	\$1	\$1	\$3	\$3
40	\$4	\$5	\$7	\$9
41	\$4	\$6	\$8	\$10
42	\$6	\$7	\$9	\$12
43	\$6	\$7	\$9	\$12
44	\$6	\$7	\$9	\$12
45	\$6	\$7	\$9	\$12

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Motorcycle Rates**Part 4 - Property Damage
Rates at Basic limits**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$13	\$12	\$19	\$16
2	\$12	\$11	\$17	\$15
3	\$13	\$12	\$19	\$16
4	\$16	\$15	\$26	\$21
5	\$16	\$14	\$24	\$19
6	\$17	\$16	\$28	\$22
7	\$16	\$15	\$26	\$21
8	\$16	\$15	\$26	\$21
9	\$17	\$16	\$28	\$22
10	\$23	\$20	\$37	\$30
11	\$22	\$19	\$36	\$29
12	\$23	\$21	\$38	\$31
13	\$25	\$22	\$41	\$33
14	\$27	\$24	\$41	\$35
15	\$30	\$30	\$41	\$41
16	\$30	\$30	\$41	\$41
17	\$30	\$30	\$41	\$41
18	\$30	\$30	\$41	\$41
19	\$30	\$30	\$41	\$41
20	\$30	\$30	\$41	\$41
21	\$30	\$30	\$41	\$41
22	\$30	\$30	\$41	\$41
23	\$30	\$30	\$41	\$41
24	\$30	\$30	\$41	\$41
25	\$30	\$30	\$41	\$41
26	\$30	\$30	\$41	\$41
27	\$10	\$9	\$16	\$13
40	\$24	\$22	\$40	\$32
41	\$27	\$24	\$41	\$35
42	\$30	\$30	\$41	\$41
43	\$30	\$30	\$41	\$41
44	\$30	\$30	\$41	\$41
45	\$30	\$30	\$41	\$41

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
 (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
 (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

**Part 6 - Medical Payments
Rates by limit**

All Territories	
Limit per person	All Groups
\$500	\$55
\$750	\$60
\$1,000	\$65
\$2,000	\$84
\$5,000	\$130
\$10,000	\$200
\$15,000	\$256
\$20,000	\$296
\$25,000	\$335

**Part 3 - Uninsured Motorists
Rates by limit**

All Territories	
Limit	All Groups
20/40	\$19
20/50	\$19
25/50	\$20
35/80	\$22
50/100	\$24
100/300	\$28
250/500	\$37
500/500	\$46

**Part 12 - Underinsured Motorists
Rates by limit**

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$23
50/100	\$45
100/300	\$102
250/500	\$279
500/500	\$512

Notes:

- (1) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

Motorcycle Rates**Part 7 - Collision
Rates at \$500 deductible**

Territory	Rate per \$100 of value*
	Experienced Operators
	All Groups
1	\$1.91
2	\$1.81
3	\$2.15
4	\$2.37
5	\$2.47
6	\$2.49
7	\$2.65
8	\$3.03
9	\$2.76
10	\$3.22
11	\$2.84
12	\$3.71
13	\$3.87
14	\$5.38
15	\$6.29
16	\$6.91
17	\$6.46
18	\$6.46
19	\$6.46
20	\$6.46
21	\$6.46
22	\$6.46
23	\$6.46
24	\$6.46
25	\$6.46
26	\$6.46
27	\$1.62
40	\$4.10
41	\$4.09
42	\$5.58
43	\$6.30
44	\$5.79
45	\$6.18

**Part 7 - Collision
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$40
\$1,000	71.5% of \$500 deductible premium
\$2,000	59.1% of \$500 deductible premium

**Part 7 - Collision
Waiver of Deductible Charges**

All Territories	
Deductible	All Groups
\$300	\$8
\$500	\$11
\$1,000	\$14
\$2,000	\$21

Part 8 - Limited Collision

\$500 deductible base premium (Part 8) =
 $(6.0\%) \times [\text{\$500 deductible Collision base premium (Part 7)}]$

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$6
\$300	\$500 deductible premium (Part 8) + \$4
\$1,000	64.1% of \$500 deductible premium (Part 8)
\$2,000	46.5% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

- Determine the motorcycle's insured value* in hundreds of dollars.
- Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value means Average Retail Value as expressed in the current "Blue Book" or "Red Book";
a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Notes:

- Motorcycle territory definitions are the same as for private passenger automobiles.
- Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- Rates are per \$100 of insured value.

Motorcycle Rates**Part 9 - Comprehensive
Rates at \$500 deductible**

Territory	Rate per \$100 of value* All Groups
1	\$1.00
2	\$0.98
3	\$1.02
4	\$1.10
5	\$1.12
6	\$1.33
7	\$1.60
8	\$2.03
9	\$1.79
10	\$2.26
11	\$2.18
12	\$2.75
13	\$2.55
14	\$3.47
15	\$4.15
16	\$6.25
17	\$6.45
18	\$6.45
19	\$6.45
20	\$6.45
21	\$6.45
22	\$6.45
23	\$6.45
24	\$6.45
25	\$6.45
26	\$6.45
27	\$0.89
40	\$2.57
41	\$2.74
42	\$3.82
43	\$3.93
44	\$6.23
45	\$3.97

**Part 9 - Comprehensive
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$3
\$1,000	70.2% of \$500 deductible premium
\$2,000	64.4% of \$500 deductible premium

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

Determine motorcycle Comprehensive rates by the following procedure:

- Determine the motorcycle's insured value* in hundreds of dollars.
- Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value means Average Retail Value as expressed in the current "Blue Book" or "Red Book";
a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Notes:

- Motorcycle territory definitions are the same as for private passenger automobiles.
- Rates for Part 9 are the same for experienced and inexperienced operators.
- Rates are per \$100 of insured value.

Motorcycle Rates

Territories

The territory definitions applicable to motorcycles are the same as those used for private passenger vehicles.

Commissions

The commission provisions incorporated into the motorcycle rates are as follows (as a percentage of premium):

Liability coverages:	12.0%
Physical Damage coverages:	13.8%

Substitute Transportation (Part 10)

\$15/day with \$450 maximum	\$45
\$30/day with \$900 maximum	\$90
\$45/day with \$1,350 maximum	\$167
\$100/day with \$3000 maximum	\$346

Towing and Labor

\$50/day per disablement	\$8
\$100/day per disablement	\$16

Discount (Rule 44)

<u>Discount</u>	<u>Amount</u>	<u>Coverage</u>
Motorcycle Rider Training Program	10%	Parts 1-8, 12
Anti-Theft - Category IV	20%	Part 9
Insured Age 65 or older	25%	All Parts

Merit Rating Plan

Rates for Parts 1, 2, 4, 5 and 7 are base rates (i.e. at the point/zero credit level, or prior to the application of any merit rating plan credits or surcharges). The determination of merit rating plan credits and point-based surcharges is the same as for private passenger vehicles.

Premium Calculation Rule

Premiums for Motorcycles shall be calculated using the following step procedure. Note that not all of these steps may be applicable for every coverage or policyholder.

- 1) Determine the base manual premium
- 2) Apply adjustments for increased limits or deductibles
- 3) Apply the inexperienced driver adjustment factor of 1.5
- 4) Add waiver of deductible charges
- 5) Apply discounts in the following order: anti-theft, driver training, senior citizen
- 6) Apply SDIP credits or surcharges

The premium for each exposure shall be rounded to the nearest whole dollar at the end of each step. (Rounding should occur after the application of *each* discount.)

**Approved Motorcycle Training Sites
Rider Education Recognition Program (RERP) Number**

Bristol Community College, Fall River	(61347)
Central Mass Safety Council, West Boylston	(60055)
Hanscomb AFB, Bedford	(61141)
Motorcycle Safe Riding Project , Beverly (Formerly listed as Cycles 128)	(60050)
Northern Essex Community College, Haverhill	(61348)
Otis ANGB, Cape Cod	(60758)
Riverside Kawasaki, Hanscomb AFB in Bedford	(61350)
Safety Council of Western Mass, Dalton	(61277)
South Weymouth NAS, South Weymouth	(60690)
Westfield State College, Westfield	(61349)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.

Miscellaneous Rating Factors

DEDUCTIBLES (RULE 16)

Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	<u>\$100**</u> <u>Glass</u>
Collision:	.69	.54	Not Applicable
Limited Collision:	.58	.36	Not Applicable
Comprehensive:	.56	.50	.86
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium		\$300 Deductible - \$25	
**Applies to otherwise determined premium		\$500 Deductible - \$36	
Collision Waiver of Deductible Charges:		\$1,000 Deductible - \$48	
		\$2,000 Deductible - \$74	

SUBSTITUTE TRANSPORTATION (RULE 17)

	<u>\$15/Day, \$450 Max</u>	<u>\$30/Day, \$900 Max</u>	<u>\$45/Day, \$1,350 Max</u>	<u>\$100/Day \$3,000 Max</u>
Private Passenger:	\$30	\$122	\$146	\$300
Motorcycle:	\$45	\$90	\$167	\$346

DISCOUNTS (RULE 19)

Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9
Public Transit:	10% Property Damage and Collision
	\$75 Maximum per eligible vehicle
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12
	5,001-7,500 miles - 5% Parts 1-8 and 12
Anti-Theft:	Refer to Rule 54

MODEL YEAR RATING (RULE 20)

Rating Factors for Model Year Rates Not Shown in the Rate Section

Symbol																
Collision																
Model Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2000	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.93	0.93	0.93
1999	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.87	0.87	0.87
1990-98	0.75	0.74	0.74	0.74	0.74	0.74	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.72	0.73
Symbol																
Comprehensive																
Model Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2000	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.97
1999	0.96	0.96	0.96	0.95	0.95	0.95	0.96	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
1990-98	0.90	0.90	0.90	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89

Apply the factor above for the model year and symbol of the vehicle to the 2001 model year rates on the rate page.
For 1989 and prior model year vehicles, see Rule 20.

FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)

	<u>Actual Cash Value</u>
Fire	10% of Comprehensive Premium
Fire & Theft	70% of Comprehensive Premium
Fire, Theft & C.A.C.	85% of Comprehensive Premium

PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)

DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	15%	28%	40%	50%
Policyholder and Household Members:	2%	5%	11%	20%	37%	51%	64%

Miscellaneous Rating Factors

TOWING AND LABOR (RULE 33)		
	\$50 per Disablement	\$100 per Disablement
Private Passenger and Motorcycle:	\$8	\$16
EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)		
Apply a rate of \$4 to each \$100 of valuation.		
CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)		
Refer to Rule 47		

Miscellaneous Motor Vehicles

	LIABILITY	PHYSICAL DAMAGE
Pick-Up (Rule 32)	Manual Rates	Part 7 - 60%* Part 8 - Manual Rate Part 9 – 90%
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on Cost New
Motor Homes (Rule 39)	Manual Rates	Parts 7 and 8 - 50% Part 9 – Manual Rate
*Reduction not applicable to Waiver of Deductible premium		

Motorcycles, etc. (Rule 44)

Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12
 Insureds age 65 or older - 25% All Parts

Qualifying Massachusetts Transit Systems

The following transit systems have been approved by the Commissioner of Insurance for inclusion in the Public Transit Discount (Rule 19).

	<u>Approved As Of</u>
American Eagle Motor Coach, Inc. (formerly Medeiros Bus Co., Inc.)	February 1, 1981
Andre Coachlines, Inc.	January 1, 1984
Arrow Line, Inc., The	January 1, 1980
Bay State Spray & Provincetown	February 1, 1981
Berkshire Regional Transit Authority	January 1, 1982
Bloom's Bus Line	December 1, 1980
Bonanza Bus Lines, Inc.	September 1, 1983
Brockton Area Transit Authority	January 1, 1979
Brush Hill Transportation Co.	October 15, 1992
Burlington Transportation Bus (The People Mover/The B Line)	October 15, 1992
Cape Cod Regional Transit Authority	May 18, 1992
Carey's Bus Lines, Inc.	November 1, 1986
Coach Company, The (Kinson Bus Lines)	January 1, 1985
Connecticut Transit Authority (CTTRANSIT)	September 7, 1993
Dee Bus Service	January 1, 1982
Drummond, H.T., Inc.	January 1, 1985
Edmar Limousine Service, The	May 21, 1998
Gray Line Framingham Commuter Corp.	January 1, 1980
Greater Attleboro - Taunton Regional Transit Authority	January 1, 1982
Greenfield Montague Transit Authority	January 1, 1979
Hingham/Boston Commuter Boat Service	January 1, 1979
Interstate Coach	January 1, 1980
Kinson Bus Lines (The Coach Company)	January 1, 1985
Lexpress	January 1, 1982
Logan Express	January 29, 1996
Lowell Regional Transit Authority	January 1, 1980
Massachusetts Bay Transit Authority (includes The Ride)	January 1, 1979
Mass Rides	February 1, 2004
Merrimack Valley Regional Transit Authority	May 1, 1983
Montachusett Regional Transit Authority	January 1, 1980
Peter Pan Bus Lines, Inc. (formerly Priority Express)	August 15, 1988
Pioneer Valley Transit Authority	January 1, 1979
Plymouth & Brockton Street Railway Co.	January 1, 1980
Rabbit Transit, Inc.	January 1, 1982
Trombly Motor Coach Service, Inc.	January 1, 1980
Vocell Co., Inc.	January 1, 1980
Worcester Gray Line, Inc.	January 1, 1980
Worcester Regional Transit Authority	January 1, 1980
Yankee Line, Inc., A	March 13, 1991

HIGH THEFT VEHICLE LIST

Commonwealth of Massachusetts Division of Insurance Regulation 211 CMR 86.07

Make/Model/Year

Make/Model/Year

Make/Model/Year

BMW

325ci 05, 06, 07
 325i 05, 06
 325i Sports Wagon 05, 06
 325it 05, 06
 325xi AWD 05, 06
 325xi Sports Wagon 05, 06
 325xit AWD 05, 06
 328i
 Cpe 2Dr 08
 328xi AWD
 Cpe 2Dr 08
 330ci 05, 06, 07
 330i 05, 06
 330xi AWD 05, 06
 335i
 Cpe 2Dr 08
 525i 05, 06, 07, 08
 525xi AWD 07, 08
 528i 09
 530i 05, 06, 07, 08
 530xi AWD 07, 08
 535i 09
 545i 05, 06
 550i 07, 08, 09
 645ci 06
 650i 07, 08
 745i 05, 06
 745li 05, 06
 750i 07, 08, 09
 750li 07, 08, 09
 760i 06, 07, 09
 760li 05, 06, 07, 08
 X5 3.0i AWD 05, 06, 07
 X5 3.0si AWD 08
 X5 4.4i AWD 05, 06, 07
 X5 4.8i AWD 08
 X5 4.8is AWD 06, 07
 Z4 2.5i 05, 06
 Z4 3.0i 05, 06

CHRYSLER

Sebring Limited
 Cpe 2 Dr 05, 06
 Sed 4 Dr 05
 Sed 4 Dr 3.5L 08
 Sebring TSI 07
 Jeep Grand Cherokee Laredo
 4x2 05, 06, 08
 Jeep Grand Cherokee Limited
 4x2 05, 06, 08
 Jeep Grand Cherokee Overland 4.7
 HO
 4x2 05
 Jeep Commander Limited 09
 Jeep Commander Overland 09
 Jeep Commander Sport 09
 Jeep Wrangler Sahara 05
 Jeep Wrangler Rubicon 05, 06, 07,
 08
 Jeep Wrangler Unlimited 05, 07
 Jeep Wrangler Unlimited Rubicon
 06, 07, 08
 Jeep Liberty Limited
 4x2 05, 07, 08
 4x2 side air bags 06
 4x4 06

CHRYSLER

Jeep Liberty Renegade
 4x2 05
 4x4 with side air bags 06
 Jeep Liberty Sport
 4x4 2.8L 06
 300 09
 Side air bags 08
 300 Limited 09
 300 Limited AWD 09
 300 Touring 08, 09
 300 Touring AWD 08, 09
 300C 08, 09
 300C AWD 08, 09
 300C SRT-8 08, 09

DODGE

Stratus ES
 Sed 4 Dr Side Air bags 05
 Stratus R/T 05
 Stratus R/T
 flexible fuel 07
 Charger R/T 09
 Charger R/T AWD 09
 Charger SE AWD 09
 Charger SRT-8 08, 09
 Charger SXT 09
 Charger SXT AWD 08, 09
 Durango Adventurer 09
 Durango Limited 08, 09
 Durango SLT 08, 09
 Durango SXT 08, 09
 Magnum R/T 08, 09
 Magnum R/T AWD 08, 09
 Magnum SE 09
 4x2 3.5L 08
 Magnum SRT8 08, 09
 Magnum SXT
 4x2 3.5L 08, 09
 Magnum SXT AWD 08, 09
 Mega Cab Pickup 1500
 4x2 08
 Ram Mega Cab Pickup 2500
 4x4 09
 Ram Pickup 1500 Quad Cab 08, 09
 Ram Pickup 1500 Regular Cab
 4x2 5.7L 09
 4x4 09
 Ram Pickup 2500 Quad Cab 09
 Ram Pickup 3500 DRW Quad Cab
 4x2 08
 4x4 09
 Ram Pickup 3500 SRW Quad Cab
 4x4 08, 09
 4x2 09

FORD

Econoline Van E-250 09
 Explorer Eddie Bauer
 4x2 09
 Explorer Limited
 4x2 09
 Explorer Sport Trac Limited
 4x2 09
 Explorer Sport Trac XLT
 4x2 09

FORD

Explorer XLT
 4x2 09
 Mustang
 Conv. 05
 Conv side air bags 06, 07
 Mustang Cobra SVT 05
 Mustang GT
 Conv. 05, 06, 07
 Cpe. 05, 06, 07, 09
 Mustang GT Mach 1 05, 06
 Thunderbird 05, 06
 Expedition Eddie Bauer
 4x2 08
 Expedition EL Eddie Bauer
 4x2 08
 Expedition EL Limited
 4x2 08
 Expedition EL SSV
 4x2 08
 Expedition EL XLT
 4x2 08
 Expedition Limited
 4x2 08
 Expedition SSV
 4x2 08
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