

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:

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

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

As of 10/1/2013:

- Motorcycle rates have been modified, including substitute transportation and towing & labor rates. Note that territory rating groups for motorcycles are the same as private passenger vehicles and have not changed.
- BI and PDL increased limit factors are unchanged.
- MedPay increased limits rates are updated.
- U-1 increased limits rates reflect the change in base rates, with no change in underlying ILFs.
- Deductible relativities have been updated
- Model year/VRG relativities are shifted one year, but are otherwise unchanged.
- All discounts are the same as the prior year. Refer to Rule 19.
- Territory rating groups have not changed.
- A footnote has been added to the Model Year/VRG relativity factor tables to refer to Rule 22E for clarification in calculating relativities for VRG 50.
- Miscellaneous rating factors are updated (RS-1)

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 1

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|-----|-----|-----|-----|-----|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 191 | 334 | 210 | 623 | 329 | 561 | 296 | 186 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 105 | 147 | 147 | 254 | 147 | 229 | 132 | 114 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 233 | 388 | 305 | 751 | 486 | 676 | 437 | 255 |
| | 10,000 | 289 | 481 | 378 | 931 | 603 | 838 | 542 | 316 |
| | 15,000 | 292 | 487 | 382 | 942 | 609 | 848 | 548 | 320 |
| | 25,000 | 295 | 492 | 387 | 952 | 616 | 857 | 554 | 323 |
| | 35,000 | 298 | 496 | 390 | 961 | 622 | 865 | 559 | 326 |
| | 50,000 | 301 | 501 | 393 | 969 | 627 | 872 | 564 | 329 |
| | 100,000 | 303 | 504 | 397 | 976 | 632 | 879 | 568 | 332 |
| | 250,000 | 307 | 512 | 402 | 991 | 641 | 892 | 576 | 336 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 21 | 47 | 30 | 74 | 43 | 67 | 39 | 21 |
| | 20/50 | 23 | 51 | 32 | 81 | 47 | 73 | 42 | 23 |
| | 25/50 | 34 | 70 | 44 | 116 | 65 | 105 | 59 | 33 |
| | 25/60 | 36 | 74 | 47 | 123 | 69 | 111 | 62 | 35 |
| | 35/80 | 59 | 116 | 73 | 199 | 110 | 180 | 99 | 58 |
| | 50/100 | 82 | 157 | 100 | 276 | 151 | 249 | 136 | 81 |
| | 100/300 | 142 | 264 | 167 | 471 | 255 | 425 | 230 | 139 |
| | 250/500 | 267 | 489 | 308 | 883 | 475 | 795 | 428 | 261 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|-----|-----|------|-----|------|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 533 | 943 | 566 | 1722 | 951 | 1550 | 856 | 587 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 167 | 167 | 167 | 167 | 167 | 167 | 167 | 167 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|----|-----|----------------------------|-----|-----|----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 64 | 113 | 68 | 207 | 114 | 186 | 103 | 70 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 2

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|-----|-----|------|-----|-----|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 207 | 365 | 240 | 679 | 372 | 611 | 335 | 201 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 106 | 156 | 156 | 269 | 158 | 242 | 142 | 114 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 273 | 426 | 327 | 835 | 505 | 752 | 455 | 276 |
| | 10,000 | 339 | 528 | 405 | 1035 | 626 | 932 | 564 | 342 |
| | 15,000 | 342 | 534 | 410 | 1047 | 633 | 943 | 571 | 346 |
| | 25,000 | 346 | 540 | 415 | 1059 | 640 | 954 | 577 | 350 |
| | 35,000 | 349 | 545 | 418 | 1068 | 646 | 962 | 582 | 353 |
| | 50,000 | 352 | 550 | 422 | 1077 | 651 | 970 | 587 | 356 |
| | 100,000 | 355 | 554 | 425 | 1086 | 657 | 978 | 592 | 359 |
| | 250,000 | 360 | 562 | 431 | 1101 | 666 | 992 | 600 | 364 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 22 | 50 | 36 | 83 | 45 | 75 | 41 | 21 |
| | 20/50 | 24 | 54 | 39 | 91 | 49 | 82 | 45 | 23 |
| | 25/50 | 36 | 75 | 53 | 129 | 70 | 116 | 64 | 34 |
| | 25/60 | 38 | 79 | 55 | 136 | 74 | 123 | 67 | 37 |
| | 35/80 | 63 | 125 | 86 | 220 | 120 | 198 | 109 | 61 |
| | 50/100 | 88 | 170 | 116 | 304 | 166 | 274 | 150 | 85 |
| | 100/300 | 153 | 287 | 193 | 517 | 283 | 466 | 255 | 148 |
| | 250/500 | 288 | 531 | 356 | 967 | 529 | 871 | 477 | 279 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|-----|-----|------|-----|------|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 496 | 942 | 561 | 1770 | 884 | 1593 | 796 | 551 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 167 | 167 | 167 | 167 | 167 | 167 | 167 | 167 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|----|-----|----------------------------|-----|----|----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 60 | 113 | 67 | 212 | 106 | 191 | 96 | 66 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 3

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|-----|-----|------|-----|------|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 230 | 382 | 273 | 772 | 418 | 695 | 376 | 217 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 126 | 170 | 170 | 301 | 175 | 271 | 158 | 134 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 283 | 443 | 347 | 846 | 598 | 761 | 538 | 328 |
| | 10,000 | 351 | 549 | 430 | 1049 | 742 | 944 | 667 | 407 |
| | 15,000 | 355 | 556 | 435 | 1061 | 750 | 954 | 675 | 411 |
| | 25,000 | 359 | 562 | 440 | 1073 | 758 | 965 | 682 | 416 |
| | 35,000 | 362 | 567 | 444 | 1082 | 765 | 973 | 688 | 420 |
| | 50,000 | 365 | 571 | 448 | 1091 | 771 | 982 | 694 | 423 |
| | 100,000 | 368 | 576 | 451 | 1100 | 777 | 989 | 699 | 426 |
| | 250,000 | 373 | 584 | 458 | 1116 | 789 | 1004 | 710 | 433 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 24 | 52 | 37 | 92 | 56 | 83 | 50 | 23 |
| | 20/50 | 27 | 56 | 40 | 101 | 61 | 91 | 54 | 25 |
| | 25/50 | 39 | 78 | 56 | 144 | 84 | 130 | 76 | 37 |
| | 25/60 | 42 | 82 | 59 | 152 | 89 | 137 | 80 | 40 |
| | 35/80 | 70 | 130 | 93 | 248 | 141 | 223 | 127 | 66 |
| | 50/100 | 98 | 178 | 127 | 343 | 193 | 309 | 174 | 93 |
| | 100/300 | 169 | 299 | 214 | 584 | 326 | 526 | 293 | 160 |
| | 250/500 | 319 | 555 | 397 | 1094 | 606 | 985 | 544 | 301 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|------|-----|------|------|------|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 587 | 1083 | 695 | 1981 | 1064 | 1783 | 958 | 635 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 193 | 193 | 193 | 193 | 193 | 193 | 193 | 193 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|----|-----|----------------------------|-----|-----|----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 70 | 130 | 83 | 238 | 128 | 214 | 115 | 76 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 4

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|-----|-----|------|-----|------|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 258 | 424 | 295 | 895 | 508 | 806 | 457 | 241 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 133 | 178 | 178 | 341 | 207 | 307 | 186 | 144 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 286 | 435 | 324 | 880 | 560 | 792 | 504 | 295 |
| | 10,000 | 355 | 539 | 402 | 1091 | 694 | 982 | 625 | 366 |
| | 15,000 | 359 | 545 | 406 | 1104 | 702 | 993 | 632 | 370 |
| | 25,000 | 363 | 552 | 411 | 1116 | 710 | 1004 | 639 | 374 |
| | 35,000 | 366 | 556 | 414 | 1126 | 716 | 1013 | 645 | 377 |
| | 50,000 | 369 | 561 | 418 | 1135 | 722 | 1022 | 650 | 381 |
| | 100,000 | 372 | 566 | 421 | 1144 | 728 | 1030 | 655 | 384 |
| | 250,000 | 377 | 574 | 427 | 1161 | 739 | 1045 | 665 | 389 |

| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | |
|--------|---|-------|-------|-------|-------|--------|---------|---------|
| | 20/40 | 20/50 | 25/50 | 25/60 | 35/80 | 50/100 | 100/300 | 250/500 |
| | 26 | 61 | 42 | 107 | 64 | 96 | 58 | 24 |
| 29 | 66 | 45 | 117 | 70 | 105 | 63 | 27 | |
| 43 | 90 | 62 | 167 | 98 | 150 | 89 | 40 | |
| 46 | 95 | 66 | 177 | 104 | 159 | 94 | 43 | |
| 77 | 148 | 103 | 287 | 167 | 258 | 151 | 72 | |
| 108 | 202 | 140 | 398 | 230 | 358 | 207 | 101 | |
| 188 | 337 | 234 | 678 | 390 | 610 | 352 | 175 | |
| 355 | 624 | 433 | 1269 | 728 | 1142 | 655 | 331 | |

| 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 | 32 | 0 | 35/80 | 39 | 6 | | |
| | 20/50 | 33 | 0 | 50/100 | 42 | 10 | | |
| | 25/50 | 34 | 2 | 100/300 | 48 | 26 | | |
| 25/60 | 36 | 2 | 250/500 | 60 | 95 | | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|------|-----|------|------|------|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 621 | 1129 | 707 | 2055 | 1102 | 1850 | 992 | 595 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 180 | 180 | 180 | 180 | 180 | 180 | 180 | 180 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|----|-----|----------------------------|-----|-----|----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 75 | 135 | 85 | 247 | 132 | 222 | 119 | 71 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 5

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|-----|-----|------|-----|------|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 263 | 422 | 331 | 896 | 543 | 806 | 489 | 262 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 135 | 179 | 179 | 336 | 210 | 302 | 189 | 147 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 303 | 456 | 358 | 865 | 582 | 779 | 524 | 307 |
| | 10,000 | 376 | 565 | 444 | 1073 | 722 | 966 | 650 | 381 |
| | 15,000 | 380 | 572 | 449 | 1085 | 730 | 977 | 657 | 385 |
| | 25,000 | 384 | 578 | 454 | 1097 | 738 | 988 | 664 | 389 |
| | 35,000 | 388 | 583 | 458 | 1106 | 744 | 996 | 670 | 393 |
| | 50,000 | 391 | 588 | 462 | 1116 | 751 | 1005 | 676 | 396 |
| | 100,000 | 394 | 593 | 465 | 1125 | 757 | 1013 | 681 | 399 |
| | 250,000 | 400 | 601 | 472 | 1141 | 768 | 1028 | 691 | 405 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 26 | 59 | 45 | 107 | 67 | 96 | 60 | 29 |
| | 20/50 | 29 | 64 | 49 | 117 | 73 | 105 | 65 | 32 |
| | 25/50 | 43 | 88 | 68 | 167 | 104 | 150 | 93 | 46 |
| | 25/60 | 46 | 93 | 71 | 177 | 110 | 159 | 98 | 49 |
| | 35/80 | 78 | 146 | 113 | 288 | 177 | 258 | 159 | 81 |
| | 50/100 | 110 | 198 | 154 | 398 | 244 | 358 | 219 | 113 |
| | 100/300 | 191 | 333 | 259 | 679 | 415 | 610 | 373 | 195 |
| | 250/500 | 361 | 617 | 481 | 1270 | 775 | 1142 | 697 | 367 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|------|-----|------|------|------|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 594 | 1039 | 629 | 1834 | 1092 | 1651 | 983 | 562 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 196 | 196 | 196 | 196 | 196 | 196 | 196 | 196 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|----|-----|----------------------------|-----|-----|----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 71 | 125 | 75 | 220 | 131 | 198 | 118 | 67 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 6

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|-----|------|------|-----|------|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 287 | 492 | 327 | 1008 | 620 | 907 | 558 | 271 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 142 | 202 | 202 | 384 | 235 | 346 | 212 | 153 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 303 | 444 | 355 | 931 | 619 | 838 | 557 | 324 |
| | 10,000 | 376 | 551 | 440 | 1154 | 768 | 1039 | 691 | 402 |
| | 15,000 | 380 | 557 | 445 | 1167 | 776 | 1051 | 698 | 406 |
| | 25,000 | 384 | 563 | 450 | 1181 | 785 | 1063 | 706 | 411 |
| | 35,000 | 388 | 568 | 454 | 1191 | 792 | 1072 | 712 | 414 |
| | 50,000 | 391 | 573 | 458 | 1201 | 799 | 1081 | 719 | 418 |
| | 100,000 | 394 | 577 | 462 | 1210 | 805 | 1089 | 724 | 421 |
| | 250,000 | 400 | 586 | 468 | 1228 | 816 | 1105 | 735 | 427 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 26 | 69 | 45 | 119 | 79 | 107 | 71 | 30 |
| | 20/50 | 29 | 75 | 49 | 130 | 86 | 117 | 77 | 33 |
| | 25/50 | 45 | 103 | 67 | 187 | 121 | 168 | 109 | 48 |
| | 25/60 | 48 | 108 | 71 | 198 | 128 | 178 | 115 | 51 |
| | 35/80 | 82 | 170 | 112 | 322 | 205 | 290 | 184 | 84 |
| | 50/100 | 117 | 232 | 153 | 446 | 282 | 401 | 253 | 117 |
| | 100/300 | 204 | 389 | 257 | 761 | 477 | 685 | 430 | 202 |
| | 250/500 | 389 | 720 | 477 | 1426 | 890 | 1283 | 801 | 379 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|------|-----|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 637 | 1179 | 709 | 2009 | 1184 | 1808 | 1066 | 613 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 202 | 202 | 202 | 202 | 202 | 202 | 202 | 202 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|----|-----|----------------------------|-----|-----|----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 76 | 141 | 85 | 241 | 142 | 217 | 128 | 74 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 7

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|-----|------|------|-----|------|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 273 | 453 | 336 | 1024 | 604 | 922 | 544 | 263 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 138 | 215 | 215 | 381 | 229 | 343 | 206 | 148 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 338 | 518 | 425 | 961 | 663 | 865 | 597 | 354 |
| | 10,000 | 419 | 642 | 527 | 1192 | 822 | 1073 | 740 | 439 |
| | 15,000 | 424 | 650 | 533 | 1205 | 831 | 1085 | 749 | 444 |
| | 25,000 | 429 | 657 | 539 | 1219 | 841 | 1097 | 757 | 449 |
| | 35,000 | 432 | 663 | 544 | 1229 | 848 | 1106 | 764 | 453 |
| | 50,000 | 436 | 668 | 548 | 1240 | 855 | 1116 | 770 | 457 |
| | 100,000 | 439 | 673 | 553 | 1249 | 862 | 1125 | 776 | 460 |
| | 250,000 | 446 | 683 | 561 | 1268 | 874 | 1141 | 787 | 467 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 27 | 62 | 45 | 124 | 77 | 112 | 69 | 26 |
| | 20/50 | 30 | 67 | 49 | 135 | 84 | 122 | 75 | 29 |
| | 25/50 | 45 | 93 | 68 | 193 | 118 | 174 | 106 | 43 |
| | 25/60 | 48 | 98 | 72 | 204 | 125 | 184 | 112 | 46 |
| | 35/80 | 81 | 155 | 114 | 331 | 200 | 298 | 179 | 78 |
| | 50/100 | 114 | 211 | 155 | 457 | 274 | 412 | 247 | 110 |
| | 100/300 | 198 | 356 | 262 | 778 | 465 | 701 | 418 | 191 |
| | 250/500 | 375 | 659 | 487 | 1456 | 867 | 1311 | 780 | 361 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|------|-----|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 686 | 1233 | 781 | 2121 | 1310 | 1909 | 1179 | 707 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 209 | 209 | 209 | 209 | 209 | 209 | 209 | 209 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|----|-----|----------------------------|-----|-----|----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 82 | 148 | 94 | 255 | 157 | 229 | 141 | 85 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 8

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|-----|------|------|-----|------|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 313 | 502 | 363 | 1073 | 679 | 966 | 611 | 295 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 163 | 214 | 214 | 411 | 264 | 370 | 238 | 176 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 322 | 499 | 405 | 925 | 669 | 833 | 602 | 330 |
| | 10,000 | 399 | 619 | 502 | 1147 | 830 | 1033 | 746 | 409 |
| | 15,000 | 404 | 626 | 508 | 1160 | 839 | 1045 | 755 | 414 |
| | 25,000 | 408 | 633 | 514 | 1173 | 848 | 1056 | 763 | 418 |
| | 35,000 | 412 | 638 | 518 | 1183 | 856 | 1065 | 770 | 422 |
| | 50,000 | 415 | 644 | 522 | 1193 | 863 | 1075 | 777 | 426 |
| | 100,000 | 419 | 649 | 527 | 1203 | 870 | 1083 | 783 | 429 |
| | 250,000 | 425 | 658 | 534 | 1220 | 882 | 1099 | 794 | 435 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 31 | 69 | 49 | 129 | 86 | 116 | 77 | 30 |
| | 20/50 | 34 | 75 | 53 | 141 | 94 | 127 | 84 | 33 |
| | 25/50 | 52 | 103 | 74 | 201 | 132 | 181 | 118 | 50 |
| | 25/60 | 55 | 109 | 78 | 213 | 140 | 192 | 125 | 53 |
| | 35/80 | 93 | 172 | 123 | 345 | 224 | 311 | 201 | 89 |
| | 50/100 | 131 | 235 | 168 | 478 | 308 | 430 | 277 | 124 |
| | 100/300 | 227 | 394 | 284 | 814 | 522 | 733 | 469 | 215 |
| | 250/500 | 430 | 731 | 527 | 1523 | 973 | 1371 | 875 | 407 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|------|-----|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 697 | 1252 | 884 | 2097 | 1344 | 1887 | 1210 | 633 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 217 | 217 | 217 | 217 | 217 | 217 | 217 | 217 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|-----|-----|----------------------------|-----|-----|----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 84 | 150 | 106 | 252 | 161 | 226 | 145 | 76 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 9

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|-----|------|------|------|------|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 357 | 565 | 425 | 1165 | 709 | 1049 | 638 | 345 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 196 | 260 | 260 | 480 | 286 | 432 | 257 | 211 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 348 | 499 | 410 | 999 | 671 | 899 | 604 | 361 |
| | 10,000 | 432 | 619 | 508 | 1239 | 832 | 1115 | 749 | 448 |
| | 15,000 | 436 | 626 | 514 | 1253 | 841 | 1127 | 757 | 453 |
| | 25,000 | 441 | 633 | 520 | 1267 | 851 | 1140 | 766 | 458 |
| | 35,000 | 445 | 638 | 524 | 1278 | 858 | 1150 | 773 | 462 |
| | 50,000 | 449 | 644 | 529 | 1289 | 866 | 1160 | 779 | 466 |
| | 100,000 | 452 | 649 | 533 | 1299 | 872 | 1169 | 785 | 469 |
| | 250,000 | 459 | 658 | 541 | 1318 | 885 | 1186 | 797 | 476 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 37 | 80 | 57 | 138 | 90 | 124 | 81 | 37 |
| | 20/50 | 41 | 86 | 62 | 151 | 98 | 136 | 88 | 41 |
| | 25/50 | 61 | 119 | 86 | 216 | 138 | 194 | 124 | 60 |
| | 25/60 | 65 | 125 | 91 | 229 | 146 | 206 | 131 | 64 |
| | 35/80 | 108 | 196 | 144 | 373 | 234 | 335 | 210 | 106 |
| | 50/100 | 151 | 267 | 197 | 516 | 322 | 464 | 290 | 148 |
| | 100/300 | 262 | 448 | 332 | 881 | 545 | 793 | 491 | 255 |
| | 250/500 | 494 | 828 | 616 | 1649 | 1017 | 1485 | 915 | 480 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|--------|---|------|-----|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 658 | 1133 | 761 | 1962 | 1220 | 1766 | 1098 | 700 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 204 | 204 | 204 | 204 | 204 | 204 | 204 | 204 |
| | Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2 | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|----|-----|----------------------------|-----|-----|----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 79 | 136 | 91 | 235 | 146 | 212 | 132 | 84 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 10

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|-----|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 344 | 633 | 441 | 1188 | 782 | 1069 | 704 | 338 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 186 | 280 | 274 | 483 | 303 | 435 | 273 | 205 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 314 | 493 | 402 | 996 | 711 | 896 | 640 | 311 |
| | 10,000 | 389 | 611 | 498 | 1235 | 882 | 1111 | 794 | 386 |
| | 15,000 | 394 | 618 | 504 | 1249 | 892 | 1124 | 803 | 390 |
| | 25,000 | 398 | 625 | 510 | 1263 | 902 | 1136 | 812 | 394 |
| | 35,000 | 402 | 631 | 514 | 1274 | 909 | 1146 | 819 | 398 |
| | 50,000 | 405 | 636 | 519 | 1285 | 917 | 1156 | 826 | 401 |
| | 100,000 | 408 | 641 | 523 | 1295 | 924 | 1165 | 832 | 404 |
| | 250,000 | 414 | 650 | 530 | 1314 | 938 | 1182 | 844 | 410 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 35 | 82 | 62 | 137 | 100 | 123 | 90 | 34 |
| | 20/50 | 39 | 89 | 67 | 150 | 109 | 135 | 98 | 38 |
| | 25/50 | 58 | 125 | 92 | 217 | 153 | 195 | 138 | 56 |
| | 25/60 | 62 | 132 | 97 | 230 | 162 | 206 | 146 | 60 |
| | 35/80 | 103 | 211 | 153 | 376 | 259 | 338 | 233 | 101 |
| | 50/100 | 145 | 289 | 208 | 521 | 356 | 469 | 320 | 142 |
| | 100/300 | 251 | 490 | 349 | 892 | 603 | 802 | 543 | 246 |
| | 250/500 | 475 | 911 | 645 | 1674 | 1123 | 1506 | 1011 | 466 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|------|-----|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 721 | 1255 | 783 | 2126 | 1355 | 1913 | 1220 | 703 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 230 | 230 | 230 | 230 | 230 | 230 | 230 | 230 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|----|-----|----------------------------|-----|-----|----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 87 | 151 | 94 | 255 | 163 | 230 | 146 | 84 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 11

| MANUAL RATE | CLASS | | | | | | | |
|---------------|--|------|-----|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | |
| | 348 | 751 | 468 | 1211 | 820 | 1090 | 738 | 384 |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | |
| | 195 | 322 | 284 | 494 | 324 | 445 | 292 | 224 |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | |
| 5,000 | 352 | 558 | 420 | 1033 | 678 | 930 | 610 | 350 |
| 10,000 | 436 | 692 | 521 | 1281 | 841 | 1153 | 756 | 434 |
| 15,000 | 441 | 700 | 527 | 1295 | 850 | 1166 | 765 | 439 |
| 25,000 | 446 | 708 | 533 | 1310 | 860 | 1179 | 773 | 444 |
| 35,000 | 450 | 714 | 537 | 1321 | 867 | 1189 | 780 | 448 |
| 50,000 | 454 | 720 | 542 | 1333 | 875 | 1200 | 787 | 452 |
| 100,000 | 458 | 725 | 546 | 1343 | 881 | 1209 | 793 | 455 |
| 250,000 | 464 | 736 | 554 | 1363 | 894 | 1227 | 805 | 462 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | |
| 20/40 | 39 | 102 | 62 | 143 | 106 | 129 | 95 | 41 |
| 20/50 | 43 | 111 | 67 | 157 | 115 | 141 | 103 | 45 |
| 25/50 | 62 | 153 | 94 | 224 | 162 | 202 | 145 | 67 |
| 25/60 | 66 | 162 | 99 | 238 | 171 | 214 | 153 | 71 |
| 35/80 | 109 | 256 | 157 | 387 | 273 | 348 | 245 | 118 |
| 50/100 | 151 | 349 | 216 | 536 | 375 | 483 | 337 | 164 |
| 100/300 | 260 | 588 | 364 | 915 | 634 | 824 | 570 | 283 |
| 250/500 | 488 | 1091 | 677 | 1714 | 1180 | 1543 | 1061 | 534 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| | 25/60 | 36 | 2 | | 250/500 | 60 | 95 | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|------|-----|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 647 | 1239 | 758 | 1830 | 1216 | 1647 | 1094 | 644 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 235 | 235 | 235 | 235 | 235 | 235 | 235 | 235 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|---|-----|----|-----|----------------------------|-----|-----|----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 78 | 149 | 91 | 220 | 146 | 198 | 131 | 77 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 12

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|-----|------|------|------|------|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 377 | 655 | 497 | 1201 | 881 | 1081 | 793 | 365 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 195 | 279 | 279 | 472 | 339 | 425 | 305 | 211 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 363 | 560 | 410 | 1079 | 739 | 971 | 665 | 422 |
| | 10,000 | 450 | 694 | 508 | 1338 | 916 | 1204 | 825 | 523 |
| | 15,000 | 455 | 702 | 514 | 1353 | 927 | 1218 | 834 | 529 |
| | 25,000 | 460 | 710 | 520 | 1368 | 937 | 1231 | 843 | 535 |
| | 35,000 | 464 | 716 | 524 | 1380 | 945 | 1242 | 851 | 540 |
| | 50,000 | 468 | 722 | 529 | 1392 | 953 | 1253 | 858 | 544 |
| | 100,000 | 472 | 728 | 533 | 1403 | 961 | 1262 | 865 | 549 |
| | 250,000 | 479 | 739 | 541 | 1423 | 975 | 1281 | 877 | 557 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|------|-----|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 734 | 1336 | 833 | 1928 | 1397 | 1735 | 1257 | 752 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 252 | 252 | 252 | 252 | 252 | 252 | 252 | 252 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|-----|-----|----------------------------|-----|-----|----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 88 | 160 | 100 | 231 | 168 | 208 | 151 | 90 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 13

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|------|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 407 | 712 | 512 | 1172 | 850 | 1055 | 765 | 399 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 218 | 321 | 295 | 471 | 337 | 424 | 303 | 235 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 370 | 544 | 423 | 1046 | 715 | 941 | 644 | 381 |
| | 10,000 | 459 | 675 | 525 | 1297 | 887 | 1167 | 799 | 472 |
| | 15,000 | 464 | 682 | 530 | 1312 | 897 | 1180 | 808 | 478 |
| | 25,000 | 469 | 690 | 536 | 1326 | 907 | 1193 | 817 | 483 |
| | 35,000 | 473 | 696 | 541 | 1338 | 914 | 1204 | 824 | 487 |
| | 50,000 | 477 | 702 | 546 | 1349 | 922 | 1214 | 831 | 491 |
| | 100,000 | 481 | 707 | 550 | 1360 | 930 | 1223 | 837 | 495 |
| | 250,000 | 488 | 718 | 558 | 1380 | 943 | 1241 | 849 | 503 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 41 | 100 | 69 | 136 | 108 | 122 | 97 | 42 |
| | 20/50 | 45 | 108 | 75 | 149 | 118 | 134 | 106 | 46 |
| | 25/50 | 68 | 149 | 104 | 214 | 165 | 193 | 149 | 68 |
| | 25/60 | 72 | 157 | 110 | 228 | 175 | 204 | 157 | 73 |
| | 35/80 | 122 | 246 | 174 | 371 | 280 | 334 | 252 | 121 |
| | 50/100 | 171 | 335 | 237 | 515 | 386 | 463 | 347 | 170 |
| | 100/300 | 296 | 563 | 400 | 882 | 654 | 793 | 588 | 293 |
| | 250/500 | 561 | 1042 | 743 | 1653 | 1219 | 1487 | 1097 | 554 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|------|-----|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 797 | 1255 | 951 | 2085 | 1459 | 1877 | 1313 | 784 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 283 | 283 | 283 | 283 | 283 | 283 | 283 | 283 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|-----|-----|----------------------------|-----|-----|----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 96 | 151 | 114 | 250 | 175 | 225 | 158 | 94 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 14

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|------|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 477 | 817 | 596 | 1091 | 877 | 982 | 789 | 479 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 260 | 392 | 325 | 446 | 364 | 401 | 328 | 281 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 430 | 604 | 521 | 1214 | 812 | 1093 | 731 | 428 |
| | 10,000 | 533 | 749 | 646 | 1505 | 1007 | 1355 | 906 | 531 |
| | 15,000 | 539 | 757 | 653 | 1522 | 1018 | 1371 | 917 | 537 |
| | 25,000 | 545 | 766 | 661 | 1539 | 1030 | 1386 | 927 | 543 |
| | 35,000 | 550 | 773 | 666 | 1553 | 1039 | 1398 | 935 | 547 |
| | 50,000 | 555 | 779 | 672 | 1566 | 1047 | 1410 | 943 | 552 |
| | 100,000 | 559 | 785 | 677 | 1578 | 1056 | 1421 | 950 | 556 |
| | 250,000 | 567 | 797 | 687 | 1601 | 1071 | 1442 | 964 | 565 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 49 | 114 | 80 | 144 | 115 | 130 | 104 | 49 |
| | 20/50 | 54 | 123 | 87 | 156 | 125 | 141 | 113 | 54 |
| | 25/50 | 81 | 170 | 121 | 218 | 175 | 197 | 158 | 81 |
| | 25/60 | 86 | 179 | 127 | 230 | 184 | 208 | 167 | 86 |
| | 35/80 | 144 | 282 | 202 | 366 | 294 | 330 | 265 | 144 |
| | 50/100 | 202 | 384 | 276 | 502 | 403 | 452 | 363 | 202 |
| | 100/300 | 349 | 645 | 465 | 848 | 680 | 764 | 613 | 350 |
| | 250/500 | 659 | 1194 | 864 | 1577 | 1266 | 1420 | 1140 | 661 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|------|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 957 | 1583 | 1197 | 2237 | 1736 | 2013 | 1562 | 946 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 269 | 269 | 269 | 269 | 269 | 269 | 269 | 269 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 115 | 190 | 144 | 268 | 208 | 242 | 187 | 114 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 15

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|------|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 517 | 859 | 573 | 1092 | 903 | 983 | 813 | 496 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 270 | 395 | 304 | 435 | 369 | 392 | 332 | 277 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 406 | 669 | 449 | 1143 | 772 | 1029 | 695 | 418 |
| | 10,000 | 503 | 830 | 557 | 1417 | 957 | 1276 | 862 | 518 |
| | 15,000 | 509 | 839 | 563 | 1433 | 968 | 1290 | 872 | 524 |
| | 25,000 | 515 | 848 | 569 | 1449 | 979 | 1305 | 881 | 530 |
| | 35,000 | 519 | 856 | 574 | 1462 | 987 | 1316 | 889 | 535 |
| | 50,000 | 524 | 863 | 579 | 1474 | 996 | 1327 | 897 | 539 |
| | 100,000 | 528 | 870 | 584 | 1486 | 1004 | 1338 | 904 | 543 |
| | 250,000 | 536 | 882 | 592 | 1508 | 1018 | 1357 | 917 | 551 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 56 | 120 | 77 | 133 | 114 | 120 | 103 | 54 |
| | 20/50 | 62 | 130 | 84 | 145 | 124 | 131 | 112 | 60 |
| | 25/50 | 90 | 179 | 116 | 207 | 175 | 186 | 158 | 87 |
| | 25/60 | 96 | 189 | 123 | 219 | 185 | 197 | 167 | 93 |
| | 35/80 | 159 | 296 | 194 | 354 | 297 | 319 | 268 | 153 |
| | 50/100 | 222 | 404 | 266 | 488 | 409 | 440 | 369 | 214 |
| | 100/300 | 383 | 678 | 448 | 831 | 694 | 749 | 625 | 368 |
| | 250/500 | 721 | 1256 | 831 | 1554 | 1294 | 1399 | 1166 | 692 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|--------|---|------|------|------|------|------|------|------|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 1160 | 2000 | 1403 | 2555 | 2077 | 2300 | 1869 | 1039 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 350 | 350 | 350 | 350 | 350 | 350 | 350 | 350 |
| | Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4 | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 139 | 240 | 168 | 307 | 249 | 276 | 224 | 125 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 16

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|------|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 491 | 927 | 820 | 1146 | 955 | 1031 | 860 | 489 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 292 | 425 | 389 | 456 | 428 | 410 | 385 | 297 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 403 | 657 | 456 | 1140 | 725 | 1026 | 653 | 457 |
| | 10,000 | 500 | 815 | 565 | 1414 | 899 | 1272 | 810 | 567 |
| | 15,000 | 505 | 824 | 572 | 1430 | 909 | 1287 | 819 | 573 |
| | 25,000 | 511 | 833 | 578 | 1446 | 919 | 1301 | 828 | 579 |
| | 35,000 | 515 | 840 | 583 | 1458 | 927 | 1312 | 835 | 585 |
| | 50,000 | 520 | 848 | 588 | 1471 | 935 | 1324 | 842 | 590 |
| | 100,000 | 524 | 854 | 593 | 1482 | 943 | 1334 | 849 | 594 |
| | 250,000 | 532 | 867 | 601 | 1504 | 956 | 1353 | 861 | 603 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 67 | 121 | 102 | 142 | 124 | 128 | 112 | 70 |
| | 20/50 | 73 | 131 | 111 | 155 | 135 | 140 | 122 | 76 |
| | 25/50 | 100 | 184 | 157 | 219 | 189 | 198 | 170 | 104 |
| | 25/60 | 106 | 194 | 167 | 232 | 200 | 209 | 180 | 109 |
| | 35/80 | 167 | 310 | 268 | 374 | 318 | 337 | 287 | 171 |
| | 50/100 | 229 | 425 | 369 | 516 | 437 | 464 | 394 | 232 |
| | 100/300 | 385 | 718 | 628 | 876 | 739 | 789 | 666 | 389 |
| | 250/500 | 714 | 1337 | 1172 | 1636 | 1376 | 1472 | 1240 | 718 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|------|------|------|------|------|------|------|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 965 | 1752 | 1167 | 2367 | 1679 | 2130 | 1511 | 1038 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 480 | 480 | 480 | 480 | 480 | 480 | 480 | 480 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$5 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 116 | 210 | 140 | 284 | 201 | 256 | 181 | 125 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 17

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|-----|------|------|------|------|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 375 | 687 | 455 | 1129 | 729 | 1016 | 656 | 393 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 209 | 292 | 281 | 459 | 335 | 413 | 302 | 242 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 366 | 563 | 490 | 1138 | 696 | 1024 | 626 | 398 |
| | 10,000 | 454 | 698 | 608 | 1411 | 863 | 1270 | 776 | 494 |
| | 15,000 | 459 | 706 | 614 | 1427 | 873 | 1284 | 785 | 499 |
| | 25,000 | 464 | 714 | 621 | 1443 | 883 | 1298 | 794 | 505 |
| | 35,000 | 468 | 720 | 627 | 1456 | 890 | 1310 | 801 | 509 |
| | 50,000 | 472 | 726 | 632 | 1468 | 898 | 1321 | 808 | 513 |
| | 100,000 | 476 | 732 | 637 | 1479 | 905 | 1331 | 814 | 517 |
| | 250,000 | 483 | 743 | 646 | 1501 | 918 | 1351 | 826 | 525 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 38 | 90 | 59 | 143 | 91 | 129 | 82 | 40 |
| | 20/50 | 42 | 98 | 64 | 156 | 99 | 140 | 89 | 44 |
| | 25/50 | 63 | 137 | 90 | 219 | 140 | 198 | 126 | 66 |
| | 25/60 | 67 | 144 | 95 | 232 | 148 | 209 | 134 | 70 |
| | 35/80 | 112 | 230 | 152 | 372 | 239 | 335 | 215 | 118 |
| | 50/100 | 158 | 315 | 208 | 512 | 329 | 461 | 296 | 166 |
| | 100/300 | 273 | 533 | 352 | 868 | 558 | 782 | 503 | 287 |
| | 250/500 | 517 | 991 | 655 | 1619 | 1042 | 1457 | 938 | 542 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|------|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 820 | 1573 | 1034 | 2309 | 1492 | 2078 | 1343 | 789 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 209 | 209 | 209 | 209 | 209 | 209 | 209 | 209 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|-----|-----|----------------------------|-----|-----|----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 98 | 189 | 124 | 277 | 179 | 249 | 161 | 95 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 18

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|------|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 417 | 898 | 565 | 1271 | 958 | 1144 | 862 | 459 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 247 | 393 | 317 | 501 | 406 | 451 | 365 | 293 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 401 | 617 | 482 | 1192 | 793 | 1073 | 714 | 449 |
| | 10,000 | 497 | 765 | 598 | 1478 | 983 | 1331 | 885 | 557 |
| | 15,000 | 503 | 774 | 604 | 1495 | 994 | 1346 | 895 | 563 |
| | 25,000 | 508 | 782 | 611 | 1511 | 1006 | 1361 | 905 | 569 |
| | 35,000 | 513 | 789 | 616 | 1525 | 1014 | 1372 | 913 | 574 |
| | 50,000 | 517 | 796 | 622 | 1538 | 1023 | 1384 | 921 | 579 |
| | 100,000 | 521 | 802 | 627 | 1550 | 1031 | 1395 | 928 | 584 |
| | 250,000 | 529 | 814 | 636 | 1572 | 1046 | 1415 | 942 | 592 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 51 | 120 | 76 | 158 | 126 | 142 | 113 | 57 |
| | 20/50 | 56 | 130 | 82 | 172 | 137 | 155 | 123 | 62 |
| | 25/50 | 79 | 181 | 114 | 244 | 191 | 219 | 172 | 88 |
| | 25/60 | 84 | 191 | 121 | 258 | 202 | 232 | 181 | 93 |
| | 35/80 | 135 | 303 | 191 | 415 | 321 | 373 | 289 | 150 |
| | 50/100 | 187 | 415 | 262 | 572 | 440 | 515 | 396 | 207 |
| | 100/300 | 318 | 700 | 441 | 973 | 744 | 875 | 669 | 351 |
| | 250/500 | 594 | 1301 | 820 | 1816 | 1383 | 1634 | 1244 | 656 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|--------|---|------|-----|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 832 | 1473 | 981 | 1972 | 1426 | 1775 | 1283 | 900 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 369 | 369 | 369 | 369 | 369 | 369 | 369 | 369 |
| | Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4 | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 100 | 177 | 118 | 237 | 171 | 213 | 154 | 108 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 19

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|------|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 462 | 853 | 614 | 1183 | 890 | 1065 | 801 | 498 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 251 | 394 | 327 | 474 | 365 | 427 | 329 | 292 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 366 | 607 | 484 | 1072 | 750 | 965 | 675 | 370 |
| | 10,000 | 454 | 753 | 600 | 1329 | 930 | 1197 | 837 | 459 |
| | 15,000 | 459 | 761 | 607 | 1344 | 941 | 1210 | 846 | 464 |
| | 25,000 | 464 | 770 | 614 | 1359 | 951 | 1224 | 856 | 469 |
| | 35,000 | 468 | 776 | 619 | 1371 | 959 | 1234 | 863 | 473 |
| | 50,000 | 472 | 783 | 624 | 1383 | 968 | 1245 | 871 | 477 |
| | 100,000 | 476 | 789 | 629 | 1394 | 975 | 1255 | 878 | 481 |
| | 250,000 | 483 | 801 | 638 | 1414 | 989 | 1273 | 890 | 488 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 54 | 116 | 80 | 147 | 122 | 132 | 110 | 59 |
| | 20/50 | 59 | 126 | 87 | 160 | 132 | 144 | 119 | 65 |
| | 25/50 | 85 | 174 | 122 | 227 | 183 | 204 | 165 | 92 |
| | 25/60 | 90 | 184 | 129 | 240 | 193 | 216 | 174 | 98 |
| | 35/80 | 147 | 290 | 205 | 386 | 304 | 347 | 274 | 159 |
| | 50/100 | 204 | 397 | 281 | 533 | 415 | 479 | 374 | 221 |
| | 100/300 | 348 | 668 | 476 | 905 | 699 | 814 | 629 | 376 |
| | 250/500 | 653 | 1240 | 885 | 1690 | 1296 | 1521 | 1167 | 705 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|--------|---|------|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 839 | 1490 | 1072 | 1905 | 1532 | 1715 | 1379 | 836 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 384 | 384 | 384 | 384 | 384 | 384 | 384 | 384 |
| | Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4 | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 101 | 179 | 129 | 229 | 184 | 206 | 165 | 100 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 20

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|------|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 456 | 973 | 615 | 1222 | 972 | 1100 | 875 | 543 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 272 | 448 | 335 | 469 | 431 | 422 | 388 | 324 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 380 | 676 | 424 | 1144 | 829 | 1030 | 746 | 506 |
| | 10,000 | 471 | 838 | 526 | 1419 | 1028 | 1277 | 925 | 627 |
| | 15,000 | 477 | 848 | 532 | 1435 | 1040 | 1292 | 935 | 635 |
| | 25,000 | 482 | 857 | 538 | 1451 | 1051 | 1306 | 946 | 642 |
| | 35,000 | 486 | 865 | 542 | 1463 | 1060 | 1317 | 954 | 647 |
| | 50,000 | 490 | 872 | 547 | 1476 | 1069 | 1329 | 962 | 653 |
| | 100,000 | 494 | 879 | 551 | 1487 | 1078 | 1339 | 970 | 658 |
| | 250,000 | 501 | 892 | 559 | 1509 | 1093 | 1359 | 984 | 667 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 57 | 134 | 85 | 150 | 127 | 135 | 114 | 70 |
| | 20/50 | 62 | 145 | 92 | 164 | 138 | 147 | 124 | 76 |
| | 25/50 | 88 | 200 | 127 | 232 | 193 | 209 | 173 | 107 |
| | 25/60 | 93 | 211 | 134 | 246 | 204 | 221 | 183 | 113 |
| | 35/80 | 149 | 333 | 211 | 397 | 325 | 357 | 292 | 180 |
| | 50/100 | 206 | 455 | 288 | 548 | 446 | 493 | 401 | 248 |
| | 100/300 | 349 | 765 | 484 | 932 | 753 | 839 | 678 | 419 |
| | 250/500 | 652 | 1418 | 897 | 1742 | 1402 | 1568 | 1261 | 781 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|------|------|------|------|------|------|------|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 855 | 1530 | 1109 | 1989 | 1569 | 1790 | 1412 | 1078 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 340 | 340 | 340 | 340 | 340 | 340 | 340 | 340 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 103 | 184 | 133 | 239 | 188 | 215 | 169 | 129 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 21

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|------|------|------|------|------|------|------|------|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 572 | 1037 | 833 | 1089 | 1035 | 980 | 932 | 714 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 318 | 448 | 388 | 421 | 434 | 379 | 391 | 345 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 476 | 757 | 571 | 1300 | 910 | 1170 | 819 | 397 |
| | 10,000 | 590 | 939 | 708 | 1612 | 1128 | 1451 | 1016 | 492 |
| | 15,000 | 597 | 949 | 716 | 1630 | 1141 | 1467 | 1027 | 498 |
| | 25,000 | 604 | 960 | 724 | 1648 | 1154 | 1484 | 1038 | 503 |
| | 35,000 | 609 | 968 | 730 | 1663 | 1164 | 1496 | 1048 | 508 |
| | 50,000 | 614 | 977 | 737 | 1677 | 1174 | 1509 | 1057 | 512 |
| | 100,000 | 619 | 984 | 742 | 1690 | 1183 | 1521 | 1065 | 516 |
| | 250,000 | 628 | 998 | 753 | 1715 | 1200 | 1543 | 1080 | 524 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 78 | 137 | 116 | 150 | 145 | 135 | 131 | 89 |
| | 20/50 | 85 | 149 | 125 | 162 | 157 | 146 | 142 | 97 |
| | 25/50 | 117 | 207 | 173 | 224 | 216 | 202 | 195 | 137 |
| | 25/60 | 124 | 219 | 182 | 237 | 228 | 213 | 205 | 145 |
| | 35/80 | 195 | 348 | 287 | 373 | 357 | 336 | 322 | 234 |
| | 50/100 | 267 | 477 | 391 | 509 | 487 | 458 | 439 | 322 |
| | 100/300 | 449 | 806 | 657 | 856 | 818 | 771 | 737 | 547 |
| | 250/500 | 832 | 1499 | 1217 | 1587 | 1514 | 1428 | 1364 | 1020 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|------|------|------|------|------|------|------|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 1063 | 1839 | 1504 | 2458 | 2033 | 2212 | 1830 | 1232 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 405 | 405 | 405 | 405 | 405 | 405 | 405 | 405 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 128 | 221 | 180 | 295 | 244 | 265 | 220 | 148 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 22

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|------|------|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 565 | 1037 | 750 | 1073 | 965 | 966 | 869 | 670 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 317 | 448 | 357 | 415 | 410 | 374 | 369 | 337 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 503 | 794 | 540 | 1324 | 903 | 1192 | 813 | 442 |
| | 10,000 | 624 | 985 | 670 | 1642 | 1120 | 1478 | 1008 | 548 |
| | 15,000 | 631 | 996 | 677 | 1660 | 1132 | 1495 | 1020 | 554 |
| | 25,000 | 638 | 1007 | 685 | 1679 | 1145 | 1511 | 1031 | 560 |
| | 35,000 | 643 | 1016 | 691 | 1693 | 1155 | 1525 | 1040 | 565 |
| | 50,000 | 649 | 1024 | 697 | 1708 | 1165 | 1538 | 1049 | 570 |
| | 100,000 | 654 | 1032 | 702 | 1721 | 1174 | 1550 | 1057 | 575 |
| | 250,000 | 663 | 1047 | 712 | 1746 | 1191 | 1572 | 1072 | 583 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 78 | 140 | 102 | 150 | 134 | 135 | 121 | 83 |
| | 20/50 | 84 | 152 | 111 | 162 | 145 | 146 | 131 | 91 |
| | 25/50 | 117 | 211 | 153 | 223 | 200 | 201 | 180 | 128 |
| | 25/60 | 123 | 222 | 162 | 236 | 211 | 212 | 190 | 136 |
| | 35/80 | 194 | 352 | 255 | 370 | 332 | 333 | 299 | 219 |
| | 50/100 | 264 | 481 | 349 | 505 | 453 | 454 | 408 | 301 |
| | 100/300 | 445 | 811 | 588 | 847 | 760 | 763 | 685 | 512 |
| | 250/500 | 824 | 1505 | 1090 | 1569 | 1409 | 1412 | 1269 | 956 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|------|------|------|------|------|------|------|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 1011 | 1732 | 1418 | 2195 | 1936 | 1976 | 1742 | 1313 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 426 | 426 | 426 | 426 | 426 | 426 | 426 | 426 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 121 | 208 | 170 | 263 | 232 | 237 | 209 | 158 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 23

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|------|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 431 | 833 | 582 | 1266 | 863 | 1139 | 777 | 437 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 245 | 378 | 311 | 504 | 358 | 454 | 322 | 275 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 374 | 620 | 400 | 1165 | 672 | 1049 | 605 | 434 |
| | 10,000 | 464 | 769 | 496 | 1445 | 833 | 1301 | 750 | 538 |
| | 15,000 | 469 | 777 | 502 | 1461 | 843 | 1315 | 759 | 544 |
| | 25,000 | 474 | 786 | 507 | 1477 | 852 | 1330 | 767 | 550 |
| | 35,000 | 478 | 793 | 512 | 1490 | 859 | 1342 | 774 | 555 |
| | 50,000 | 482 | 800 | 516 | 1503 | 867 | 1353 | 780 | 560 |
| | 100,000 | 486 | 806 | 520 | 1515 | 874 | 1364 | 787 | 564 |
| | 250,000 | 493 | 818 | 528 | 1537 | 886 | 1384 | 798 | 572 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 42 | 120 | 75 | 151 | 108 | 136 | 97 | 48 |
| | 20/50 | 47 | 130 | 82 | 165 | 118 | 149 | 106 | 53 |
| | 25/50 | 70 | 177 | 114 | 236 | 166 | 213 | 149 | 77 |
| | 25/60 | 75 | 187 | 121 | 250 | 176 | 225 | 158 | 82 |
| | 35/80 | 127 | 292 | 193 | 406 | 283 | 366 | 254 | 135 |
| | 50/100 | 179 | 396 | 266 | 562 | 390 | 506 | 350 | 189 |
| | 100/300 | 312 | 663 | 449 | 959 | 661 | 863 | 595 | 324 |
| | 250/500 | 591 | 1225 | 837 | 1795 | 1234 | 1615 | 1111 | 611 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|--------|---|------|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 810 | 1481 | 1177 | 2001 | 1564 | 1801 | 1408 | 911 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 346 | 346 | 346 | 346 | 346 | 346 | 346 | 346 |
| | Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3 | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 97 | 178 | 141 | 240 | 188 | 216 | 169 | 109 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 24

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|------|------|------|------|------|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 399 | 757 | 489 | 1129 | 768 | 1016 | 691 | 392 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 219 | 352 | 296 | 463 | 318 | 417 | 286 | 242 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 391 | 686 | 516 | 1169 | 766 | 1052 | 689 | 386 |
| | 10,000 | 485 | 851 | 640 | 1450 | 950 | 1304 | 854 | 479 |
| | 15,000 | 490 | 860 | 647 | 1466 | 961 | 1319 | 864 | 484 |
| | 25,000 | 496 | 870 | 654 | 1482 | 971 | 1334 | 874 | 489 |
| | 35,000 | 500 | 877 | 660 | 1495 | 980 | 1346 | 881 | 494 |
| | 50,000 | 504 | 885 | 666 | 1508 | 988 | 1357 | 889 | 498 |
| | 100,000 | 508 | 892 | 671 | 1520 | 996 | 1368 | 896 | 502 |
| | 250,000 | 516 | 905 | 681 | 1542 | 1010 | 1388 | 909 | 509 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 41 | 98 | 65 | 143 | 98 | 129 | 88 | 41 |
| | 20/50 | 45 | 107 | 71 | 156 | 107 | 140 | 96 | 45 |
| | 25/50 | 67 | 149 | 98 | 219 | 150 | 198 | 135 | 67 |
| | 25/60 | 72 | 158 | 104 | 232 | 159 | 209 | 143 | 71 |
| | 35/80 | 120 | 252 | 165 | 372 | 254 | 335 | 228 | 119 |
| | 50/100 | 169 | 346 | 226 | 512 | 349 | 461 | 314 | 167 |
| | 100/300 | 292 | 585 | 381 | 868 | 592 | 782 | 532 | 288 |
| | 250/500 | 551 | 1090 | 708 | 1619 | 1103 | 1457 | 992 | 543 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|------|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 803 | 1498 | 1090 | 2028 | 1537 | 1825 | 1383 | 809 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 251 | 251 | 251 | 251 | 251 | 251 | 251 | 251 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|-----|-----|----------------------------|-----|-----|----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 96 | 180 | 131 | 243 | 184 | 219 | 166 | 97 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 25

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|------|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 394 | 857 | 505 | 1135 | 823 | 1022 | 741 | 443 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 216 | 363 | 288 | 465 | 343 | 419 | 309 | 254 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 394 | 717 | 471 | 1167 | 835 | 1050 | 752 | 476 |
| | 10,000 | 489 | 889 | 584 | 1447 | 1035 | 1302 | 932 | 590 |
| | 15,000 | 494 | 899 | 591 | 1463 | 1047 | 1317 | 943 | 597 |
| | 25,000 | 500 | 909 | 597 | 1480 | 1059 | 1331 | 954 | 604 |
| | 35,000 | 504 | 917 | 602 | 1493 | 1068 | 1343 | 962 | 609 |
| | 50,000 | 508 | 925 | 608 | 1505 | 1077 | 1355 | 970 | 614 |
| | 100,000 | 512 | 932 | 612 | 1517 | 1086 | 1365 | 978 | 619 |
| | 250,000 | 520 | 946 | 621 | 1539 | 1101 | 1385 | 992 | 628 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 47 | 124 | 70 | 142 | 113 | 128 | 102 | 50 |
| | 20/50 | 51 | 134 | 76 | 155 | 122 | 140 | 110 | 55 |
| | 25/50 | 73 | 183 | 105 | 219 | 169 | 197 | 153 | 80 |
| | 25/60 | 78 | 193 | 110 | 231 | 179 | 209 | 161 | 85 |
| | 35/80 | 126 | 301 | 174 | 372 | 281 | 335 | 254 | 139 |
| | 50/100 | 175 | 408 | 237 | 512 | 384 | 462 | 346 | 193 |
| | 100/300 | 298 | 683 | 398 | 870 | 647 | 784 | 583 | 331 |
| | 250/500 | 559 | 1262 | 737 | 1623 | 1199 | 1462 | 1080 | 622 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|------|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 851 | 1550 | 1172 | 2022 | 1620 | 1820 | 1458 | 890 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 382 | 382 | 382 | 382 | 382 | 382 | 382 | 382 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 102 | 186 | 141 | 243 | 194 | 218 | 175 | 107 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 26

| MANUAL RATE | CLASS | | | | | | | | |
|---------------|--|-----|------|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 485 | 887 | 677 | 1063 | 965 | 957 | 869 | 453 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 266 | 405 | 341 | 437 | 391 | 393 | 352 | 286 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 437 | 689 | 521 | 1210 | 833 | 1089 | 750 | 442 |
| | 10,000 | 542 | 854 | 646 | 1500 | 1033 | 1350 | 930 | 548 |
| | 15,000 | 548 | 864 | 653 | 1517 | 1045 | 1366 | 941 | 554 |
| | 25,000 | 554 | 874 | 661 | 1534 | 1056 | 1381 | 951 | 560 |
| | 35,000 | 559 | 881 | 666 | 1548 | 1065 | 1393 | 959 | 565 |
| | 50,000 | 564 | 889 | 672 | 1561 | 1075 | 1405 | 968 | 570 |
| | 100,000 | 568 | 896 | 677 | 1573 | 1083 | 1416 | 975 | 575 |
| | 250,000 | 576 | 909 | 687 | 1596 | 1099 | 1436 | 989 | 583 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 55 | 115 | 86 | 139 | 124 | 125 | 112 | 56 |
| | 20/50 | 60 | 125 | 94 | 151 | 135 | 136 | 122 | 61 |
| | 25/50 | 87 | 175 | 132 | 211 | 189 | 190 | 171 | 87 |
| | 25/60 | 93 | 185 | 139 | 223 | 200 | 201 | 181 | 92 |
| | 35/80 | 152 | 295 | 223 | 355 | 320 | 320 | 289 | 148 |
| | 50/100 | 212 | 406 | 307 | 488 | 440 | 439 | 396 | 204 |
| | 100/300 | 363 | 686 | 521 | 824 | 745 | 742 | 671 | 346 |
| | 250/500 | 681 | 1277 | 971 | 1533 | 1387 | 1380 | 1250 | 646 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|---------------|-------------------------|---------------|---------------|---------------|---------------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---------------|---|------|------|------|------|------|------|------|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 1237 | 1949 | 1618 | 2448 | 2125 | 2203 | 1913 | 1358 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 453 | 453 | 453 | 453 | 453 | 453 | 453 | 453 |
| | Additional Charge to Reduce Deductible From \$500 to \$300 -- \$5 | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 148 | 234 | 194 | 294 | 255 | 264 | 230 | 163 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 27

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|-----|-----|-----|-----|-----|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 183 | 305 | 202 | 614 | 305 | 553 | 275 | 187 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 95 | 129 | 129 | 239 | 137 | 215 | 123 | 111 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 249 | 381 | 299 | 747 | 478 | 672 | 430 | 244 |
| | 10,000 | 309 | 472 | 371 | 926 | 593 | 833 | 533 | 303 |
| | 15,000 | 312 | 478 | 375 | 937 | 599 | 843 | 539 | 306 |
| | 25,000 | 316 | 483 | 379 | 947 | 606 | 852 | 545 | 309 |
| | 35,000 | 318 | 487 | 382 | 955 | 611 | 859 | 550 | 312 |
| | 50,000 | 321 | 491 | 386 | 964 | 617 | 867 | 555 | 315 |
| | 100,000 | 324 | 495 | 389 | 971 | 621 | 874 | 559 | 317 |
| | 250,000 | 328 | 503 | 394 | 985 | 630 | 886 | 567 | 322 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 19 | 42 | 26 | 72 | 40 | 65 | 36 | 21 |
| | 20/50 | 21 | 45 | 28 | 79 | 43 | 71 | 39 | 23 |
| | 25/50 | 31 | 63 | 40 | 113 | 61 | 102 | 55 | 33 |
| | 25/60 | 33 | 66 | 42 | 120 | 64 | 108 | 58 | 36 |
| | 35/80 | 55 | 104 | 67 | 195 | 102 | 176 | 92 | 58 |
| | 50/100 | 78 | 143 | 92 | 271 | 140 | 244 | 126 | 81 |
| | 100/300 | 134 | 240 | 156 | 463 | 237 | 417 | 213 | 140 |
| | 250/500 | 253 | 445 | 290 | 868 | 440 | 782 | 397 | 262 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|-----|-----|------|-----|------|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 535 | 985 | 604 | 1766 | 968 | 1589 | 871 | 578 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 169 | 169 | 169 | 169 | 169 | 169 | 169 | 169 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|----|-----|----------------------------|-----|-----|----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 64 | 118 | 72 | 212 | 116 | 191 | 105 | 69 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 40

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|------|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 455 | 790 | 578 | 1248 | 865 | 1123 | 779 | 443 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 282 | 375 | 311 | 493 | 403 | 444 | 363 | 274 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 306 | 530 | 381 | 1009 | 635 | 908 | 572 | 327 |
| | 10,000 | 379 | 657 | 472 | 1251 | 787 | 1126 | 709 | 405 |
| | 15,000 | 384 | 665 | 478 | 1265 | 796 | 1139 | 717 | 410 |
| | 25,000 | 388 | 672 | 483 | 1279 | 805 | 1151 | 725 | 415 |
| | 35,000 | 391 | 678 | 487 | 1291 | 812 | 1161 | 732 | 418 |
| | 50,000 | 395 | 684 | 491 | 1302 | 819 | 1171 | 738 | 422 |
| | 100,000 | 398 | 689 | 495 | 1312 | 826 | 1180 | 744 | 425 |
| | 250,000 | 404 | 699 | 503 | 1331 | 838 | 1198 | 754 | 431 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 43 | 107 | 76 | 147 | 113 | 132 | 102 | 45 |
| | 20/50 | 48 | 116 | 83 | 161 | 123 | 145 | 111 | 50 |
| | 25/50 | 73 | 161 | 115 | 231 | 172 | 207 | 155 | 74 |
| | 25/60 | 78 | 170 | 122 | 245 | 181 | 220 | 164 | 79 |
| | 35/80 | 133 | 268 | 194 | 398 | 289 | 358 | 261 | 133 |
| | 50/100 | 187 | 367 | 266 | 552 | 397 | 496 | 357 | 187 |
| | 100/300 | 327 | 618 | 449 | 942 | 670 | 847 | 604 | 323 |
| | 250/500 | 621 | 1148 | 835 | 1765 | 1247 | 1588 | 1124 | 611 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|------|-----|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 679 | 1210 | 858 | 1825 | 1312 | 1643 | 1181 | 693 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 270 | 270 | 270 | 270 | 270 | 270 | 270 | 270 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|-----|-----|----------------------------|-----|-----|----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 81 | 145 | 103 | 219 | 157 | 197 | 142 | 83 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 41

| MANUAL RATE | CLASS | | | | | | | | |
|---------------|--|-----|------|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 437 | 717 | 574 | 1163 | 872 | 1047 | 785 | 449 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 240 | 342 | 312 | 474 | 366 | 427 | 329 | 268 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 304 | 516 | 375 | 962 | 643 | 866 | 579 | 397 |
| | 10,000 | 377 | 640 | 465 | 1193 | 797 | 1074 | 718 | 492 |
| | 15,000 | 381 | 647 | 470 | 1206 | 806 | 1086 | 726 | 498 |
| | 25,000 | 385 | 654 | 476 | 1220 | 815 | 1098 | 734 | 503 |
| | 35,000 | 389 | 660 | 480 | 1230 | 822 | 1108 | 741 | 508 |
| | 50,000 | 392 | 666 | 484 | 1241 | 829 | 1117 | 747 | 512 |
| | 100,000 | 395 | 671 | 488 | 1251 | 836 | 1126 | 753 | 516 |
| | 250,000 | 401 | 681 | 495 | 1269 | 848 | 1142 | 764 | 524 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 41 | 99 | 78 | 137 | 108 | 123 | 97 | 47 |
| | 20/50 | 46 | 107 | 85 | 150 | 118 | 135 | 106 | 52 |
| | 25/50 | 70 | 148 | 117 | 215 | 167 | 193 | 150 | 77 |
| | 25/60 | 74 | 156 | 124 | 228 | 177 | 205 | 159 | 82 |
| | 35/80 | 127 | 246 | 195 | 371 | 284 | 334 | 256 | 136 |
| | 50/100 | 180 | 336 | 267 | 514 | 392 | 462 | 353 | 191 |
| | 100/300 | 313 | 564 | 450 | 878 | 667 | 790 | 600 | 330 |
| | 250/500 | 595 | 1046 | 834 | 1645 | 1245 | 1480 | 1120 | 622 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|---------------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---------------|---|------|-----|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 615 | 1202 | 869 | 1775 | 1329 | 1598 | 1196 | 641 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 232 | 232 | 232 | 232 | 232 | 232 | 232 | 232 |
| | Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2 | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|-----|-----|----------------------------|-----|-----|----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 74 | 144 | 104 | 213 | 159 | 192 | 144 | 77 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 42

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|------|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 597 | 964 | 689 | 1280 | 1046 | 1152 | 941 | 577 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 315 | 419 | 341 | 492 | 436 | 443 | 392 | 301 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 335 | 584 | 428 | 1036 | 732 | 932 | 659 | 353 |
| | 10,000 | 415 | 724 | 531 | 1285 | 908 | 1156 | 817 | 438 |
| | 15,000 | 420 | 732 | 537 | 1299 | 918 | 1169 | 826 | 443 |
| | 25,000 | 425 | 741 | 543 | 1314 | 928 | 1182 | 836 | 448 |
| | 35,000 | 428 | 747 | 547 | 1325 | 936 | 1192 | 843 | 451 |
| | 50,000 | 432 | 753 | 552 | 1336 | 944 | 1202 | 850 | 455 |
| | 100,000 | 436 | 759 | 556 | 1347 | 952 | 1212 | 857 | 459 |
| | 250,000 | 442 | 770 | 565 | 1366 | 966 | 1229 | 869 | 466 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 62 | 133 | 89 | 150 | 133 | 135 | 120 | 61 |
| | 20/50 | 69 | 144 | 97 | 164 | 145 | 148 | 131 | 67 |
| | 25/50 | 102 | 199 | 136 | 236 | 204 | 212 | 184 | 99 |
| | 25/60 | 108 | 210 | 143 | 250 | 216 | 225 | 194 | 106 |
| | 35/80 | 181 | 330 | 229 | 407 | 345 | 367 | 311 | 176 |
| | 50/100 | 253 | 451 | 315 | 565 | 475 | 508 | 428 | 246 |
| | 100/300 | 438 | 758 | 532 | 965 | 805 | 869 | 725 | 425 |
| | 250/500 | 826 | 1406 | 991 | 1809 | 1501 | 1628 | 1351 | 801 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|--------|---|------|-----|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 699 | 1287 | 990 | 1827 | 1417 | 1644 | 1275 | 758 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 297 | 297 | 297 | 297 | 297 | 297 | 297 | 297 |
| | Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3 | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|-----|-----|----------------------------|-----|-----|----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 84 | 154 | 119 | 219 | 170 | 197 | 153 | 91 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 43

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|------|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 509 | 892 | 635 | 1166 | 959 | 1049 | 863 | 546 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 265 | 411 | 336 | 464 | 400 | 418 | 360 | 311 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 475 | 665 | 527 | 1177 | 865 | 1059 | 779 | 445 |
| | 10,000 | 589 | 825 | 653 | 1459 | 1073 | 1313 | 966 | 552 |
| | 15,000 | 596 | 834 | 661 | 1476 | 1085 | 1328 | 977 | 558 |
| | 25,000 | 602 | 843 | 668 | 1492 | 1097 | 1343 | 988 | 564 |
| | 35,000 | 608 | 851 | 674 | 1505 | 1106 | 1354 | 996 | 569 |
| | 50,000 | 613 | 858 | 680 | 1518 | 1116 | 1366 | 1005 | 574 |
| | 100,000 | 618 | 865 | 685 | 1530 | 1125 | 1377 | 1013 | 579 |
| | 250,000 | 627 | 877 | 695 | 1552 | 1141 | 1397 | 1028 | 587 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 56 | 124 | 86 | 146 | 127 | 131 | 114 | 58 |
| | 20/50 | 62 | 134 | 93 | 159 | 138 | 143 | 124 | 64 |
| | 25/50 | 90 | 185 | 129 | 225 | 192 | 202 | 173 | 94 |
| | 25/60 | 96 | 195 | 136 | 238 | 203 | 214 | 182 | 100 |
| | 35/80 | 158 | 307 | 216 | 382 | 322 | 343 | 290 | 167 |
| | 50/100 | 220 | 419 | 295 | 526 | 442 | 473 | 397 | 233 |
| | 100/300 | 378 | 703 | 497 | 894 | 746 | 804 | 671 | 402 |
| | 250/500 | 711 | 1303 | 922 | 1668 | 1387 | 1500 | 1247 | 759 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|------|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 789 | 1398 | 1046 | 1899 | 1556 | 1709 | 1400 | 770 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 325 | 325 | 325 | 325 | 325 | 325 | 325 | 325 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|-----|-----|----------------------------|-----|-----|----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 95 | 168 | 126 | 228 | 187 | 205 | 168 | 92 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 44

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|-----|------|------|-----|------|-----|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 431 | 822 | 722 | 1089 | 884 | 980 | 796 | 424 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 234 | 372 | 342 | 446 | 359 | 401 | 323 | 260 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 319 | 561 | 409 | 1007 | 736 | 906 | 662 | 321 |
| | 10,000 | 396 | 696 | 507 | 1249 | 913 | 1123 | 821 | 398 |
| | 15,000 | 400 | 703 | 513 | 1263 | 923 | 1136 | 830 | 403 |
| | 25,000 | 404 | 711 | 519 | 1277 | 933 | 1149 | 839 | 407 |
| | 35,000 | 408 | 718 | 523 | 1288 | 941 | 1159 | 847 | 411 |
| | 50,000 | 412 | 724 | 528 | 1299 | 949 | 1169 | 854 | 414 |
| | 100,000 | 415 | 729 | 532 | 1309 | 957 | 1178 | 861 | 417 |
| | 250,000 | 421 | 740 | 539 | 1328 | 971 | 1195 | 873 | 423 |

| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | |
|--------|---|-------|-------|-------|-------|--------|---------|---------|
| | 20/40 | 20/50 | 25/50 | 25/60 | 35/80 | 50/100 | 100/300 | 250/500 |
| | 56 | 61 | 85 | 90 | 144 | 197 | 334 | 621 |
| 108 | 117 | 164 | 173 | 275 | 378 | 638 | 1187 | |
| 89 | 97 | 138 | 146 | 235 | 324 | 551 | 1030 | |
| 127 | 139 | 200 | 212 | 346 | 480 | 820 | 1538 | |
| 114 | 124 | 174 | 184 | 294 | 403 | 683 | 1272 | |
| 114 | 125 | 180 | 191 | 311 | 431 | 738 | 1383 | |
| 103 | 112 | 157 | 166 | 265 | 364 | 615 | 1146 | |
| 62 | 67 | 91 | 96 | 149 | 203 | 339 | 626 | |

| 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 | 32 | 0 | 35/80 | 39 | 6 | | |
| | 20/50 | 33 | 0 | 50/100 | 42 | 10 | | |
| | 25/50 | 34 | 2 | 100/300 | 48 | 26 | | |
| 25/60 | 36 | 2 | 250/500 | 60 | 95 | | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|------|-----|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 684 | 1286 | 872 | 1805 | 1248 | 1625 | 1123 | 658 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 369 | 369 | 369 | 369 | 369 | 369 | 369 | 369 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|-----|-----|----------------------------|-----|-----|----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 82 | 154 | 105 | 217 | 150 | 195 | 135 | 79 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 45

| MANUAL RATE | CLASS | | | | | | | | |
|-------------|--|-----|------|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| PART 1 | BODILY INJURY TO OTHERS | | | | | | | | |
| | 592 | 965 | 708 | 1133 | 1072 | 1020 | 965 | 597 | |
| PART 2 | PERSONAL INJURY PROTECTION | | | | | | | | |
| | 323 | 436 | 354 | 437 | 450 | 393 | 405 | 331 | |
| PART 4 | DAMAGE TO SOMEONE ELSE'S PROPERTY | | | | | | | | |
| | 5,000 | 434 | 639 | 487 | 1304 | 886 | 1174 | 797 | 466 |
| | 10,000 | 538 | 792 | 604 | 1617 | 1099 | 1456 | 988 | 578 |
| | 15,000 | 544 | 801 | 611 | 1635 | 1111 | 1472 | 999 | 584 |
| | 25,000 | 550 | 810 | 618 | 1653 | 1123 | 1489 | 1011 | 591 |
| | 35,000 | 555 | 817 | 623 | 1668 | 1133 | 1502 | 1019 | 596 |
| | 50,000 | 560 | 824 | 628 | 1682 | 1143 | 1514 | 1028 | 601 |
| | 100,000 | 564 | 831 | 633 | 1695 | 1152 | 1526 | 1036 | 606 |
| | 250,000 | 572 | 843 | 642 | 1720 | 1169 | 1549 | 1051 | 615 |
| PART 5 | OPTIONAL BODILY INJURY TO OTHERS | | | | | | | | |
| | 20/40 | 61 | 136 | 99 | 151 | 145 | 136 | 131 | 66 |
| | 20/50 | 68 | 147 | 107 | 164 | 157 | 148 | 142 | 73 |
| | 25/50 | 100 | 202 | 147 | 228 | 218 | 205 | 197 | 106 |
| | 25/60 | 107 | 213 | 155 | 241 | 230 | 217 | 208 | 112 |
| | 35/80 | 179 | 334 | 244 | 382 | 364 | 344 | 328 | 185 |
| | 50/100 | 250 | 455 | 333 | 523 | 498 | 471 | 449 | 258 |
| | 100/300 | 433 | 764 | 559 | 883 | 839 | 795 | 756 | 444 |
| | 250/500 | 818 | 1413 | 1035 | 1640 | 1557 | 1477 | 1402 | 835 |

| PART 6 | MEDICAL PAYMENTS | | | | |
|--------|-------------------------|--------|--------|--------|--------|
| | 5,000 | 10,000 | 15,000 | 20,000 | 25,000 |
| | 58 | 86 | 114 | 119 | 135 |

| 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 | 32 | 0 | | 35/80 | 39 | 6 | |
| | 20/50 | 33 | 0 | | 50/100 | 42 | 10 | |
| | 25/50 | 34 | 2 | | 100/300 | 48 | 26 | |
| 25/60 | 36 | 2 | | 250/500 | 60 | 95 | | |

Higher limits for Parts 3, 5 and 12 may be provided at the option of the insurer. (RULE 3)

| | CLASS | | | | | | | |
|---|---|------|------|------|------|------|------|-----|
| | 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| PART 7 | COLLISION - \$500 DEDUCTIBLE | | | | | | | |
| | 858 | 1428 | 1088 | 1974 | 1601 | 1777 | 1441 | 993 |
| PART 9 | COMPREHENSIVE - \$500 DEDUCTIBLE | | | | | | | |
| | 337 | 337 | 337 | 337 | 337 | 337 | 337 | 337 |
| Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3 | | | | | | | | |

For Model Year/Vehicle Rating Group Relativities, refer to the Rate Pages R-35 and R-36

| COLLISION - Cost to Reduce Deductible from \$500 to \$300 | | | | | | | | |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS | | | | | | | | |
| 10 | 17 | 18 | 20 | 21 | 25 | 26 | 30 | |
| 103 | 171 | 131 | 237 | 192 | 213 | 173 | 119 | |
| COLLISION - Waiver of Deductible Charges | | | | | | | | |
| \$300 Deductible..... \$25 | | | | \$500 Deductible..... \$36 | | | | |

| LIMITED COLLISION | |
|---|-----------------------|
| \$500 Deductible - Charge 6% of the Part 7 premium defined in Rule 11 | |
| Cost to Reduce Deductible from \$500 to \$300 | All Classes..... \$16 |
| Cost to Reduce Deductible from \$500 to \$0 | All Classes..... \$29 |

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

Model Year/VRG Relativities

COLLISION

| VRG | Model Year | | | | | | | | | | | | | | | 1999 & Prior |
|-----|------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------------|
| | 2014 | 2013 | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | |
| 11 | 0.763 | 0.720 | 0.679 | 0.641 | 0.605 | 0.570 | 0.538 | 0.503 | 0.469 | 0.438 | 0.410 | 0.383 | 0.358 | 0.334 | 0.312 | 0.292 |
| 12 | 0.788 | 0.743 | 0.701 | 0.661 | 0.624 | 0.588 | 0.555 | 0.519 | 0.484 | 0.452 | 0.423 | 0.395 | 0.369 | 0.345 | 0.322 | 0.302 |
| 13 | 0.813 | 0.767 | 0.723 | 0.683 | 0.644 | 0.607 | 0.573 | 0.535 | 0.500 | 0.467 | 0.436 | 0.408 | 0.381 | 0.356 | 0.333 | 0.311 |
| 14 | 0.841 | 0.793 | 0.748 | 0.706 | 0.666 | 0.628 | 0.592 | 0.554 | 0.517 | 0.483 | 0.451 | 0.422 | 0.394 | 0.368 | 0.344 | 0.322 |
| 15 | 0.868 | 0.819 | 0.772 | 0.729 | 0.688 | 0.649 | 0.612 | 0.572 | 0.534 | 0.499 | 0.466 | 0.436 | 0.407 | 0.380 | 0.355 | 0.333 |
| 16 | 0.896 | 0.845 | 0.797 | 0.752 | 0.710 | 0.669 | 0.631 | 0.590 | 0.551 | 0.515 | 0.481 | 0.450 | 0.420 | 0.392 | 0.367 | 0.343 |
| 17 | 0.925 | 0.873 | 0.823 | 0.777 | 0.733 | 0.691 | 0.652 | 0.609 | 0.569 | 0.532 | 0.497 | 0.464 | 0.434 | 0.405 | 0.379 | 0.354 |
| 18 | 0.957 | 0.903 | 0.852 | 0.804 | 0.759 | 0.715 | 0.675 | 0.630 | 0.589 | 0.550 | 0.514 | 0.480 | 0.449 | 0.419 | 0.392 | 0.367 |
| 19 | 0.991 | 0.935 | 0.882 | 0.832 | 0.785 | 0.741 | 0.698 | 0.653 | 0.610 | 0.569 | 0.532 | 0.497 | 0.465 | 0.434 | 0.406 | 0.380 |
| 20 | 1.024 | 0.966 | 0.911 | 0.860 | 0.811 | 0.765 | 0.722 | 0.674 | 0.630 | 0.588 | 0.550 | 0.514 | 0.480 | 0.448 | 0.419 | 0.392 |
| 21 | 1.060 | 1.000 | 0.943 | 0.890 | 0.840 | 0.792 | 0.747 | 0.698 | 0.652 | 0.609 | 0.569 | 0.532 | 0.497 | 0.464 | 0.434 | 0.406 |
| 22 | 1.096 | 1.034 | 0.975 | 0.920 | 0.869 | 0.819 | 0.772 | 0.722 | 0.674 | 0.630 | 0.588 | 0.550 | 0.514 | 0.480 | 0.449 | 0.420 |
| 23 | 1.133 | 1.069 | 1.008 | 0.951 | 0.898 | 0.847 | 0.799 | 0.746 | 0.697 | 0.651 | 0.608 | 0.569 | 0.531 | 0.496 | 0.464 | 0.434 |
| 24 | 1.172 | 1.106 | 1.043 | 0.984 | 0.929 | 0.876 | 0.826 | 0.772 | 0.721 | 0.674 | 0.629 | 0.588 | 0.550 | 0.513 | 0.480 | 0.449 |
| 25 | 1.212 | 1.143 | 1.078 | 1.017 | 0.960 | 0.905 | 0.854 | 0.798 | 0.745 | 0.696 | 0.650 | 0.608 | 0.568 | 0.530 | 0.496 | 0.464 |
| 26 | 1.252 | 1.181 | 1.114 | 1.051 | 0.992 | 0.935 | 0.882 | 0.824 | 0.770 | 0.719 | 0.672 | 0.628 | 0.587 | 0.548 | 0.513 | 0.479 |
| 27 | 1.295 | 1.222 | 1.152 | 1.088 | 1.026 | 0.968 | 0.913 | 0.853 | 0.797 | 0.744 | 0.695 | 0.650 | 0.607 | 0.567 | 0.530 | 0.496 |
| 28 | 1.340 | 1.264 | 1.192 | 1.125 | 1.062 | 1.001 | 0.944 | 0.882 | 0.824 | 0.770 | 0.719 | 0.672 | 0.628 | 0.586 | 0.549 | 0.513 |
| 29 | 1.383 | 1.305 | 1.231 | 1.161 | 1.096 | 1.034 | 0.975 | 0.911 | 0.851 | 0.795 | 0.743 | 0.694 | 0.649 | 0.606 | 0.566 | 0.530 |
| 30 | 1.428 | 1.347 | 1.270 | 1.199 | 1.131 | 1.067 | 1.006 | 0.940 | 0.878 | 0.820 | 0.766 | 0.717 | 0.669 | 0.625 | 0.585 | 0.547 |
| 31 | 1.479 | 1.395 | 1.315 | 1.242 | 1.172 | 1.105 | 1.042 | 0.974 | 0.910 | 0.850 | 0.794 | 0.742 | 0.693 | 0.647 | 0.605 | 0.566 |
| 32 | 1.525 | 1.439 | 1.357 | 1.281 | 1.209 | 1.140 | 1.075 | 1.004 | 0.938 | 0.876 | 0.819 | 0.766 | 0.715 | 0.668 | 0.625 | 0.584 |
| 33 | 1.576 | 1.487 | 1.402 | 1.323 | 1.249 | 1.178 | 1.111 | 1.038 | 0.970 | 0.906 | 0.846 | 0.791 | 0.739 | 0.690 | 0.645 | 0.604 |
| 34 | 1.628 | 1.536 | 1.448 | 1.367 | 1.290 | 1.217 | 1.147 | 1.072 | 1.001 | 0.935 | 0.874 | 0.817 | 0.763 | 0.713 | 0.667 | 0.624 |
| 35 | 1.681 | 1.586 | 1.496 | 1.412 | 1.332 | 1.256 | 1.185 | 1.107 | 1.034 | 0.966 | 0.902 | 0.844 | 0.788 | 0.736 | 0.688 | 0.644 |
| 36 | 1.739 | 1.641 | 1.547 | 1.460 | 1.378 | 1.300 | 1.226 | 1.145 | 1.070 | 0.999 | 0.934 | 0.873 | 0.816 | 0.761 | 0.712 | 0.666 |
| 37 | 1.800 | 1.698 | 1.601 | 1.511 | 1.426 | 1.345 | 1.268 | 1.185 | 1.107 | 1.034 | 0.966 | 0.903 | 0.844 | 0.788 | 0.737 | 0.689 |
| 38 | 1.861 | 1.756 | 1.656 | 1.563 | 1.475 | 1.391 | 1.312 | 1.226 | 1.145 | 1.069 | 0.999 | 0.934 | 0.873 | 0.815 | 0.762 | 0.713 |
| 39 | 1.925 | 1.816 | 1.712 | 1.616 | 1.525 | 1.438 | 1.357 | 1.268 | 1.184 | 1.106 | 1.033 | 0.966 | 0.903 | 0.843 | 0.788 | 0.737 |
| 40 | 1.992 | 1.879 | 1.772 | 1.672 | 1.578 | 1.488 | 1.404 | 1.312 | 1.225 | 1.144 | 1.069 | 1.000 | 0.934 | 0.872 | 0.815 | 0.763 |
| 41 | 2.056 | 1.940 | 1.829 | 1.727 | 1.630 | 1.536 | 1.449 | 1.354 | 1.265 | 1.181 | 1.104 | 1.032 | 0.964 | 0.900 | 0.842 | 0.788 |
| 42 | 2.124 | 2.004 | 1.890 | 1.784 | 1.683 | 1.587 | 1.497 | 1.399 | 1.307 | 1.220 | 1.140 | 1.066 | 0.996 | 0.930 | 0.870 | 0.814 |
| 43 | 2.197 | 2.073 | 1.955 | 1.845 | 1.741 | 1.642 | 1.549 | 1.447 | 1.352 | 1.262 | 1.180 | 1.103 | 1.030 | 0.962 | 0.900 | 0.842 |
| 44 | 2.273 | 2.144 | 2.022 | 1.908 | 1.801 | 1.698 | 1.602 | 1.497 | 1.398 | 1.306 | 1.220 | 1.141 | 1.066 | 0.995 | 0.930 | 0.870 |
| 45 | 2.352 | 2.219 | 2.093 | 1.975 | 1.864 | 1.757 | 1.658 | 1.549 | 1.447 | 1.351 | 1.263 | 1.181 | 1.103 | 1.030 | 0.963 | 0.901 |
| 46 | 2.435 | 2.297 | 2.166 | 2.044 | 1.929 | 1.819 | 1.716 | 1.603 | 1.498 | 1.399 | 1.307 | 1.222 | 1.142 | 1.066 | 0.997 | 0.933 |
| 47 | 2.516 | 2.374 | 2.239 | 2.113 | 1.994 | 1.880 | 1.773 | 1.657 | 1.548 | 1.446 | 1.351 | 1.263 | 1.180 | 1.102 | 1.030 | 0.964 |
| 48 | 2.603 | 2.456 | 2.316 | 2.186 | 2.063 | 1.945 | 1.835 | 1.714 | 1.601 | 1.496 | 1.397 | 1.307 | 1.221 | 1.140 | 1.066 | 0.997 |
| 49 | 2.688 | 2.536 | 2.391 | 2.257 | 2.130 | 2.009 | 1.894 | 1.770 | 1.653 | 1.544 | 1.443 | 1.349 | 1.260 | 1.177 | 1.101 | 1.030 |
| 50 | 2.776 | 2.619 | 2.470 | 2.331 | 2.200 | 2.074 | 1.956 | 1.828 | 1.708 | 1.595 | 1.490 | 1.393 | 1.302 | 1.215 | 1.137 | 1.063 |

For the calculation of Rate Relativities for VRG 50, refer to Rule 22 E.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

Model Year/VRG Relativities

COMPREHENSIVE

| VRG | Model Year | | | | | | | | | | | | | | | 1999 & Prior |
|-----|------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------------|
| | 2014 | 2013 | 2012 | 2011 | 2010 | 2009 | 2008 | 2007 | 2006 | 2005 | 2004 | 2003 | 2002 | 2001 | 2000 | |
| 11 | 0.641 | 0.625 | 0.610 | 0.595 | 0.581 | 0.566 | 0.550 | 0.534 | 0.518 | 0.503 | 0.489 | 0.474 | 0.461 | 0.448 | 0.434 | 0.422 |
| 12 | 0.671 | 0.655 | 0.639 | 0.624 | 0.608 | 0.593 | 0.576 | 0.559 | 0.543 | 0.527 | 0.512 | 0.497 | 0.483 | 0.469 | 0.455 | 0.442 |
| 13 | 0.702 | 0.685 | 0.669 | 0.652 | 0.636 | 0.621 | 0.603 | 0.585 | 0.568 | 0.551 | 0.536 | 0.520 | 0.505 | 0.490 | 0.476 | 0.462 |
| 14 | 0.737 | 0.719 | 0.702 | 0.684 | 0.668 | 0.651 | 0.633 | 0.614 | 0.596 | 0.579 | 0.562 | 0.546 | 0.530 | 0.515 | 0.500 | 0.485 |
| 15 | 0.772 | 0.753 | 0.735 | 0.717 | 0.700 | 0.682 | 0.663 | 0.643 | 0.624 | 0.606 | 0.589 | 0.572 | 0.555 | 0.539 | 0.523 | 0.508 |
| 16 | 0.810 | 0.790 | 0.771 | 0.752 | 0.734 | 0.716 | 0.695 | 0.675 | 0.655 | 0.636 | 0.618 | 0.600 | 0.582 | 0.566 | 0.549 | 0.533 |
| 17 | 0.849 | 0.828 | 0.808 | 0.788 | 0.769 | 0.750 | 0.729 | 0.707 | 0.686 | 0.667 | 0.647 | 0.628 | 0.610 | 0.593 | 0.575 | 0.559 |
| 18 | 0.890 | 0.868 | 0.847 | 0.826 | 0.806 | 0.786 | 0.764 | 0.741 | 0.720 | 0.699 | 0.679 | 0.659 | 0.640 | 0.621 | 0.603 | 0.586 |
| 19 | 0.934 | 0.911 | 0.889 | 0.867 | 0.846 | 0.825 | 0.802 | 0.778 | 0.755 | 0.733 | 0.712 | 0.691 | 0.671 | 0.652 | 0.633 | 0.615 |
| 20 | 0.978 | 0.954 | 0.931 | 0.908 | 0.886 | 0.864 | 0.840 | 0.815 | 0.791 | 0.768 | 0.746 | 0.724 | 0.703 | 0.683 | 0.663 | 0.644 |
| 21 | 1.025 | 1.000 | 0.976 | 0.952 | 0.929 | 0.906 | 0.880 | 0.854 | 0.829 | 0.805 | 0.782 | 0.759 | 0.737 | 0.716 | 0.695 | 0.675 |
| 22 | 1.074 | 1.048 | 1.023 | 0.998 | 0.974 | 0.949 | 0.922 | 0.895 | 0.869 | 0.844 | 0.820 | 0.795 | 0.772 | 0.750 | 0.728 | 0.707 |
| 23 | 1.126 | 1.099 | 1.073 | 1.046 | 1.021 | 0.996 | 0.967 | 0.939 | 0.911 | 0.885 | 0.859 | 0.834 | 0.810 | 0.787 | 0.764 | 0.742 |
| 24 | 1.181 | 1.152 | 1.124 | 1.097 | 1.070 | 1.044 | 1.014 | 0.984 | 0.955 | 0.927 | 0.901 | 0.874 | 0.849 | 0.825 | 0.801 | 0.778 |
| 25 | 1.238 | 1.208 | 1.179 | 1.150 | 1.122 | 1.094 | 1.063 | 1.032 | 1.001 | 0.972 | 0.945 | 0.917 | 0.890 | 0.865 | 0.840 | 0.815 |
| 26 | 1.298 | 1.266 | 1.236 | 1.205 | 1.176 | 1.147 | 1.114 | 1.081 | 1.050 | 1.019 | 0.990 | 0.961 | 0.933 | 0.906 | 0.880 | 0.855 |
| 27 | 1.360 | 1.327 | 1.295 | 1.263 | 1.233 | 1.202 | 1.168 | 1.133 | 1.100 | 1.068 | 1.038 | 1.007 | 0.978 | 0.950 | 0.922 | 0.896 |
| 28 | 1.427 | 1.392 | 1.359 | 1.325 | 1.293 | 1.261 | 1.225 | 1.189 | 1.154 | 1.121 | 1.089 | 1.057 | 1.026 | 0.997 | 0.967 | 0.940 |
| 29 | 1.495 | 1.459 | 1.424 | 1.389 | 1.355 | 1.322 | 1.284 | 1.246 | 1.210 | 1.174 | 1.141 | 1.107 | 1.075 | 1.045 | 1.014 | 0.985 |
| 30 | 1.568 | 1.530 | 1.493 | 1.457 | 1.421 | 1.386 | 1.346 | 1.307 | 1.268 | 1.232 | 1.196 | 1.161 | 1.128 | 1.095 | 1.063 | 1.033 |
| 31 | 1.644 | 1.604 | 1.566 | 1.527 | 1.490 | 1.453 | 1.412 | 1.370 | 1.330 | 1.291 | 1.254 | 1.217 | 1.182 | 1.148 | 1.115 | 1.083 |
| 32 | 1.723 | 1.681 | 1.641 | 1.600 | 1.562 | 1.523 | 1.479 | 1.436 | 1.394 | 1.353 | 1.315 | 1.276 | 1.239 | 1.204 | 1.168 | 1.135 |
| 33 | 1.806 | 1.762 | 1.720 | 1.677 | 1.637 | 1.596 | 1.551 | 1.505 | 1.461 | 1.418 | 1.378 | 1.337 | 1.299 | 1.262 | 1.225 | 1.189 |
| 34 | 1.894 | 1.848 | 1.804 | 1.759 | 1.717 | 1.674 | 1.626 | 1.578 | 1.532 | 1.488 | 1.445 | 1.403 | 1.362 | 1.323 | 1.284 | 1.247 |
| 35 | 1.985 | 1.937 | 1.891 | 1.844 | 1.799 | 1.755 | 1.705 | 1.654 | 1.606 | 1.559 | 1.515 | 1.470 | 1.428 | 1.387 | 1.346 | 1.307 |
| 36 | 2.081 | 2.030 | 1.981 | 1.933 | 1.886 | 1.839 | 1.786 | 1.734 | 1.683 | 1.634 | 1.587 | 1.541 | 1.496 | 1.453 | 1.411 | 1.370 |
| 37 | 2.182 | 2.129 | 2.078 | 2.027 | 1.978 | 1.929 | 1.874 | 1.818 | 1.765 | 1.714 | 1.665 | 1.616 | 1.569 | 1.524 | 1.480 | 1.437 |
| 38 | 2.287 | 2.231 | 2.177 | 2.124 | 2.073 | 2.021 | 1.963 | 1.905 | 1.849 | 1.796 | 1.745 | 1.693 | 1.644 | 1.597 | 1.551 | 1.506 |
| 39 | 2.397 | 2.339 | 2.283 | 2.227 | 2.173 | 2.119 | 2.058 | 1.998 | 1.939 | 1.883 | 1.829 | 1.775 | 1.724 | 1.675 | 1.626 | 1.579 |
| 40 | 2.513 | 2.452 | 2.393 | 2.334 | 2.278 | 2.222 | 2.158 | 2.094 | 2.033 | 1.974 | 1.917 | 1.861 | 1.807 | 1.756 | 1.704 | 1.655 |
| 41 | 2.635 | 2.571 | 2.509 | 2.448 | 2.388 | 2.329 | 2.262 | 2.196 | 2.131 | 2.070 | 2.011 | 1.951 | 1.895 | 1.841 | 1.787 | 1.735 |
| 42 | 2.762 | 2.695 | 2.630 | 2.566 | 2.504 | 2.442 | 2.372 | 2.302 | 2.234 | 2.169 | 2.107 | 2.046 | 1.986 | 1.930 | 1.873 | 1.819 |
| 43 | 2.896 | 2.825 | 2.757 | 2.689 | 2.624 | 2.559 | 2.486 | 2.413 | 2.342 | 2.274 | 2.209 | 2.144 | 2.082 | 2.023 | 1.963 | 1.907 |
| 44 | 3.036 | 2.962 | 2.891 | 2.820 | 2.752 | 2.684 | 2.607 | 2.530 | 2.455 | 2.384 | 2.316 | 2.248 | 2.183 | 2.121 | 2.059 | 1.999 |
| 45 | 3.183 | 3.105 | 3.030 | 2.956 | 2.885 | 2.813 | 2.732 | 2.652 | 2.574 | 2.500 | 2.428 | 2.357 | 2.288 | 2.223 | 2.158 | 2.096 |
| 46 | 3.336 | 3.255 | 3.177 | 3.099 | 3.024 | 2.949 | 2.864 | 2.780 | 2.698 | 2.620 | 2.545 | 2.471 | 2.399 | 2.331 | 2.262 | 2.197 |
| 47 | 3.497 | 3.412 | 3.330 | 3.248 | 3.170 | 3.091 | 3.003 | 2.914 | 2.829 | 2.747 | 2.668 | 2.590 | 2.515 | 2.443 | 2.371 | 2.303 |
| 48 | 3.666 | 3.577 | 3.491 | 3.405 | 3.323 | 3.241 | 3.148 | 3.055 | 2.965 | 2.879 | 2.797 | 2.715 | 2.636 | 2.561 | 2.486 | 2.414 |
| 49 | 3.844 | 3.750 | 3.660 | 3.570 | 3.484 | 3.398 | 3.300 | 3.203 | 3.109 | 3.019 | 2.933 | 2.846 | 2.764 | 2.685 | 2.606 | 2.531 |
| 50 | 4.030 | 3.932 | 3.838 | 3.743 | 3.653 | 3.562 | 3.460 | 3.358 | 3.260 | 3.165 | 3.075 | 2.984 | 2.898 | 2.815 | 2.733 | 2.654 |

For the calculation of Rate Relativities for VRG 50, refer to Rule 22 E.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

VRG ASSIGNMENT BY PRICE LIST (RULE 22)

| | COLLISION | | | | COMPREHENSIVE | |
|--------|---------------------|----------------------------|--------------------|---------------------------|-----------------|---------------------------|
| | Vans/Wagons/Pickups | | All Other Vehicles | | All Vehicles | |
| | VRG | Base List Price | VRG | Base List Price | VRG | Base List Price |
| | 11 | \$0 - \$10,000 | 11 | \$0 - \$7,000 | 11 | \$0 - \$8,000 |
| | 12 | \$10,001 - \$11,000 | 12 | \$7,001 - \$7,500 | 12 | \$8,001 - \$9,500 |
| | 13 | \$11,001 - \$12,000 | 13 | \$7,501 - \$8,000 | 13 | \$9,501 - \$11,000 |
| | 14 | \$12,001 - \$13,000 | 14 | \$8,001 - \$8,500 | 14 | \$11,001 - \$12,500 |
| | 15 | \$13,001 - \$14,000 | 15 | \$8,501 - \$9,000 | 15 | \$12,501 - \$14,000 |
| | 16 | \$14,001 - \$15,000 | 16 | \$9,001 - \$9,500 | 16 | \$14,001 - \$15,500 |
| | 17 | \$15,001 - \$17,500 | 17 | \$9,501 - \$10,000 | 17 | \$15,501 - \$17,000 |
| | 18 | \$17,501 - \$20,000 | 18 | \$10,001 - \$10,500 | 18 | \$17,001 - \$18,500 |
| | 19 | \$20,001 - \$22,500 | 19 | \$10,501 - \$11,000 | 19 | \$18,501 - \$20,000 |
| | 20 | \$22,501 - \$25,000 | 20 | \$11,001 - \$11,500 | 20 | \$20,001 - \$21,500 |
| | 21 | \$25,001 - \$27,500 | 21 | \$11,501 - \$12,000 | 21 | \$21,501 - \$23,000 |
| | 22 | \$27,501 - \$30,000 | 22 | \$12,001 - \$13,000 | 22 | \$23,001 - \$24,500 |
| | 23 | \$30,001 - \$33,500 | 23 | \$13,001 - \$14,000 | 23 | \$24,501 - \$26,000 |
| | 24 | \$33,501 - \$37,000 | 24 | \$14,001 - \$15,000 | 24 | \$26,001 - \$27,500 |
| | 25 | \$37,001 - \$40,500 | 25 | \$15,001 - \$17,500 | 25 | \$27,501 - \$29,000 |
| | 26 | \$40,501 - \$44,000 | 26 | \$17,501 - \$20,000 | 26 | \$29,001 - \$30,500 |
| | 27 | \$44,001 - \$47,500 | 27 | \$20,001 - \$22,500 | 27 | \$30,501 - \$32,000 |
| | 28 | \$47,501 - \$51,000 | 28 | \$22,501 - \$25,000 | 28 | \$32,001 - \$33,500 |
| | 29 | \$51,001 - \$54,500 | 29 | \$25,001 - \$27,500 | 29 | \$33,501 - \$35,000 |
| | 30 | \$54,501 - \$58,000 | 30 | \$27,501 - \$30,000 | 30 | \$35,001 - \$36,500 |
| | 31 | \$58,001 - \$61,500 | 31 | \$30,001 - \$32,500 | 31 | \$36,501 - \$38,000 |
| | 32 | \$61,501 - \$65,000 | 32 | \$32,501 - \$36,000 | 32 | \$38,001 - \$39,500 |
| | 33 | \$65,001 - \$68,500 | 33 | \$36,001 - \$39,500 | 33 | \$39,501 - \$41,000 |
| | 34 | \$68,501 - \$72,000 | 34 | \$39,501 - \$43,000 | 34 | \$41,001 - \$43,000 |
| | 35 | \$72,001 - \$75,500 | 35 | \$43,001 - \$46,500 | 35 | \$43,001 - \$45,000 |
| | 36 | \$75,501 - \$79,000 | 36 | \$46,501 - \$50,000 | 36 | \$45,001 - \$47,000 |
| | 37 | \$79,001 - \$82,500 | 37 | \$50,001 - \$53,500 | 37 | \$47,001 - \$49,000 |
| | 38 | \$82,501 - \$86,000 | 38 | \$53,501 - \$57,000 | 38 | \$49,001 - \$51,000 |
| | 39 | \$86,001 - \$89,500 | 39 | \$57,001 - \$60,500 | 39 | \$51,001 - \$53,000 |
| | 40 | \$89,501 - \$93,000 | 40 | \$60,501 - \$64,000 | 40 | \$53,001 - \$55,000 |
| | 41 | \$93,001 - \$96,500 | 41 | \$64,001 - \$67,500 | 41 | \$55,001 - \$57,000 |
| | 42 | \$96,501 - \$100,000 | 42 | \$67,501 - \$71,000 | 42 | \$57,001 - \$59,000 |
| | 43 | \$100,001 - \$103,500 | 43 | \$71,001 - \$74,500 | 43 | \$59,001 - \$61,000 |
| | 44 | \$103,501 - \$107,000 | 44 | \$74,501 - \$78,000 | 44 | \$61,001 - \$63,000 |
| | 45 | \$107,001 - \$110,500 | 45 | \$78,001 - \$81,500 | 45 | \$63,001 - \$65,000 |
| | 46 | \$110,501 - \$114,000 | 46 | \$81,501 - \$85,000 | 46 | \$65,001 - \$67,000 |
| | 47 | \$114,001 - \$118,000 | 47 | \$85,001 - \$88,500 | 47 | \$67,001 - \$69,000 |
| | 48 | \$118,001 - \$122,000 | 48 | \$88,501 - \$92,000 | 48 | \$69,001 - \$71,000 |
| | 49 | \$122,001 - \$126,000 | 49 | \$92,001 - \$95,500 | 49 | \$71,001 - \$73,000 |
| | 50 | \$126,001 - \$130,000 | 50 | \$95,501 - \$99,000 | 50 | \$73,001 - \$75,000 |
| VRG 50 | Factor 0.020 | Maximum Price \$130,000 | Factor 0.015 | Maximum Price \$99,000 | Factor 0.030 | Maximum Price \$75,000 |

For VRG 50 relativities:

- 1) Subtract the Maximum Price above from the Base List Price and divide by \$1000.
- 2) Multiply the amount in Step 1 by the factor above.
- 3) The adjusted VRG relativity is determined by adding the amount from Step 2 to the unadjusted VRG 50 rate relativity.

STATED AMOUNT DIVISORS

| COLLISION | | | | COMPREHENSIVE | |
|---------------------|----------------|--------------------|----------------|----------------------|----------------|
| Vans/Wagons/Pickups | | All Other Vehicles | | All Vehicles | |
| <u>VRG</u> | <u>Divisor</u> | <u>VRG</u> | <u>Divisor</u> | <u>VRG</u> | <u>Divisor</u> |
| 11 | \$5,000 | 11 | \$3,500 | 11 | \$4,000 |
| 12 | \$10,500 | 12 | \$7,250 | 12 | \$8,750 |
| 13 | \$11,500 | 13 | \$7,750 | 13 | \$10,250 |
| 14 | \$12,500 | 14 | \$8,250 | 14 | \$11,750 |
| 15 | \$13,500 | 15 | \$8,750 | 15 | \$13,250 |
| 16 | \$14,500 | 16 | \$9,250 | 16 | \$14,750 |
| 17 | \$16,250 | 17 | \$9,750 | 17 | \$16,250 |
| 18 | \$18,750 | 18 | \$10,250 | 18 | \$17,750 |
| 19 | \$21,250 | 19 | \$10,750 | 19 | \$19,250 |
| 20 | \$23,750 | 20 | \$11,250 | 20 | \$20,750 |
| 21 | \$26,250 | 21 | \$11,750 | 21 | \$22,250 |
| 22 | \$28,750 | 22 | \$12,500 | 22 | \$23,750 |
| 23 | \$31,750 | 23 | \$13,500 | 23 | \$25,250 |
| 24 | \$35,250 | 24 | \$14,500 | 24 | \$26,750 |
| 25 | \$38,750 | 25 | \$16,250 | 25 | \$28,250 |
| 26 | \$42,250 | 26 | \$18,750 | 26 | \$29,750 |
| 27 | \$45,750 | 27 | \$21,250 | 27 | \$31,250 |
| 28 | \$49,250 | 28 | \$23,750 | 28 | \$32,750 |
| 29 | \$52,750 | 29 | \$26,250 | 29 | \$34,250 |
| 30 | \$56,250 | 30 | \$28,750 | 30 | \$35,750 |
| 31 | \$59,750 | 31 | \$31,250 | 31 | \$37,250 |
| 32 | \$63,250 | 32 | \$34,250 | 32 | \$38,750 |
| 33 | \$66,750 | 33 | \$37,750 | 33 | \$40,250 |
| 34 | \$70,250 | 34 | \$41,250 | 34 | \$42,000 |
| 35 | \$73,750 | 35 | \$44,750 | 35 | \$44,000 |
| 36 | \$77,250 | 36 | \$48,250 | 36 | \$46,000 |
| 37 | \$80,750 | 37 | \$51,750 | 37 | \$48,000 |
| 38 | \$84,250 | 38 | \$55,250 | 38 | \$50,000 |
| 39 | \$87,750 | 39 | \$58,750 | 39 | \$52,000 |
| 40 | \$91,250 | 40 | \$62,250 | 40 | \$54,000 |
| 41 | \$94,750 | 41 | \$65,750 | 41 | \$56,000 |
| 42 | \$98,250 | 42 | \$69,250 | 42 | \$58,000 |
| 43 | \$101,750 | 43 | \$72,750 | 43 | \$60,000 |
| 44 | \$105,250 | 44 | \$76,250 | 44 | \$62,000 |
| 45 | \$108,750 | 45 | \$79,750 | 45 | \$64,000 |
| 46 | \$112,250 | 46 | \$83,250 | 46 | \$66,000 |
| 47 | \$116,000 | 47 | \$86,750 | 47 | \$68,000 |
| 48 | \$120,000 | 48 | \$90,250 | 48 | \$70,000 |
| 49 | \$124,000 | 49 | \$93,750 | 49 | \$72,000 |
| 50 | \$128,000 | 50 | \$97,250 | 50 | \$74,000 |

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

STATED AMOUNT COMPREHENSIVE \$500 DEDUCTIBLE RATES PER \$100

| Territory VRG | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
|------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 11 | 2.68 | 2.68 | 3.09 | 2.88 | 3.14 | 3.24 | 3.35 | 3.48 | 3.27 | 3.69 | 3.77 | 4.04 | 4.54 | 4.31 | 5.61 | 7.69 | 3.35 |
| 12 | 1.28 | 1.28 | 1.48 | 1.38 | 1.50 | 1.55 | 1.60 | 1.66 | 1.56 | 1.76 | 1.80 | 1.93 | 2.17 | 2.06 | 2.68 | 3.68 | 1.60 |
| 13 | 1.14 | 1.14 | 1.32 | 1.23 | 1.34 | 1.38 | 1.43 | 1.49 | 1.40 | 1.58 | 1.61 | 1.73 | 1.94 | 1.84 | 2.40 | 3.29 | 1.43 |
| 14 | 1.05 | 1.05 | 1.21 | 1.13 | 1.23 | 1.27 | 1.31 | 1.36 | 1.28 | 1.44 | 1.47 | 1.58 | 1.78 | 1.69 | 2.20 | 3.01 | 1.31 |
| 15 | 0.97 | 0.97 | 1.12 | 1.05 | 1.14 | 1.18 | 1.22 | 1.26 | 1.19 | 1.34 | 1.37 | 1.47 | 1.65 | 1.57 | 2.04 | 2.80 | 1.22 |
| 16 | 0.92 | 0.92 | 1.06 | 0.99 | 1.08 | 1.11 | 1.15 | 1.19 | 1.12 | 1.26 | 1.29 | 1.38 | 1.55 | 1.48 | 1.92 | 2.64 | 1.15 |
| 17 | 0.87 | 0.87 | 1.01 | 0.94 | 1.02 | 1.06 | 1.09 | 1.13 | 1.07 | 1.20 | 1.23 | 1.32 | 1.48 | 1.41 | 1.83 | 2.51 | 1.09 |
| 18 | 0.84 | 0.84 | 0.97 | 0.90 | 0.98 | 1.01 | 1.05 | 1.09 | 1.02 | 1.15 | 1.18 | 1.26 | 1.42 | 1.35 | 1.75 | 2.41 | 1.05 |
| 19 | 0.81 | 0.81 | 0.94 | 0.87 | 0.95 | 0.98 | 1.01 | 1.05 | 0.99 | 1.12 | 1.14 | 1.22 | 1.37 | 1.31 | 1.70 | 2.33 | 1.01 |
| 20 | 0.79 | 0.79 | 0.91 | 0.85 | 0.92 | 0.95 | 0.99 | 1.02 | 0.96 | 1.08 | 1.11 | 1.19 | 1.33 | 1.27 | 1.65 | 2.26 | 0.99 |
| 21 | 0.77 | 0.77 | 0.89 | 0.83 | 0.90 | 0.93 | 0.96 | 1.00 | 0.94 | 1.06 | 1.08 | 1.16 | 1.30 | 1.24 | 1.61 | 2.21 | 0.96 |
| 22 | 0.76 | 0.76 | 0.87 | 0.81 | 0.89 | 0.91 | 0.95 | 0.98 | 0.92 | 1.04 | 1.06 | 1.14 | 1.28 | 1.22 | 1.58 | 2.17 | 0.95 |
| 23 | 0.74 | 0.74 | 0.86 | 0.80 | 0.87 | 0.90 | 0.93 | 0.97 | 0.91 | 1.03 | 1.05 | 1.12 | 1.26 | 1.20 | 1.56 | 2.14 | 0.93 |
| 24 | 0.74 | 0.74 | 0.85 | 0.79 | 0.87 | 0.89 | 0.92 | 0.96 | 0.90 | 1.02 | 1.04 | 1.11 | 1.25 | 1.19 | 1.55 | 2.12 | 0.92 |
| 25 | 0.73 | 0.73 | 0.85 | 0.79 | 0.86 | 0.89 | 0.92 | 0.95 | 0.89 | 1.01 | 1.03 | 1.10 | 1.24 | 1.18 | 1.53 | 2.10 | 0.92 |
| 26 | 0.73 | 0.73 | 0.84 | 0.79 | 0.86 | 0.88 | 0.91 | 0.95 | 0.89 | 1.00 | 1.03 | 1.10 | 1.23 | 1.17 | 1.53 | 2.09 | 0.91 |
| 27 | 0.73 | 0.73 | 0.84 | 0.78 | 0.85 | 0.88 | 0.91 | 0.94 | 0.89 | 1.00 | 1.02 | 1.10 | 1.23 | 1.17 | 1.52 | 2.09 | 0.91 |
| 28 | 0.73 | 0.73 | 0.84 | 0.78 | 0.85 | 0.88 | 0.91 | 0.95 | 0.89 | 1.00 | 1.02 | 1.10 | 1.23 | 1.17 | 1.53 | 2.09 | 0.91 |
| 29 | 0.73 | 0.73 | 0.84 | 0.79 | 0.86 | 0.88 | 0.91 | 0.95 | 0.89 | 1.00 | 1.03 | 1.10 | 1.24 | 1.17 | 1.53 | 2.10 | 0.91 |
| 30 | 0.73 | 0.73 | 0.85 | 0.79 | 0.86 | 0.89 | 0.92 | 0.95 | 0.89 | 1.01 | 1.03 | 1.11 | 1.24 | 1.18 | 1.54 | 2.11 | 0.92 |
| 31 | 0.74 | 0.74 | 0.85 | 0.79 | 0.87 | 0.89 | 0.92 | 0.96 | 0.90 | 1.02 | 1.04 | 1.11 | 1.25 | 1.19 | 1.54 | 2.12 | 0.92 |
| 32 | 0.74 | 0.74 | 0.86 | 0.80 | 0.87 | 0.90 | 0.93 | 0.96 | 0.91 | 1.02 | 1.04 | 1.12 | 1.26 | 1.20 | 1.56 | 2.13 | 0.93 |
| 33 | 0.75 | 0.75 | 0.87 | 0.81 | 0.88 | 0.91 | 0.94 | 0.97 | 0.92 | 1.03 | 1.05 | 1.13 | 1.27 | 1.21 | 1.57 | 2.15 | 0.94 |
| 34 | 0.75 | 0.75 | 0.87 | 0.81 | 0.88 | 0.91 | 0.94 | 0.98 | 0.92 | 1.04 | 1.06 | 1.14 | 1.28 | 1.21 | 1.58 | 2.16 | 0.94 |
| 35 | 0.75 | 0.75 | 0.87 | 0.81 | 0.88 | 0.91 | 0.94 | 0.98 | 0.92 | 1.04 | 1.06 | 1.14 | 1.28 | 1.21 | 1.58 | 2.17 | 0.94 |
| 36 | 0.76 | 0.76 | 0.87 | 0.81 | 0.89 | 0.91 | 0.95 | 0.98 | 0.92 | 1.04 | 1.06 | 1.14 | 1.28 | 1.22 | 1.58 | 2.17 | 0.95 |
| 37 | 0.76 | 0.76 | 0.88 | 0.82 | 0.89 | 0.92 | 0.95 | 0.99 | 0.93 | 1.05 | 1.07 | 1.15 | 1.29 | 1.22 | 1.59 | 2.18 | 0.95 |
| 38 | 0.76 | 0.76 | 0.88 | 0.82 | 0.90 | 0.92 | 0.96 | 0.99 | 0.93 | 1.05 | 1.07 | 1.15 | 1.29 | 1.23 | 1.60 | 2.20 | 0.96 |
| 39 | 0.77 | 0.77 | 0.89 | 0.83 | 0.90 | 0.93 | 0.96 | 1.00 | 0.94 | 1.06 | 1.08 | 1.16 | 1.30 | 1.24 | 1.61 | 2.21 | 0.96 |
| 40 | 0.78 | 0.78 | 0.90 | 0.84 | 0.91 | 0.94 | 0.97 | 1.01 | 0.95 | 1.07 | 1.09 | 1.17 | 1.32 | 1.25 | 1.63 | 2.23 | 0.97 |
| 41 | 0.79 | 0.79 | 0.91 | 0.85 | 0.92 | 0.95 | 0.98 | 1.02 | 0.96 | 1.08 | 1.11 | 1.19 | 1.33 | 1.27 | 1.65 | 2.26 | 0.98 |
| 42 | 0.80 | 0.80 | 0.92 | 0.86 | 0.93 | 0.96 | 1.00 | 1.03 | 0.97 | 1.10 | 1.12 | 1.20 | 1.35 | 1.28 | 1.67 | 2.29 | 1.00 |
| 43 | 0.81 | 0.81 | 0.93 | 0.87 | 0.95 | 0.97 | 1.01 | 1.05 | 0.98 | 1.11 | 1.13 | 1.22 | 1.37 | 1.30 | 1.69 | 2.32 | 1.01 |
| 44 | 0.82 | 0.82 | 0.95 | 0.88 | 0.96 | 0.99 | 1.02 | 1.06 | 1.00 | 1.13 | 1.15 | 1.23 | 1.39 | 1.32 | 1.71 | 2.35 | 1.02 |
| 45 | 0.83 | 0.83 | 0.96 | 0.90 | 0.97 | 1.00 | 1.04 | 1.08 | 1.01 | 1.14 | 1.17 | 1.25 | 1.41 | 1.34 | 1.74 | 2.39 | 1.04 |
| 46 | 0.84 | 0.84 | 0.98 | 0.91 | 0.99 | 1.02 | 1.06 | 1.10 | 1.03 | 1.16 | 1.19 | 1.27 | 1.43 | 1.36 | 1.77 | 2.43 | 1.06 |
| 47 | 0.86 | 0.86 | 0.99 | 0.93 | 1.01 | 1.04 | 1.07 | 1.12 | 1.05 | 1.18 | 1.21 | 1.30 | 1.46 | 1.38 | 1.80 | 2.47 | 1.07 |
| 48 | 0.87 | 0.87 | 1.01 | 0.94 | 1.03 | 1.06 | 1.09 | 1.14 | 1.07 | 1.20 | 1.23 | 1.32 | 1.48 | 1.41 | 1.83 | 2.51 | 1.09 |
| 49 | 0.89 | 0.89 | 1.03 | 0.96 | 1.05 | 1.08 | 1.12 | 1.16 | 1.09 | 1.23 | 1.25 | 1.35 | 1.51 | 1.44 | 1.87 | 2.56 | 1.12 |
| 50 | 0.91 | 0.91 | 1.05 | 0.98 | 1.07 | 1.10 | 1.14 | 1.18 | 1.11 | 1.25 | 1.28 | 1.37 | 1.54 | 1.46 | 1.91 | 2.61 | 1.14 |

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

STATED AMOUNT COMPREHENSIVE \$500 DEDUCTIBLE RATES PER \$100

| Territory VRG | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 40 | 41 | 42 | 43 | 44 | 45 |
|------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 11 | 5.91 | 6.15 | 5.45 | 6.49 | 6.83 | 5.54 | 4.02 | 6.12 | 7.26 | 2.71 | 4.33 | 3.72 | 4.76 | 5.21 | 5.91 | 5.40 |
| 12 | 2.83 | 2.94 | 2.61 | 3.11 | 3.27 | 2.65 | 1.92 | 2.93 | 3.47 | 1.30 | 2.07 | 1.78 | 2.28 | 2.49 | 2.83 | 2.58 |
| 13 | 2.53 | 2.63 | 2.33 | 2.77 | 2.92 | 2.37 | 1.72 | 2.62 | 3.10 | 1.16 | 1.85 | 1.59 | 2.03 | 2.23 | 2.53 | 2.31 |
| 14 | 2.31 | 2.41 | 2.13 | 2.54 | 2.67 | 2.17 | 1.57 | 2.40 | 2.84 | 1.06 | 1.69 | 1.46 | 1.86 | 2.04 | 2.31 | 2.11 |
| 15 | 2.15 | 2.24 | 1.98 | 2.36 | 2.48 | 2.02 | 1.46 | 2.23 | 2.64 | 0.98 | 1.57 | 1.35 | 1.73 | 1.89 | 2.15 | 1.96 |
| 16 | 2.03 | 2.11 | 1.87 | 2.22 | 2.34 | 1.90 | 1.38 | 2.10 | 2.49 | 0.93 | 1.48 | 1.27 | 1.63 | 1.78 | 2.03 | 1.85 |
| 17 | 1.93 | 2.01 | 1.78 | 2.12 | 2.23 | 1.81 | 1.31 | 2.00 | 2.37 | 0.88 | 1.41 | 1.21 | 1.55 | 1.70 | 1.93 | 1.76 |
| 18 | 1.85 | 1.93 | 1.70 | 2.03 | 2.14 | 1.73 | 1.26 | 1.92 | 2.27 | 0.85 | 1.35 | 1.16 | 1.49 | 1.63 | 1.85 | 1.69 |
| 19 | 1.79 | 1.86 | 1.65 | 1.97 | 2.07 | 1.68 | 1.22 | 1.85 | 2.20 | 0.82 | 1.31 | 1.13 | 1.44 | 1.58 | 1.79 | 1.64 |
| 20 | 1.74 | 1.81 | 1.60 | 1.91 | 2.01 | 1.63 | 1.18 | 1.80 | 2.14 | 0.80 | 1.27 | 1.09 | 1.40 | 1.53 | 1.74 | 1.59 |
| 21 | 1.70 | 1.77 | 1.57 | 1.87 | 1.96 | 1.59 | 1.16 | 1.76 | 2.09 | 0.78 | 1.24 | 1.07 | 1.37 | 1.50 | 1.70 | 1.55 |
| 22 | 1.67 | 1.74 | 1.54 | 1.83 | 1.93 | 1.56 | 1.14 | 1.73 | 2.05 | 0.76 | 1.22 | 1.05 | 1.34 | 1.47 | 1.67 | 1.52 |
| 23 | 1.65 | 1.71 | 1.52 | 1.81 | 1.90 | 1.54 | 1.12 | 1.70 | 2.02 | 0.75 | 1.20 | 1.03 | 1.32 | 1.45 | 1.65 | 1.50 |
| 24 | 1.63 | 1.70 | 1.50 | 1.79 | 1.88 | 1.53 | 1.11 | 1.69 | 2.00 | 0.75 | 1.19 | 1.02 | 1.31 | 1.43 | 1.63 | 1.49 |
| 25 | 1.62 | 1.68 | 1.49 | 1.77 | 1.87 | 1.52 | 1.10 | 1.67 | 1.99 | 0.74 | 1.18 | 1.02 | 1.30 | 1.42 | 1.62 | 1.48 |
| 26 | 1.61 | 1.68 | 1.48 | 1.77 | 1.86 | 1.51 | 1.10 | 1.67 | 1.98 | 0.74 | 1.18 | 1.01 | 1.30 | 1.42 | 1.61 | 1.47 |
| 27 | 1.61 | 1.67 | 1.48 | 1.76 | 1.85 | 1.51 | 1.09 | 1.66 | 1.97 | 0.74 | 1.18 | 1.01 | 1.29 | 1.41 | 1.61 | 1.47 |
| 28 | 1.61 | 1.67 | 1.48 | 1.76 | 1.86 | 1.51 | 1.09 | 1.66 | 1.97 | 0.74 | 1.18 | 1.01 | 1.29 | 1.42 | 1.61 | 1.47 |
| 29 | 1.61 | 1.68 | 1.48 | 1.77 | 1.86 | 1.51 | 1.10 | 1.67 | 1.98 | 0.74 | 1.18 | 1.01 | 1.30 | 1.42 | 1.61 | 1.47 |
| 30 | 1.62 | 1.68 | 1.49 | 1.78 | 1.87 | 1.52 | 1.10 | 1.68 | 1.99 | 0.74 | 1.18 | 1.02 | 1.30 | 1.43 | 1.62 | 1.48 |
| 31 | 1.63 | 1.69 | 1.50 | 1.79 | 1.88 | 1.53 | 1.11 | 1.69 | 2.00 | 0.75 | 1.19 | 1.02 | 1.31 | 1.43 | 1.63 | 1.49 |
| 32 | 1.64 | 1.71 | 1.51 | 1.80 | 1.89 | 1.54 | 1.12 | 1.70 | 2.01 | 0.75 | 1.20 | 1.03 | 1.32 | 1.45 | 1.64 | 1.50 |
| 33 | 1.66 | 1.72 | 1.53 | 1.82 | 1.91 | 1.55 | 1.13 | 1.71 | 2.03 | 0.76 | 1.21 | 1.04 | 1.33 | 1.46 | 1.66 | 1.51 |
| 34 | 1.66 | 1.73 | 1.53 | 1.83 | 1.92 | 1.56 | 1.13 | 1.72 | 2.04 | 0.76 | 1.22 | 1.05 | 1.34 | 1.47 | 1.66 | 1.52 |
| 35 | 1.66 | 1.73 | 1.53 | 1.83 | 1.92 | 1.56 | 1.13 | 1.72 | 2.04 | 0.76 | 1.22 | 1.05 | 1.34 | 1.47 | 1.66 | 1.52 |
| 36 | 1.67 | 1.74 | 1.54 | 1.83 | 1.93 | 1.57 | 1.14 | 1.73 | 2.05 | 0.76 | 1.22 | 1.05 | 1.34 | 1.47 | 1.67 | 1.52 |
| 37 | 1.68 | 1.75 | 1.55 | 1.84 | 1.94 | 1.57 | 1.14 | 1.74 | 2.06 | 0.77 | 1.23 | 1.05 | 1.35 | 1.48 | 1.68 | 1.53 |
| 38 | 1.69 | 1.76 | 1.56 | 1.85 | 1.95 | 1.58 | 1.15 | 1.75 | 2.07 | 0.77 | 1.23 | 1.06 | 1.36 | 1.49 | 1.69 | 1.54 |
| 39 | 1.70 | 1.77 | 1.57 | 1.87 | 1.96 | 1.59 | 1.16 | 1.76 | 2.09 | 0.78 | 1.24 | 1.07 | 1.37 | 1.50 | 1.70 | 1.55 |
| 40 | 1.72 | 1.79 | 1.58 | 1.88 | 1.98 | 1.61 | 1.17 | 1.78 | 2.11 | 0.79 | 1.26 | 1.08 | 1.38 | 1.51 | 1.72 | 1.57 |
| 41 | 1.74 | 1.81 | 1.60 | 1.91 | 2.00 | 1.63 | 1.18 | 1.80 | 2.13 | 0.80 | 1.27 | 1.09 | 1.40 | 1.53 | 1.74 | 1.59 |
| 42 | 1.76 | 1.83 | 1.62 | 1.93 | 2.03 | 1.65 | 1.20 | 1.82 | 2.16 | 0.80 | 1.29 | 1.10 | 1.41 | 1.55 | 1.76 | 1.60 |
| 43 | 1.78 | 1.85 | 1.64 | 1.95 | 2.06 | 1.67 | 1.21 | 1.84 | 2.19 | 0.82 | 1.30 | 1.12 | 1.43 | 1.57 | 1.78 | 1.63 |
| 44 | 1.81 | 1.88 | 1.66 | 1.98 | 2.09 | 1.69 | 1.23 | 1.87 | 2.22 | 0.83 | 1.32 | 1.14 | 1.45 | 1.59 | 1.81 | 1.65 |
| 45 | 1.84 | 1.91 | 1.69 | 2.01 | 2.12 | 1.72 | 1.25 | 1.90 | 2.25 | 0.84 | 1.34 | 1.15 | 1.48 | 1.62 | 1.84 | 1.68 |
| 46 | 1.87 | 1.94 | 1.72 | 2.05 | 2.15 | 1.75 | 1.27 | 1.93 | 2.29 | 0.85 | 1.36 | 1.17 | 1.50 | 1.64 | 1.87 | 1.70 |
| 47 | 1.90 | 1.97 | 1.75 | 2.08 | 2.19 | 1.78 | 1.29 | 1.96 | 2.33 | 0.87 | 1.39 | 1.19 | 1.53 | 1.67 | 1.90 | 1.73 |
| 48 | 1.93 | 2.01 | 1.78 | 2.12 | 2.23 | 1.81 | 1.31 | 2.00 | 2.37 | 0.89 | 1.41 | 1.22 | 1.56 | 1.70 | 1.93 | 1.76 |
| 49 | 1.97 | 2.05 | 1.82 | 2.16 | 2.27 | 1.85 | 1.34 | 2.04 | 2.42 | 0.90 | 1.44 | 1.24 | 1.59 | 1.74 | 1.97 | 1.80 |
| 50 | 2.01 | 2.09 | 1.85 | 2.21 | 2.32 | 1.88 | 1.37 | 2.08 | 2.47 | 0.92 | 1.47 | 1.26 | 1.62 | 1.77 | 2.01 | 1.84 |

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

STATED AMOUNT FIRE \$500 DEDUCTIBLE RATES PER \$100

| <u>VRG</u> | <u>All Territories</u> |
|------------|------------------------|
| 11 | 0.40 |
| 12 | 0.19 |
| 13 | 0.17 |
| 14 | 0.16 |
| 15 | 0.15 |
| 16 | 0.14 |
| 17 | 0.13 |
| 18 | 0.13 |
| 19 | 0.12 |
| 20 | 0.12 |
| 21 | 0.12 |
| 22 | 0.11 |
| 23 | 0.11 |
| 24 | 0.11 |
| 25 | 0.11 |
| 26 | 0.11 |
| 27 | 0.11 |
| 28 | 0.11 |
| 29 | 0.11 |
| 30 | 0.11 |
| 31 | 0.11 |
| 32 | 0.11 |
| 33 | 0.11 |
| 34 | 0.11 |
| 35 | 0.11 |
| 36 | 0.11 |
| 37 | 0.11 |
| 38 | 0.12 |
| 39 | 0.12 |
| 40 | 0.12 |
| 41 | 0.12 |
| 42 | 0.12 |
| 43 | 0.12 |
| 44 | 0.12 |
| 45 | 0.13 |
| 46 | 0.13 |
| 47 | 0.13 |
| 48 | 0.13 |
| 49 | 0.13 |
| 50 | 0.14 |

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

STATED AMOUNT THEFT \$500 DEDUCTIBLE RATES PER \$100

| Territory VRG | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 | 9 | 10 | 11 | 12 | 13 | 14 | 15 | 16 | 17 |
|------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 11 | 1.47 | 1.47 | 1.76 | 1.61 | 1.79 | 1.86 | 1.94 | 2.03 | 1.88 | 2.18 | 2.23 | 2.42 | 2.77 | 2.61 | 3.52 | 4.98 | 1.94 |
| 12 | 0.70 | 0.70 | 0.84 | 0.77 | 0.86 | 0.89 | 0.93 | 0.97 | 0.90 | 1.04 | 1.07 | 1.16 | 1.33 | 1.25 | 1.69 | 2.38 | 0.93 |
| 13 | 0.63 | 0.63 | 0.75 | 0.69 | 0.77 | 0.80 | 0.83 | 0.87 | 0.81 | 0.93 | 0.95 | 1.04 | 1.18 | 1.12 | 1.51 | 2.13 | 0.83 |
| 14 | 0.57 | 0.57 | 0.69 | 0.63 | 0.70 | 0.73 | 0.76 | 0.79 | 0.74 | 0.85 | 0.87 | 0.95 | 1.08 | 1.02 | 1.38 | 1.95 | 0.76 |
| 15 | 0.53 | 0.53 | 0.64 | 0.59 | 0.65 | 0.68 | 0.71 | 0.74 | 0.68 | 0.79 | 0.81 | 0.88 | 1.01 | 0.95 | 1.28 | 1.81 | 0.71 |
| 16 | 0.50 | 0.50 | 0.60 | 0.55 | 0.61 | 0.64 | 0.66 | 0.70 | 0.65 | 0.75 | 0.76 | 0.83 | 0.95 | 0.90 | 1.21 | 1.71 | 0.66 |
| 17 | 0.48 | 0.48 | 0.57 | 0.53 | 0.58 | 0.61 | 0.63 | 0.66 | 0.61 | 0.71 | 0.73 | 0.79 | 0.90 | 0.85 | 1.15 | 1.62 | 0.63 |
| 18 | 0.46 | 0.46 | 0.55 | 0.51 | 0.56 | 0.58 | 0.61 | 0.64 | 0.59 | 0.68 | 0.70 | 0.76 | 0.87 | 0.82 | 1.10 | 1.56 | 0.61 |
| 19 | 0.44 | 0.44 | 0.53 | 0.49 | 0.54 | 0.56 | 0.59 | 0.61 | 0.57 | 0.66 | 0.68 | 0.73 | 0.84 | 0.79 | 1.07 | 1.51 | 0.59 |
| 20 | 0.43 | 0.43 | 0.52 | 0.47 | 0.53 | 0.55 | 0.57 | 0.60 | 0.55 | 0.64 | 0.66 | 0.71 | 0.81 | 0.77 | 1.04 | 1.46 | 0.57 |
| 21 | 0.42 | 0.42 | 0.51 | 0.46 | 0.52 | 0.54 | 0.56 | 0.58 | 0.54 | 0.63 | 0.64 | 0.70 | 0.80 | 0.75 | 1.01 | 1.43 | 0.56 |
| 22 | 0.41 | 0.41 | 0.50 | 0.46 | 0.51 | 0.53 | 0.55 | 0.57 | 0.53 | 0.61 | 0.63 | 0.68 | 0.78 | 0.74 | 0.99 | 1.41 | 0.55 |
| 23 | 0.41 | 0.41 | 0.49 | 0.45 | 0.50 | 0.52 | 0.54 | 0.56 | 0.52 | 0.61 | 0.62 | 0.67 | 0.77 | 0.73 | 0.98 | 1.39 | 0.54 |
| 24 | 0.40 | 0.40 | 0.48 | 0.44 | 0.49 | 0.51 | 0.53 | 0.56 | 0.52 | 0.60 | 0.61 | 0.67 | 0.76 | 0.72 | 0.97 | 1.37 | 0.53 |
| 25 | 0.40 | 0.40 | 0.48 | 0.44 | 0.49 | 0.51 | 0.53 | 0.56 | 0.52 | 0.59 | 0.61 | 0.66 | 0.76 | 0.71 | 0.96 | 1.36 | 0.53 |
| 26 | 0.40 | 0.40 | 0.48 | 0.44 | 0.49 | 0.51 | 0.53 | 0.55 | 0.51 | 0.59 | 0.61 | 0.66 | 0.75 | 0.71 | 0.96 | 1.36 | 0.53 |
| 27 | 0.40 | 0.40 | 0.48 | 0.44 | 0.49 | 0.51 | 0.53 | 0.55 | 0.51 | 0.59 | 0.61 | 0.66 | 0.75 | 0.71 | 0.96 | 1.35 | 0.53 |
| 28 | 0.40 | 0.40 | 0.48 | 0.44 | 0.49 | 0.51 | 0.53 | 0.55 | 0.51 | 0.59 | 0.61 | 0.66 | 0.75 | 0.71 | 0.96 | 1.35 | 0.53 |
| 29 | 0.40 | 0.40 | 0.48 | 0.44 | 0.49 | 0.51 | 0.53 | 0.55 | 0.51 | 0.59 | 0.61 | 0.66 | 0.75 | 0.71 | 0.96 | 1.36 | 0.53 |
| 30 | 0.40 | 0.40 | 0.48 | 0.44 | 0.49 | 0.51 | 0.53 | 0.56 | 0.52 | 0.60 | 0.61 | 0.66 | 0.76 | 0.72 | 0.96 | 1.36 | 0.53 |
| 31 | 0.40 | 0.40 | 0.48 | 0.44 | 0.49 | 0.51 | 0.53 | 0.56 | 0.52 | 0.60 | 0.61 | 0.67 | 0.76 | 0.72 | 0.97 | 1.37 | 0.53 |
| 32 | 0.41 | 0.41 | 0.49 | 0.45 | 0.50 | 0.52 | 0.54 | 0.56 | 0.52 | 0.60 | 0.62 | 0.67 | 0.77 | 0.72 | 0.98 | 1.38 | 0.54 |
| 33 | 0.41 | 0.41 | 0.49 | 0.45 | 0.50 | 0.52 | 0.54 | 0.57 | 0.53 | 0.61 | 0.62 | 0.68 | 0.78 | 0.73 | 0.99 | 1.39 | 0.54 |
| 34 | 0.41 | 0.41 | 0.50 | 0.45 | 0.50 | 0.52 | 0.55 | 0.57 | 0.53 | 0.61 | 0.63 | 0.68 | 0.78 | 0.74 | 0.99 | 1.40 | 0.55 |
| 35 | 0.41 | 0.41 | 0.50 | 0.45 | 0.51 | 0.52 | 0.55 | 0.57 | 0.53 | 0.61 | 0.63 | 0.68 | 0.78 | 0.74 | 0.99 | 1.40 | 0.55 |
| 36 | 0.41 | 0.41 | 0.50 | 0.46 | 0.51 | 0.53 | 0.55 | 0.57 | 0.53 | 0.61 | 0.63 | 0.68 | 0.78 | 0.74 | 0.99 | 1.41 | 0.55 |
| 37 | 0.42 | 0.42 | 0.50 | 0.46 | 0.51 | 0.53 | 0.55 | 0.58 | 0.53 | 0.62 | 0.63 | 0.69 | 0.79 | 0.74 | 1.00 | 1.41 | 0.55 |
| 38 | 0.42 | 0.42 | 0.50 | 0.46 | 0.51 | 0.53 | 0.55 | 0.58 | 0.54 | 0.62 | 0.64 | 0.69 | 0.79 | 0.75 | 1.01 | 1.42 | 0.55 |
| 39 | 0.42 | 0.42 | 0.51 | 0.46 | 0.52 | 0.54 | 0.56 | 0.58 | 0.54 | 0.63 | 0.64 | 0.70 | 0.80 | 0.75 | 1.01 | 1.43 | 0.56 |
| 40 | 0.43 | 0.43 | 0.51 | 0.47 | 0.52 | 0.54 | 0.56 | 0.59 | 0.55 | 0.63 | 0.65 | 0.70 | 0.80 | 0.76 | 1.02 | 1.45 | 0.56 |
| 41 | 0.43 | 0.43 | 0.52 | 0.47 | 0.53 | 0.55 | 0.57 | 0.60 | 0.55 | 0.64 | 0.66 | 0.71 | 0.81 | 0.77 | 1.03 | 1.46 | 0.57 |
| 42 | 0.44 | 0.44 | 0.52 | 0.48 | 0.53 | 0.55 | 0.58 | 0.60 | 0.56 | 0.65 | 0.66 | 0.72 | 0.82 | 0.78 | 1.05 | 1.48 | 0.58 |
| 43 | 0.44 | 0.44 | 0.53 | 0.49 | 0.54 | 0.56 | 0.58 | 0.61 | 0.57 | 0.66 | 0.67 | 0.73 | 0.83 | 0.79 | 1.06 | 1.50 | 0.58 |
| 44 | 0.45 | 0.45 | 0.54 | 0.49 | 0.55 | 0.57 | 0.59 | 0.62 | 0.58 | 0.66 | 0.68 | 0.74 | 0.85 | 0.80 | 1.08 | 1.52 | 0.59 |
| 45 | 0.46 | 0.46 | 0.55 | 0.50 | 0.56 | 0.58 | 0.60 | 0.63 | 0.58 | 0.68 | 0.69 | 0.75 | 0.86 | 0.81 | 1.09 | 1.55 | 0.60 |
| 46 | 0.46 | 0.46 | 0.56 | 0.51 | 0.57 | 0.59 | 0.61 | 0.64 | 0.59 | 0.69 | 0.70 | 0.76 | 0.87 | 0.82 | 1.11 | 1.57 | 0.61 |
| 47 | 0.47 | 0.47 | 0.56 | 0.52 | 0.58 | 0.60 | 0.62 | 0.65 | 0.60 | 0.70 | 0.72 | 0.78 | 0.89 | 0.84 | 1.13 | 1.60 | 0.62 |
| 48 | 0.48 | 0.48 | 0.58 | 0.53 | 0.59 | 0.61 | 0.63 | 0.66 | 0.62 | 0.71 | 0.73 | 0.79 | 0.91 | 0.85 | 1.15 | 1.63 | 0.63 |
| 49 | 0.49 | 0.49 | 0.59 | 0.54 | 0.60 | 0.62 | 0.65 | 0.68 | 0.63 | 0.72 | 0.74 | 0.81 | 0.92 | 0.87 | 1.17 | 1.66 | 0.65 |
| 50 | 0.50 | 0.50 | 0.60 | 0.55 | 0.61 | 0.63 | 0.66 | 0.69 | 0.64 | 0.74 | 0.76 | 0.82 | 0.94 | 0.89 | 1.20 | 1.69 | 0.66 |

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

STATED AMOUNT THEFT \$500 DEDUCTIBLE RATES PER \$100

| Territory VRG | 18 | 19 | 20 | 21 | 22 | 23 | 24 | 25 | 26 | 27 | 40 | 41 | 42 | 43 | 44 | 45 |
|------------------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|------|
| 11 | 3.73 | 3.90 | 3.41 | 4.14 | 4.37 | 3.48 | 2.41 | 3.88 | 4.68 | 1.49 | 2.62 | 2.20 | 2.93 | 3.24 | 3.73 | 3.38 |
| 12 | 1.79 | 1.87 | 1.63 | 1.98 | 2.09 | 1.66 | 1.15 | 1.86 | 2.24 | 0.71 | 1.26 | 1.05 | 1.40 | 1.55 | 1.79 | 1.62 |
| 13 | 1.60 | 1.67 | 1.46 | 1.77 | 1.87 | 1.49 | 1.03 | 1.66 | 2.00 | 0.64 | 1.12 | 0.94 | 1.25 | 1.39 | 1.60 | 1.44 |
| 14 | 1.46 | 1.53 | 1.33 | 1.62 | 1.71 | 1.36 | 0.94 | 1.52 | 1.83 | 0.58 | 1.03 | 0.86 | 1.15 | 1.27 | 1.46 | 1.32 |
| 15 | 1.36 | 1.42 | 1.24 | 1.50 | 1.59 | 1.26 | 0.88 | 1.41 | 1.70 | 0.54 | 0.95 | 0.80 | 1.06 | 1.18 | 1.36 | 1.23 |
| 16 | 1.28 | 1.34 | 1.17 | 1.42 | 1.50 | 1.19 | 0.83 | 1.33 | 1.60 | 0.51 | 0.90 | 0.75 | 1.00 | 1.11 | 1.28 | 1.16 |
| 17 | 1.22 | 1.27 | 1.11 | 1.35 | 1.43 | 1.13 | 0.79 | 1.27 | 1.52 | 0.49 | 0.86 | 0.72 | 0.95 | 1.06 | 1.22 | 1.10 |
| 18 | 1.17 | 1.22 | 1.07 | 1.29 | 1.37 | 1.09 | 0.75 | 1.21 | 1.46 | 0.47 | 0.82 | 0.69 | 0.92 | 1.01 | 1.17 | 1.06 |
| 19 | 1.13 | 1.18 | 1.03 | 1.25 | 1.32 | 1.05 | 0.73 | 1.17 | 1.42 | 0.45 | 0.79 | 0.67 | 0.89 | 0.98 | 1.13 | 1.02 |
| 20 | 1.10 | 1.15 | 1.00 | 1.22 | 1.29 | 1.02 | 0.71 | 1.14 | 1.38 | 0.44 | 0.77 | 0.65 | 0.86 | 0.95 | 1.10 | 0.99 |
| 21 | 1.07 | 1.12 | 0.98 | 1.19 | 1.26 | 1.00 | 0.69 | 1.12 | 1.34 | 0.43 | 0.75 | 0.63 | 0.84 | 0.93 | 1.07 | 0.97 |
| 22 | 1.05 | 1.10 | 0.96 | 1.17 | 1.23 | 0.98 | 0.68 | 1.10 | 1.32 | 0.42 | 0.74 | 0.62 | 0.83 | 0.91 | 1.05 | 0.95 |
| 23 | 1.04 | 1.09 | 0.95 | 1.15 | 1.22 | 0.97 | 0.67 | 1.08 | 1.30 | 0.41 | 0.73 | 0.61 | 0.81 | 0.90 | 1.04 | 0.94 |
| 24 | 1.03 | 1.08 | 0.94 | 1.14 | 1.21 | 0.96 | 0.66 | 1.07 | 1.29 | 0.41 | 0.72 | 0.61 | 0.81 | 0.89 | 1.03 | 0.93 |
| 25 | 1.02 | 1.07 | 0.93 | 1.13 | 1.20 | 0.95 | 0.66 | 1.06 | 1.28 | 0.41 | 0.72 | 0.60 | 0.80 | 0.89 | 1.02 | 0.92 |
| 26 | 1.02 | 1.06 | 0.93 | 1.13 | 1.19 | 0.95 | 0.66 | 1.06 | 1.27 | 0.41 | 0.71 | 0.60 | 0.80 | 0.88 | 1.02 | 0.92 |
| 27 | 1.01 | 1.06 | 0.93 | 1.12 | 1.19 | 0.94 | 0.65 | 1.05 | 1.27 | 0.40 | 0.71 | 0.60 | 0.79 | 0.88 | 1.01 | 0.92 |
| 28 | 1.02 | 1.06 | 0.93 | 1.13 | 1.19 | 0.95 | 0.66 | 1.06 | 1.27 | 0.41 | 0.71 | 0.60 | 0.80 | 0.88 | 1.02 | 0.92 |
| 29 | 1.02 | 1.06 | 0.93 | 1.13 | 1.19 | 0.95 | 0.66 | 1.06 | 1.27 | 0.41 | 0.71 | 0.60 | 0.80 | 0.88 | 1.02 | 0.92 |
| 30 | 1.02 | 1.07 | 0.93 | 1.13 | 1.20 | 0.95 | 0.66 | 1.06 | 1.28 | 0.41 | 0.72 | 0.60 | 0.80 | 0.89 | 1.02 | 0.92 |
| 31 | 1.03 | 1.07 | 0.94 | 1.14 | 1.20 | 0.96 | 0.66 | 1.07 | 1.29 | 0.41 | 0.72 | 0.61 | 0.81 | 0.89 | 1.03 | 0.93 |
| 32 | 1.04 | 1.08 | 0.95 | 1.15 | 1.21 | 0.96 | 0.67 | 1.08 | 1.30 | 0.41 | 0.73 | 0.61 | 0.81 | 0.90 | 1.04 | 0.94 |
| 33 | 1.05 | 1.09 | 0.95 | 1.16 | 1.22 | 0.97 | 0.68 | 1.09 | 1.31 | 0.42 | 0.73 | 0.62 | 0.82 | 0.91 | 1.05 | 0.95 |
| 34 | 1.05 | 1.10 | 0.96 | 1.16 | 1.23 | 0.98 | 0.68 | 1.09 | 1.32 | 0.42 | 0.74 | 0.62 | 0.82 | 0.91 | 1.05 | 0.95 |
| 35 | 1.05 | 1.10 | 0.96 | 1.17 | 1.23 | 0.98 | 0.68 | 1.09 | 1.32 | 0.42 | 0.74 | 0.62 | 0.82 | 0.91 | 1.05 | 0.95 |
| 36 | 1.05 | 1.10 | 0.96 | 1.17 | 1.23 | 0.98 | 0.68 | 1.10 | 1.32 | 0.42 | 0.74 | 0.62 | 0.83 | 0.91 | 1.05 | 0.95 |
| 37 | 1.06 | 1.11 | 0.97 | 1.17 | 1.24 | 0.99 | 0.68 | 1.10 | 1.33 | 0.42 | 0.74 | 0.62 | 0.83 | 0.92 | 1.06 | 0.96 |
| 38 | 1.07 | 1.11 | 0.97 | 1.18 | 1.25 | 0.99 | 0.69 | 1.11 | 1.33 | 0.43 | 0.75 | 0.63 | 0.84 | 0.93 | 1.07 | 0.96 |
| 39 | 1.07 | 1.12 | 0.98 | 1.19 | 1.26 | 1.00 | 0.69 | 1.12 | 1.35 | 0.43 | 0.75 | 0.63 | 0.84 | 0.93 | 1.07 | 0.97 |
| 40 | 1.08 | 1.13 | 0.99 | 1.20 | 1.27 | 1.01 | 0.70 | 1.13 | 1.36 | 0.43 | 0.76 | 0.64 | 0.85 | 0.94 | 1.08 | 0.98 |
| 41 | 1.10 | 1.15 | 1.00 | 1.22 | 1.28 | 1.02 | 0.71 | 1.14 | 1.37 | 0.44 | 0.77 | 0.65 | 0.86 | 0.95 | 1.10 | 0.99 |
| 42 | 1.11 | 1.16 | 1.01 | 1.23 | 1.30 | 1.03 | 0.72 | 1.15 | 1.39 | 0.44 | 0.78 | 0.65 | 0.87 | 0.96 | 1.11 | 1.00 |
| 43 | 1.12 | 1.18 | 1.03 | 1.25 | 1.32 | 1.05 | 0.73 | 1.17 | 1.41 | 0.45 | 0.79 | 0.66 | 0.88 | 0.98 | 1.12 | 1.02 |
| 44 | 1.14 | 1.19 | 1.04 | 1.26 | 1.34 | 1.06 | 0.74 | 1.19 | 1.43 | 0.46 | 0.80 | 0.67 | 0.89 | 0.99 | 1.14 | 1.03 |
| 45 | 1.16 | 1.21 | 1.06 | 1.28 | 1.36 | 1.08 | 0.75 | 1.20 | 1.45 | 0.46 | 0.81 | 0.68 | 0.91 | 1.01 | 1.16 | 1.05 |
| 46 | 1.18 | 1.23 | 1.08 | 1.31 | 1.38 | 1.10 | 0.76 | 1.22 | 1.48 | 0.47 | 0.83 | 0.69 | 0.92 | 1.02 | 1.18 | 1.06 |
| 47 | 1.20 | 1.25 | 1.09 | 1.33 | 1.40 | 1.12 | 0.77 | 1.25 | 1.50 | 0.48 | 0.84 | 0.71 | 0.94 | 1.04 | 1.20 | 1.08 |
| 48 | 1.22 | 1.28 | 1.11 | 1.35 | 1.43 | 1.14 | 0.79 | 1.27 | 1.53 | 0.49 | 0.86 | 0.72 | 0.96 | 1.06 | 1.22 | 1.10 |
| 49 | 1.24 | 1.30 | 1.14 | 1.38 | 1.46 | 1.16 | 0.80 | 1.29 | 1.56 | 0.50 | 0.87 | 0.73 | 0.98 | 1.08 | 1.24 | 1.12 |
| 50 | 1.27 | 1.33 | 1.16 | 1.41 | 1.49 | 1.18 | 0.82 | 1.32 | 1.59 | 0.51 | 0.89 | 0.75 | 0.99 | 1.10 | 1.27 | 1.15 |

MOTORCYCLE RATES

Part 1 - Bodily Injury

Part 2 - PIP

| Territory | Experienced Operators | | | | Territory | Experienced Operators | | | |
|-----------|-----------------------|---------|---------|---------|-----------|-----------------------|---------|---------|---------|
| | Group A | Group B | Group C | Group D | | Group A | Group B | Group C | Group D |
| 1 | \$13 | \$10 | \$16 | \$15 | 1 | \$1 | \$1 | \$2 | \$1 |
| 2 | \$14 | \$10 | \$16 | \$16 | 2 | \$1 | \$1 | \$2 | \$2 |
| 3 | \$14 | \$10 | \$17 | \$16 | 3 | \$1 | \$1 | \$2 | \$2 |
| 4 | \$15 | \$12 | \$18 | \$17 | 4 | \$1 | \$1 | \$2 | \$2 |
| 5 | \$18 | \$15 | \$23 | \$22 | 5 | \$2 | \$1 | \$2 | \$2 |
| 6 | \$18 | \$15 | \$23 | \$22 | 6 | \$2 | \$1 | \$2 | \$2 |
| 7 | \$20 | \$15 | \$24 | \$22 | 7 | \$2 | \$1 | \$2 | \$2 |
| 8 | \$18 | \$15 | \$23 | \$22 | 8 | \$2 | \$1 | \$2 | \$2 |
| 9 | \$21 | \$16 | \$26 | \$24 | 9 | \$2 | \$2 | \$3 | \$2 |
| 10 | \$25 | \$21 | \$32 | \$30 | 10 | \$3 | \$2 | \$3 | \$3 |
| 11 | \$25 | \$20 | \$31 | \$29 | 11 | \$2 | \$2 | \$3 | \$3 |
| 12 | \$28 | \$22 | \$35 | \$33 | 12 | \$3 | \$2 | \$3 | \$3 |
| 13 | \$28 | \$22 | \$35 | \$32 | 13 | \$3 | \$2 | \$3 | \$3 |
| 14 | \$33 | \$26 | \$41 | \$39 | 14 | \$3 | \$3 | \$5 | \$5 |
| 15 | \$45 | \$36 | \$55 | \$53 | 15 | \$5 | \$3 | \$7 | \$6 |
| 16 | \$54 | \$43 | \$68 | \$63 | 16 | \$6 | \$5 | \$8 | \$7 |
| 17 | \$40 | \$32 | \$51 | \$48 | 17 | \$5 | \$3 | \$6 | \$6 |
| 18 | \$40 | \$32 | \$51 | \$48 | 18 | \$5 | \$3 | \$6 | \$6 |
| 19 | \$40 | \$32 | \$51 | \$48 | 19 | \$5 | \$3 | \$6 | \$6 |
| 20 | \$40 | \$32 | \$51 | \$48 | 20 | \$5 | \$3 | \$6 | \$6 |
| 21 | \$40 | \$32 | \$51 | \$48 | 21 | \$5 | \$3 | \$6 | \$6 |
| 22 | \$40 | \$32 | \$51 | \$48 | 22 | \$5 | \$3 | \$6 | \$6 |
| 23 | \$40 | \$32 | \$51 | \$48 | 23 | \$5 | \$3 | \$6 | \$6 |
| 24 | \$40 | \$32 | \$51 | \$48 | 24 | \$5 | \$3 | \$6 | \$6 |
| 25 | \$40 | \$32 | \$51 | \$48 | 25 | \$5 | \$3 | \$6 | \$6 |
| 26 | \$40 | \$32 | \$51 | \$48 | 26 | \$5 | \$3 | \$6 | \$6 |
| 27 | \$12 | \$9 | \$14 | \$14 | 27 | \$1 | \$1 | \$1 | \$1 |
| 40 | \$31 | \$25 | \$39 | \$37 | 40 | \$3 | \$2 | \$5 | \$5 |
| 41 | \$32 | \$25 | \$40 | \$38 | 41 | \$3 | \$3 | \$5 | \$5 |
| 42 | \$43 | \$33 | \$54 | \$51 | 42 | \$5 | \$3 | \$6 | \$6 |
| 43 | \$40 | \$32 | \$51 | \$47 | 43 | \$5 | \$3 | \$6 | \$6 |
| 44 | \$47 | \$37 | \$59 | \$55 | 44 | \$6 | \$5 | \$7 | \$6 |
| 45 | \$41 | \$32 | \$52 | \$48 | 45 | \$5 | \$3 | \$6 | \$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 | \$15 | \$13 | \$20 | \$18 |
| 2 | \$16 | \$13 | \$20 | \$18 |
| 3 | \$16 | \$13 | \$21 | \$18 |
| 4 | \$17 | \$14 | \$22 | \$21 |
| 5 | \$22 | \$17 | \$26 | \$25 |
| 6 | \$22 | \$17 | \$28 | \$26 |
| 7 | \$23 | \$18 | \$28 | \$26 |
| 8 | \$22 | \$17 | \$26 | \$25 |
| 9 | \$24 | \$20 | \$31 | \$29 |
| 10 | \$31 | \$24 | \$38 | \$36 |
| 11 | \$30 | \$23 | \$37 | \$35 |
| 12 | \$33 | \$26 | \$41 | \$39 |
| 13 | \$33 | \$26 | \$41 | \$39 |
| 14 | \$39 | \$31 | \$48 | \$46 |
| 15 | \$53 | \$41 | \$66 | \$62 |
| 16 | \$64 | \$51 | \$79 | \$75 |
| 17 | \$48 | \$38 | \$60 | \$56 |
| 18 | \$48 | \$38 | \$60 | \$56 |
| 19 | \$48 | \$38 | \$60 | \$56 |
| 20 | \$48 | \$38 | \$60 | \$56 |
| 21 | \$48 | \$38 | \$60 | \$56 |
| 22 | \$48 | \$38 | \$60 | \$56 |
| 23 | \$48 | \$38 | \$60 | \$56 |
| 24 | \$48 | \$38 | \$60 | \$56 |
| 25 | \$48 | \$38 | \$60 | \$56 |
| 26 | \$48 | \$38 | \$60 | \$56 |
| 27 | \$14 | \$10 | \$17 | \$16 |
| 40 | \$38 | \$30 | \$47 | \$44 |
| 41 | \$39 | \$31 | \$48 | \$45 |
| 42 | \$51 | \$40 | \$63 | \$60 |
| 43 | \$47 | \$38 | \$60 | \$56 |
| 44 | \$55 | \$44 | \$69 | \$66 |
| 45 | \$48 | \$39 | \$61 | \$58 |

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

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 |

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

Part 4 - Property Damage

Rates at Basic limits

| Territory | Experienced Operators | | | |
|-----------|-----------------------|---------|---------|---------|
| | Group A | Group B | Group C | Group D |
| 1 | \$15 | \$12 | \$18 | \$17 |
| 2 | \$15 | \$12 | \$18 | \$17 |
| 3 | \$15 | \$13 | \$20 | \$18 |
| 4 | \$16 | \$13 | \$21 | \$18 |
| 5 | \$20 | \$16 | \$25 | \$23 |
| 6 | \$20 | \$16 | \$25 | \$23 |
| 7 | \$20 | \$16 | \$25 | \$23 |
| 8 | \$21 | \$16 | \$25 | \$24 |
| 9 | \$29 | \$23 | \$37 | \$35 |
| 10 | \$28 | \$22 | \$36 | \$33 |
| 11 | \$29 | \$23 | \$37 | \$35 |
| 12 | \$31 | \$24 | \$38 | \$36 |
| 13 | \$32 | \$25 | \$40 | \$38 |
| 14 | \$41 | \$32 | \$52 | \$48 |
| 15 | \$41 | \$33 | \$52 | \$48 |
| 16 | \$43 | \$33 | \$53 | \$49 |
| 17 | \$47 | \$38 | \$59 | \$55 |
| 18 | \$47 | \$38 | \$59 | \$55 |
| 19 | \$47 | \$38 | \$59 | \$55 |
| 20 | \$47 | \$38 | \$59 | \$55 |
| 21 | \$47 | \$38 | \$59 | \$55 |
| 22 | \$47 | \$38 | \$59 | \$55 |
| 23 | \$47 | \$38 | \$59 | \$55 |
| 24 | \$47 | \$38 | \$59 | \$55 |
| 25 | \$47 | \$38 | \$59 | \$55 |
| 26 | \$47 | \$38 | \$59 | \$55 |
| 27 | \$15 | \$12 | \$18 | \$17 |
| 40 | \$28 | \$22 | \$35 | \$32 |
| 41 | \$41 | \$33 | \$53 | \$49 |
| 42 | \$40 | \$32 | \$51 | \$47 |
| 43 | \$41 | \$32 | \$52 | \$48 |
| 44 | \$38 | \$30 | \$48 | \$45 |
| 45 | \$41 | \$33 | \$52 | \$48 |

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 | \$101 |
| \$750 | \$107 |
| \$1,000 | \$113 |
| \$2,000 | \$135 |
| \$5,000 | \$187 |
| \$10,000 | \$255 |
| \$15,000 | \$293 |
| \$20,000 | \$323 |
| \$25,000 | \$348 |

Part 3 - Uninsured Motorists

Rates by limit

| All Territories | |
|-----------------|------------|
| Limit | All Groups |
| 20/40 | \$26 |
| 20/50 | \$26 |
| 25/50 | \$31 |
| 35/80 | \$33 |
| 50/100 | \$38 |
| 100/300 | \$43 |
| 250/500 | \$46 |

Part 12 - Underinsured Motorists

Rates by limit

| All Territories | |
|-----------------|------------|
| Limit | All Groups |
| 20/40 | \$0 |
| 20/50 | \$1 |
| 25/50 | \$6 |
| 35/80 | \$18 |
| 50/100 | \$36 |
| 100/300 | \$95 |
| 250/500 | \$346 |

Notes:

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

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

| Territory | Rate per \$100 of value* | |
|-----------|--------------------------|--|
| | Experienced Operators | |
| | All Groups | |
| 1 | \$1.85 | |
| 2 | \$1.86 | |
| 3 | \$1.91 | |
| 4 | \$2.19 | |
| 5 | \$2.62 | |
| 6 | \$2.62 | |
| 7 | \$2.68 | |
| 8 | \$2.88 | |
| 9 | \$3.99 | |
| 10 | \$4.36 | |
| 11 | \$3.76 | |
| 12 | \$4.50 | |
| 13 | \$4.50 | |
| 14 | \$7.25 | |
| 15 | \$7.41 | |
| 16 | \$7.39 | |
| 17 | \$7.28 | |
| 18 | \$7.28 | |
| 19 | \$7.28 | |
| 20 | \$7.28 | |
| 21 | \$7.28 | |
| 22 | \$7.28 | |
| 23 | \$7.28 | |
| 24 | \$7.28 | |
| 25 | \$7.28 | |
| 26 | \$7.28 | |
| 27 | \$1.83 | |
| 40 | \$5.16 | |
| 41 | \$4.92 | |
| 42 | \$6.24 | |
| 43 | \$7.42 | |
| 44 | \$6.57 | |
| 45 | \$7.27 | |

**Part 7 - Collision
Other deductibles**

| All Territories | |
|-----------------|-----------------------------------|
| Deductible | All Groups |
| \$300 | \$500 deductible premium + \$29 |
| \$1,000 | 71.2% of \$500 deductible premium |
| \$2,000 | 57.0% of \$500 deductible premium |

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

| All Territories | |
|-----------------|------------|
| Deductible | All Groups |
| \$300 | \$7 |
| \$500 | \$9 |
| \$1,000 | \$13 |
| \$2,000 | \$18 |

Part 8 - Limited Collision

\$500 deductible base premium (Part 8) =
(6.0%) x [\$500 deductible Collision base premium (Part 7)]

| Deductible | All Groups |
|------------|--|
| \$0 | \$500 deductible premium (Part 8) + \$6 |
| \$300 | \$500 deductible premium (Part 8) + \$3 |
| \$1,000 | 61.7% of \$500 deductible premium (Part 8) |
| \$2,000 | 40.9% of \$500 deductible premium (Part 8) |

Motorcycle Age Factors

| Age Group | Based on Model Year (MY)** | Collision Factor |
|-----------|----------------------------|------------------|
| 1 | Current MY | 1.000 |
| 2 | 1 st Preceding | 0.930 |
| 3 | 2 nd Preceding | 0.860 |
| 4 | 3 rd Preceding | 0.790 |
| 5 | 4 th Preceding | 0.720 |
| 6 | 5 th Preceding | 0.650 |
| 7 | 6 th Preceding | 0.580 |
| 8 | All other | 0.510 |

** The current model year changes October 1, regardless of the actual date the models are introduced.

* Determine motorcycle Collision rates by the following procedure:

- Determine the motorcycle's value as Original Cost New in hundreds of dollars.
- Multiply the value determined in (a) by the rate per \$100 for its territory.
- Multiply the base manual premium determined in (b) by the Age Rate Factor.

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 | \$0.81 |
| 2 | \$0.74 |
| 3 | \$0.84 |
| 4 | \$0.99 |
| 5 | \$1.15 |
| 6 | \$1.21 |
| 7 | \$1.64 |
| 8 | \$2.00 |
| 9 | \$2.71 |
| 10 | \$3.08 |
| 11 | \$3.00 |
| 12 | \$3.48 |
| 13 | \$3.53 |
| 14 | \$5.80 |
| 15 | \$6.42 |
| 16 | \$7.76 |
| 17 | \$11.28 |
| 18 | \$11.28 |
| 19 | \$11.28 |
| 20 | \$11.28 |
| 21 | \$11.28 |
| 22 | \$11.28 |
| 23 | \$11.28 |
| 24 | \$11.28 |
| 25 | \$11.28 |
| 26 | \$11.28 |
| 27 | \$0.69 |
| 40 | \$3.39 |
| 41 | \$3.91 |
| 42 | \$5.37 |
| 43 | \$5.88 |
| 44 | \$7.03 |
| 45 | \$5.62 |

**Part 9 - Comprehensive
Other deductibles**

| Deductible | All Territories |
|------------|-----------------------------------|
| | All Groups |
| \$300 | \$500 deductible premium + \$1 |
| \$1,000 | 61.1% of \$500 deductible premium |
| \$2,000 | 55.8% of \$500 deductible premium |

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

Motorcycle Age Factors

| Age Group | Based on Model Year (MY)** | Comprehensive Factor |
|-----------|----------------------------|----------------------|
| 1 | Current MY | 1.000 |
| 2 | 1 st Preceding | 0.910 |
| 3 | 2 nd Preceding | 0.810 |
| 4 | 3 rd Preceding | 0.720 |
| 5 | 4 th Preceding | 0.620 |
| 6 | 5 th Preceding | 0.530 |
| 7 | 6 th Preceding | 0.440 |
| 8 | All Other | 0.340 |

** The current model year changes October 1, regardless of the actual date the models are introduced.

*Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's value as Original Cost New in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.
- (c) Multiply the base manual premium determined in (b) by the Age Rate Factor.

Notes:

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

Motorcycles Rated in the Private Passenger Automobile Insurance Manual

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: | 13.0% |
| Physical Damage coverages: | 13.0% |

Group Definitions

The motorcycle group rating variable is defined as follows:

| <u>Group</u> | <u>Vehicle Size</u> |
|--------------|---------------------|
| 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 |

Substitute Transportation (Part 10)

| | |
|-------------------------------|-------|
| \$15/day with \$450 maximum | \$52 |
| \$30/day with \$900 maximum | \$104 |
| \$45/day with \$1,350 maximum | \$192 |
| \$100/day with \$3000 maximum | \$398 |

Towing and Labor

| | |
|---------------------------|------|
| \$50/day per disablement | \$9 |
| \$100/day per disablement | \$18 |

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 |

Age Rate Factor

For rating motorcycle physical damage coverages, see manual rate page for Age Rate Factors to be applied to the base manual premium of the motorcycle.

Increased Limits

Increased limits factors for coverage Part 4 and 5 are the same as the factors used for private passenger vehicles.

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 are the same as for private passenger vehicles.

Inexperienced Operator

Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator rates. Inexperienced rating factors apply to coverage Parts 1, 2, 4, 5, 7, and 8.

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. 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)

- 1) Determine the base manual premium
- 2) Apply the Age Rate Factor (for physical damage coverages)
- 3) Apply adjustments for increased limits or deductibles
- 4) Apply the inexperienced operator factor
- 5) Add waiver of deductible charges
- 6) Apply discounts in the following order: anti-theft, driver training, senior citizen
- 7) Apply Merit Rating credits or surcharges

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

| | |
|--|----------|
| Angel Motorcycle School, Fitchburg | (200185) |
| Big Boar Inc., Dartmouth | (135959) |
| Central Massachusetts Safety Council, W. Boylston | (60055) |
| Ironside Ventures, Ltd, Uxbridge | (60998) |
| Motorcycle Safe Riding Project, Beverly | (60050) |
| Pioneer Valley Rider Training, East Longmeadow | (105325) |
| Rider Skills of New England, Southbridge | (200207) |
| Sheldon's Harley-Davidson/Buell, Auburn | (111478) |
| Streetwise Cycle School, Boston | (123948) |
| Training Wheels of New England, Inc., East Orleans | (105250) |

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> | | \$100** | | | |
| Collision: | .68 | .53 | | Glass | | | |
| Limited Collision: | .68 | .53 | | Not Applicable | | | |
| Comprehensive: | .54 | .48 | | Not Applicable | | | |
| Including Fire, Theft and Combined Additional Coverages | | | | | | | |
| Collision Waiver of Deductible Charges: | | \$300 Deductible - \$25 | | | | | |
| | | \$500 Deductible - \$36 | | | | | |
| | | \$1,000 Deductible - \$48 | | | | | |
| | | \$2,000 Deductible - \$75 | | | | | |
| *Charges based on \$500 Deductible Premium | | | | | | | |
| **Applies to otherwise determined premium | | | | | | | |
| SUBSTITUTE TRANSPORTATION (RULE 17) | | | | | | | |
| | <u>\$15/Day, \$450 Maximum</u> | <u>\$30/Day, \$900 Maximum</u> | <u>\$45/Day, \$1,350</u> | <u>\$100/Day, \$3,000</u> | | | |
| | | | <u>Maximum</u> | <u>Maximum</u> | | | |
| Private Passenger: | \$50 | \$150 | \$185 | \$335 | | | |
| DISCOUNTS (RULE 19) | | | | | | | |
| Annual Mileage: | | 0-5,000 miles - 10% Parts 1-8 and 12 | | | | | |
| | | 5,001-7,500 miles - 5% Parts 1-8 and 12 | | | | | |
| Multi-Car: | | 5% Parts 1, 2, 4, 5, 7, 8 and 9 | | | | | |
| Continuous Coverage: | | 10% Parts 1, 2, 4, and 5 | | | | | |
| Low Frequency: | | 10% Parts 1, 2, 4, and 5 | | | | | |
| Anti-Theft: | | Refer to Rule 54 | | | | | |
| Class 15 | | 25% | | | | | |
| RATE RELATIVITIES FACTOR FOR MODEL YEARS NOT SHOWN IN RATE PAGES (RULE 22) | | | | | | | |
| Collision: | 1.060 | | | | | | |
| Comprehensive: | 1.025 | | | | | | |
| 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% | 16% | 29% | 41% | 51% |
| Policyholder and Household Members: | 2% | 6% | 11% | 21% | 39% | 53% | 66% |
| TOWING AND LABOR (RULE 33) | | | | | | | |
| | | \$50 per Disablement | | | \$100 per Disablement | | |
| Private Passenger: | | \$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 |
|-------------------------------------|---|---|
| Trailers (Rule 34) | No Charge | Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 VRG based on Base List Price |
| Motor Homes (Rule 39) | Manual Rates | Parts 7 and 8 – 50% Part 9 – Manual Rate |
| Low Speed Vehicles (Rule 43) | Parts 1,4, and 5: 50% of Class 10 Parts 2,3,6, and 12: 100% of Class 10 Annual mileage, multi-car, continuous coverage, low frequency, class 15 discounts apply (Rule 19) | Parts 7 and 8: 75% of Class 10 Part 9: 50% of Class 10 Annual mileage, multi-car, class 15 discounts apply (Rule 19) 20% Anti-Theft discount applies for vehicles equipped with Category IV device (Rule 54) VRG based on Base List Price (Rule 22) |

HIGH THEFT VEHICLE LIST

Commonwealth of Massachusetts Division of Insurance Filing Guidance Notice 2013-B

| Make/Series/Body Style/Driving Wheels | | 2010 | 2011 | 2012 | 2013 | 2014 | Make/Series/Body Style/Driving Wheels | | 2010 | 2011 | 2012 | 2013 | 2014 |
|---------------------------------------|----------------------|------|------|------|------|------|---------------------------------------|------------------------|------|------|------|------|------|
| ACURA | | | | | | | CADILLAC (cont'd) | | | | | | |
| MDX | WAGON 4 DOOR/4x4 | | | | 13 | | ESCALADE PLATINUM HYBRID | WAGON 4 DOOR/4x4 | | | | | 14 |
| MDX | WAGON 4 DOOR/AWD | | | | | 14 | ESCALADE PLATINUM HYBRID | WAGON 4 DOOR/AWD | | 11 | 12 | 13 | |
| MDX ADVANCE | WAGON 4 DOOR/4x4 | | | | 13 | | ESCALADE PLATINUM HYBRID | WAGON 4 DOOR/Rear | | | 12 | 13 | |
| MDX ADVANCE | WAGON 4 DOOR/AWD | | | | | 14 | ESCALADE PREMIUM | WAGON 4 DOOR/AWD | | 11 | 12 | 13 | 14 |
| MDX TECH | WAGON 4 DOOR/AWD | | | | 13 | 14 | ESCALADE PREMIUM | WAGON 4 DOOR/Rear | | 11 | 12 | 13 | |
| TL | | 10 | | | | | SEVILLE TOURING SEDAN (STS) | | 10 | | | | |
| TL | AWD | 10 | | | | | STS | AWD | 10 | | | | |
| TL AWD | SEDAN 4 DOOR/AWD | | | | 13 | 14 | STS-V | | 10 | | | | |
| TL AWD ADVANCE | SEDAN 4 DOOR/AWD | | | | | 14 | | | | | | | |
| TL AWD TECH | SEDAN 4 DOOR/AWD | | | | | 14 | CHEVROLET | | | | | | |
| AUDI | | | | | | | AVANANCHE | | 10 | | | | |
| A.4 3.2 QUATTRO | SEDAN 4 DOOR | 10 | | | | | AVANANCHE C1500 LT | SPORT PICKUP/Rear | | | | | 14 |
| A4 2.0T | | 10 | | | | | AVANANCHE C1500 LT | UTILITY/Rear | | 11 | 12 | | |
| A4 2.0T AVANT QUATTRO | | 10 | | | | | AVANANCHE K1500 LT | SPORT PICKUP/4x4 | | | | | 14 |
| A4 2.0T QUATTRO | SEDAN 4 DOOR | 10 | | | | | AVANANCHE K1500 LT | UTILITY/4x4 | | 11 | 12 | | |
| A5 QUATTRO PREM PLUS | CONVERTIBLE/AWD | | | | | 14 | AVANANCHE LS | UTILITY/4x4 | | 11 | 12 | | |
| A5 QUATTRO PREM PLUS | COUPE/AWD | | | | | 14 | AVANANCHE LTZ | UTILITY/Rear | | | 12 | | |
| A5 QUATTRO PREMIUM | CONVERTIBLE/AWD | | | | | 14 | AVANANCHE LTZ | UTILITY/4x4 | | 11 | 12 | | |
| A5 QUATTRO PREMIUM | COUPE/AWD | | | | | 14 | AVANANCHE LTZ | UTILITY/Rear | | | 12 | | |
| A5 QUATTRO PRESTIGE | CONVERTIBLE/AWD | | | | | 14 | C1500 SILVERADO | CREW PICKUP/Rear | | 11 | | | |
| A5 QUATTRO PRESTIGE | COUPE/AWD | | | | | 14 | C1500 SUBURBAN | WAGON 4 DOOR/Rear | | | 12 | | |
| A5 QUATTRO PRESTIGE | COUPE/AWD | | | | | 14 | C1500 SUBURBAN LS | WAGON 4 DOOR/Rear | | | 11 | 12 | |
| Q7 PREMIUM | WAGON 4 DOOR/AWD | | 11 | 12 | 13 | 14 | C1500 SUBURBAN LT | WAGON 4 DOOR/Rear | | | 11 | 12 | |
| Q7 PREMIUM PLUS | WAGON 4 DOOR/AWD | | 11 | 12 | 13 | 14 | C1500 SUBURBAN LTZ | WAGON 4 DOOR/Rear | | | 11 | 12 | |
| Q7 PRESTIGE | WAGON 4 DOOR/AWD | | 11 | 12 | 13 | 14 | CAMARO LT | CONVERTIBLE/Rear | | | | 13 | 14 |
| Q7 QUATTRO | | 10 | | | | | CAMARO LT | COUPE/Rear | | | | 13 | 14 |
| Q7 QUATTRO S-LINE | | 10 | | | | | CAMARO SS | CONVERTIBLE/Rear | | | | 13 | 14 |
| | | | | | | | CAMARO SS | COUPE/Rear | | | | 13 | 14 |
| | | | | | | | CAMARO SS | CONVERTIBLE/Rear | | | | 13 | 14 |
| | | | | | | | CAMARO ZL1 | CONVERTIBLE/Rear | | | | 13 | 14 |
| BMW | | | | | | | CAMARO ZL1 | COUPE/Rear | | | | 13 | 14 |
| 328i | CONVERTIBLE/Rear | | | | | 14 | COLORADO | CREW CAB/3.7L/4x2 | | 10 | | | |
| 328i | COUPE/Rear | | | | | 14 | COLORADO | CREW CAB/4x4 | | 10 | | | |
| 328i SULEV | CONVERTIBLE/Rear | | | | | 14 | COLORADO | CREW CAB/5.3L/4x2 | | 10 | | | |
| 328i SULEV | COUPE/Rear | | | | | 14 | COLORADO | CREW PICKUP/4x4 | | | 11 | | |
| 328XI | COUPE/AWD | | | | | 14 | COLORADO | CREW PICKUP/4x4 | | | 11 | | |
| 328XI SULEV | COUPE/AWD | | | | | 14 | COLORADO 1LT | CREW PICKUP/4x4 | | | 11 | | |
| 335i | CONVERTIBLE/Rear | | | | | 14 | COLORADO 2LT | CREW PICKUP/4x4 | | | 11 | | |
| 335i | COUPE/Rear | | | | | 14 | CORVETTE | CONVERTIBLE | | 10 | | | |
| 335i SULEV | CONVERTIBLE/Rear | | | | | 14 | CORVETTE | CONVERTIBLE/Rear | | | 11 | 12 | 13 |
| 335i SULEV | COUPE/Rear | | | | | 14 | CORVETTE | CONVERTIBLE/Rear | | 10 | | | 14 |
| 335XI | COUPE/AWD | | | | | 14 | CORVETTE | COUPE/Rear | | | 11 | 12 | 13 |
| 528XI | SEDAN 4 DOOR/AWD | | | | | 14 | CORVETTE 427 | CONVERTIBLE/Rear | | | 11 | 12 | 13 |
| 535XI | SEDAN 4 DOOR/AWD | | | | | 14 | CORVETTE GRAND SPORT | CONVERTIBLE/Rear | | | 11 | 12 | 13 |
| 535XI GT | HATCHBACK 4 DOOR/AWD | | | | | 14 | CORVETTE GRAND SPORT | COUPE/Rear | | | 12 | 13 | 14 |
| 550i XI GT | HATCHBACK 4 DOOR/AWD | | | | | 14 | CORVETTE Z06 | | 10 | | | | |
| 550XI | SEDAN 4 DOOR/AWD | | | | | 14 | CORVETTE Z06 | COUPE/Rear | | | 11 | 12 | 13 |
| 750i | | 10 | | | | | CORVETTE ZR1 | | 10 | | | | |
| 750Li | | 10 | | | | | CORVETTE ZR-1 | COUPE/Rear | | | 12 | 13 | 14 |
| 760Li | | | | | | | EXPRESS G1500 LS | 3 DOOR | | 10 | | | |
| X5 M | WAGON 4 DOOR/AWD | | | | 13 | 14 | EXPRESS G1500 LS | AWD | | 10 | | | |
| X5 XDRIVE35D | WAGON 4 DOOR/AWD | | | | 13 | 14 | EXPRESS G1500 LT | 3 DOOR | | 10 | | | |
| X5 XDRIVE35i | WAGON 4 DOOR/AWD | | | | 13 | 14 | EXPRESS G1500 LT | AWD | | 10 | | | |
| X5 XDRIVE50i | WAGON 4 DOOR/AWD | | | | 13 | 14 | IMPALA LT | SEDAN 4 DOOR/Front | | | 11 | | |
| | | | | | | | IMPALA LTZ | SEDAN 4 DOOR/Front | | | 11 | 12 | 14 |
| | | | | | | | IMPALA POLICE | SEDAN 4 DOOR/Front | | | 11 | | |
| | | | | | | | K1500 SILVERADO | 4 DOOR EXT CAB PK/4x4 | | | 11 | | |
| | | | | | | | K1500 SILVERADO | CREW PICKUP/4x4 | | | 11 | | |
| | | | | | | | K1500 SILVERADO | PICKUP/4x4 | | | 11 | | |
| | | | | | | | K1500 SILVERADO HYBRID | CREW PICKUP/4x4 | | | 11 | | |
| | | | | | | | K1500 SUBURBAN | WAGON 4 DOOR/4x4 | | | 12 | 13 | 14 |
| | | | | | | | K1500 SUBURBAN LS | WAGON 4 DOOR/4x4 | | | 11 | 12 | 13 |
| | | | | | | | K1500 SUBURBAN LT | WAGON 4 DOOR/4x4 | | | 11 | 12 | 13 |
| | | | | | | | K1500 SUBURBAN LTZ | WAGON 4 DOOR/4x4 | | | 11 | 12 | 13 |
| | | | | | | | K2500 SUBURBAN | WAGON 4 DOOR/4x4 | | | 12 | 13 | 14 |
| | | | | | | | K2500 SUBURBAN LS | WAGON 4 DOOR/4x4 | | | 12 | 13 | 14 |
| | | | | | | | K2500 SUBURBAN LT | WAGON 4 DOOR/4x4 | | | 12 | 13 | 14 |
| | | | | | | | SILVERADO 1500 | CREW CAB | | 10 | | | |
| | | | | | | | SILVERADO 1500 LT | REGULAR CAB | | 10 | | | |
| | | | | | | | SILVERADO 2500HD | CREW CAB/4x4 | | 10 | | | |
| | | | | | | | SILVERADO C1500 | 4 DOOR EXT CAB PK/Rear | | | 12 | 13 | 14 |
| | | | | | | | SILVERADO C1500 | CREW PICKUP/Rear | | | 12 | 13 | 14 |
| | | | | | | | SILVERADO C1500 | PICKUP/Rear | | | 12 | 14 | |
| | | | | | | | SILVERADO C1500 HYBRID | CREW PICKUP/Rear | | | 12 | 13 | 14 |
| | | | | | | | SILVERADO C1500 LS | 4 DOOR EXT CAB PK/Rear | | 11 | 12 | 13 | 14 |
| | | | | | | | SILVERADO C1500 LS | CREW PICKUP/Rear | | | 12 | 13 | 14 |
| | | | | | | | SILVERADO C1500 LT | 4 DOOR EXT CAB PK/Rear | | 11 | 12 | 13 | 14 |
| | | | | | | | SILVERADO C1500 LT | CREW PICKUP/Rear | | | 12 | 13 | 14 |
| | | | | | | | SILVERADO C1500 LT | PICKUP/Rear | | 11 | 12 | 13 | 14 |
| | | | | | | | SILVERADO C1500 LTZ | 4 DOOR EXT CAB PK/Rear | | 11 | 12 | 13 | 14 |
| | | | | | | | SILVERADO C1500 LTZ | CREW PICKUP/Rear | | | 12 | 13 | 14 |
| | | | | | | | SILVERADO K1500 | CREW PICKUP/4x4 | | | 12 | 13 | 14 |
| | | | | | | | SILVERADO K1500 | PICKUP/4x4 | | | 12 | 13 | 14 |
| | | | | | | | SILVERADO K1500 HYBRID | CREW PICKUP/4x4 | | | 12 | 13 | 14 |
| | | | | | | | SILVERADO K1500 LS | 4 DOOR EXT CAB PK/4x4 | | 11 | | | |
| | | | | | | | SILVERADO K1500 LS | CREW PICKUP/4x4 | | 11 | 12 | 13 | 14 |
| | | | | | | | SILVERADO K1500 LT | 4 DOOR EXT CAB PK/4x4 | | 11 | | | |
| | | | | | | | SILVERADO K1500 LT | CREW PICKUP/4x4 | | 11 | 12 | 13 | 14 |
| | | | | | | | SILVERADO K1500 LT | PICKUP/4x4 | | 11 | 12 | 13 | 14 |

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

| Make/Model/Body Style/Driving Wheels | 2010 | 2011 | 2012 | 2013 | 2014 | Make/Model/Body Style/Driving Wheels | 2010 | 2011 | 2012 | 2013 | 2014 |
|--------------------------------------|--------------------|------|------|------|------|--------------------------------------|------------------------------|----------------------|------|------|------|
| CHEVROLET(cont'd) | | | | | | DODGE(cont'd) | | | | | |
| SILVERADO K1500 LTZ | | | 11 | | | NITRO SLT | 10 | | | | |
| SILVERADO K1500 LTZ | | | 11 | 12 | 13 | 14 | NITRO SXT | | 11 | | |
| SILVERADO K2500HD | | | | 12 | 13 | 14 | RAM 1500 | | | 12 | |
| SILVERADO K2500HD LT | | | | 12 | 13 | 14 | RAM 1500 | | | 12 | |
| SILVERADO K2500HD LT | | | | | 13 | | PICKUP/4x4 | | | 12 | |
| SILVERADO K2500HD LTZ | | | | 12 | 13 | 14 | RAM 1500 | | | 12 | |
| SILVERADO K3500 | | | | 12 | 13 | | RAM 1500 QUAD | | | 12 | |
| SILVERADO K3500 LT | | | | 12 | 13 | | RAM 1500 QUAD | | | 12 | |
| SILVERADO K3500 LTZ | | | | 12 | 13 | | RAM 1500 SLT | | | | 13 |
| SUBURBAN 1500 | 10 | | | | | | RAM 1500 SLT | | | | 13 |
| TAHOE C1500 | | | | 12 | 14 | | RAM 1500 SLT | | | | 13 |
| TAHOE C1500 HYBRID | | | | 12 | 13 | 14 | RAM 1500 ST | | | | 13 |
| TAHOE C1500 LS | | | 11 | 12 | 13 | 14 | RAM 1500 ST | | | | 13 |
| TAHOE C1500 POLICE | | | | 12 | 14 | | RAM 1500 ST | | | | 13 |
| TAHOE HYBRID | 10 | | | | | | RAM 2500 | | 11 | 12 | |
| TAHOE K1500 | | | | 12 | 14 | | RAM 2500 | | | 12 | |
| TAHOE K1500 HYBRID | | | 11 | 12 | 13 | 14 | RAM 2500 | | | 12 | |
| TAHOE K1500 LS | | | 11 | 12 | 13 | 14 | RAM 2500 | | | 12 | |
| TAHOE K1500 SPEC SRVC | | | | 12 | 14 | | RAM 2500 MEGA CAB | | 11 | 12 | |
| TAHOE LS | 10 | | | | | | RAM 2500 MEGA CAB | | | 12 | |
| TAHOE LT | 10 | | | | | | RAM 3500 | | 11 | 12 | |
| TAHOE LT | | | 11 | 12 | 13 | 14 | RAM 3500 | | | 12 | |
| TAHOE LT | | | 11 | 12 | 13 | 14 | RAM 3500 | | | 12 | |
| TAHOE LTZ | 10 | | | | | | RAM 3500 | | | 12 | |
| TAHOE LTZ | | | 11 | 12 | 13 | 14 | RAM 3500 MEGA CAB | | 11 | 12 | |
| TAHOE LTZ | | | 11 | 12 | 13 | 14 | RAM 3500 MEGA CAB | | | 12 | |
| TRAILBLAZER LS | | | | | | | RAM MEGA CAB PICKUP 2500 | 4x4 | 10 | | |
| TRAILBLAZER LT | | | 10 | | | | RAM MEGA CAB PICKUP 3500 DRW | 4x4 | 10 | | |
| TRAILBLAZER LT | | | 10 | | | | RAM MEGA CAB PICKUP 3500 SRW | 4x4 | 10 | | |
| TRAILBLAZER SS | | | 10 | | | | RAM PICKUP 1500 | QUAD CAB | 10 | | |
| TRAILBLAZER SS | | | 10 | | | | RAM PICKUP 1500 | REGULAR CAB/4x4 | 10 | | |
| TRAVERSE LS | | | 10 | | | | RAM PICKUP 1500 | REGULAR CAB/5.7L/4x2 | 10 | | |
| TRAVERSE LT | | | 10 | | | | RAM PICKUP 2500 | QUAD CAB/4x4 | 10 | | |
| TRAVERSE LTZ | | | 10 | | | | RAM PICKUP 3500 DRW | QUAD CAB/4x4 | 10 | | |
| | | | | | | | RAM PICKUP 3500 SRW | QUAD CAB/4x4 | 10 | | |
| CHRYSLER | | | | | | FORD | | | | | |
| 300 | SEDAN 4 DOOR/Rear | | | 12 | 14 | ECONOLINE VAN E-150 | | 10 | | | |
| 300 LIMITED | | 10 | | | | ECONOLINE VAN E-250 | | 10 | | | |
| 300 LIMITED | AWD | 10 | | | | ECONOLINE WAGON E-150 | | 10 | | | |
| 300 LIMITED | SEDAN 4 DOOR/Rear | | 11 | 12 | | EXPEDITION EDDIE BAUER | 4x2 | 10 | | | |
| 300 LIMITED AWD | SEDAN 4 DOOR/AWD | | 11 | | | EXPEDITION EDDIE BAUER | 4x4 | 10 | | | |
| 300 LX | | 10 | | | | EXPEDITION EDDIE BAUER | WAGON 4 DOOR/4x4 | | 11 | | |
| 300 S | SEDAN 4 DOOR/AWD | | | | 14 | EXPEDITION EDDIE BAUER | WAGON 4 DOOR/Rear | | 11 | | |
| 300 S | SEDAN 4 DOOR/Rear | | | | 14 | EXPEDITION EL EDDIE BAUER | 4x2 | 10 | | | |
| 300 TOURING | | 10 | | | | EXPEDITION EL EDDIE BAUER | 4x4 | 10 | | | |
| 300 TOURING | AWD | 10 | | | | EXPEDITION EL EDDIE BAUER | WAGON 4 DOOR/4x4 | | 11 | | |
| 300 TOURING | SEDAN 4 DOOR/Rear | | 11 | | | EXPEDITION EL EDDIE BAUER | WAGON 4 DOOR/Rear | | 11 | | |
| 300 TOURING AWD | SEDAN 4 DOOR/AWD | | 11 | | | EXPEDITION EL LIMITED | 4x2 | 10 | | | |
| 300C | | 10 | | | | EXPEDITION EL LIMITED | 4x4 | 10 | | | |
| 300C | AWD | 10 | | | | EXPEDITION EL LIMITED | WAGON 4 DOOR/4x4 | | 11 | 12 | 13 |
| 300C | SEDAN 4 DOOR/Rear | | 11 | 12 | 14 | EXPEDITION EL LIMITED | WAGON 4 DOOR/Rear | | 11 | 12 | 13 |
| 300C AWD | SEDAN 4 DOOR/AWD | | 11 | 12 | 14 | EXPEDITION EL SSV | 4x2 | 10 | | | |
| 300C SRT-8 | | 10 | | | | EXPEDITION EL SSV | 4x4 | 10 | | | |
| 300C SRT-8 | SEDAN 4 DOOR/Rear | | 11 | | 14 | EXPEDITION EL XL | WAGON 4 DOOR/4x4 | | | 12 | 13 |
| ASPEN LIMITED | 4x4 | 10 | | | | EXPEDITION EL XL | WAGON 4 DOOR/Rear | | | 12 | 13 |
| ASPEN LIMITED HYBRID | | 10 | | | | EXPEDITION EL XLT | 4x2 | 10 | | | |
| | | | | | | EXPEDITION EL XLT | 4x4 | 10 | | | |
| DODGE | | | | | | FORD | | | | | |
| AVENGER R/T | | 10 | | | | EXPEDITION EL XLT | WAGON 4 DOOR/4x4 | | 11 | | |
| AVENGER R/T | SEDAN 4 DOOR/Front | | | | 14 | EXPEDITION EL XLT | WAGON 4 DOOR/Rear | | 11 | | |
| AVENGER SXT | SEDAN 4 DOOR/Front | | | | 14 | EXPEDITION EL XLT/KING RA | WAGON 4 DOOR/4x4 | | | 12 | 13 |
| CHALLENGER R/T | COUPE/Rear | | | 12 | | EXPEDITION EL XLT/KING RA | WAGON 4 DOOR/Rear | | | 12 | 13 |
| CHALLENGER SRT-8 | COUPE/Rear | | | 12 | 13 | 14 | EXPEDITION LIMITED | 4x2 | 10 | | |
| CHARGER | SEDAN 4 DOOR/Rear | | 11 | 12 | 14 | 14 | EXPEDITION LIMITED | 4x4 | 10 | | |
| CHARGER AWD | SEDAN 4 DOOR/AWD | | 11 | | | | EXPEDITION LTD | WAGON 4 DOOR/4x4 | | 11 | 12 |
| CHARGER POLICE | SEDAN 4 DOOR/Rear | | | | 14 | 14 | EXPEDITION LTD | WAGON 4 DOOR/Rear | | 11 | 12 |
| CHARGER R/T | | 10 | | | | | EXPEDITION SSV | 4x2 | 10 | | |
| CHARGER R/T | AWD | 10 | | | | | EXPEDITION SSV | 4x4 | 10 | | |
| CHARGER R/T | SEDAN 4 DOOR/Rear | | 11 | 12 | 14 | 14 | EXPEDITION XL | WAGON 4 DOOR/4x4 | | | 12 |
| CHARGER R/T AWD | SEDAN 4 DOOR/AWD | | 11 | 12 | 14 | 14 | EXPEDITION XL | WAGON 4 DOOR/Rear | | | 12 |
| CHARGER SE | | 10 | | | | | EXPEDITION XLT | 4x2 | 10 | | |
| CHARGER SE | AWD | 10 | | | | | EXPEDITION XLT | 4x4 | 10 | | |
| CHARGER SRT-8 | | 10 | | | | | EXPEDITION XLT | WAGON 4 DOOR/4x4 | | 11 | |
| CHARGER SRT-8 | SEDAN 4 DOOR/Rear | | 11 | | 14 | 14 | EXPEDITION XLT | WAGON 4 DOOR/Rear | | 11 | |
| CHARGER SUPER BEE | SEDAN 4 DOOR/Rear | | | | 14 | 14 | EXPEDITION XLT/KING RANCH | WAGON 4 DOOR/4x4 | | | 12 |
| CHARGER SXT | | 10 | | | | | EXPEDITION XLT/KING RANCH | WAGON 4 DOOR/Rear | | | 12 |
| CHARGER SXT | AWD | 10 | | | | | EXPLORER EDDIE BAUER | 4x2 | 10 | | |
| CHARGER SXT | SEDAN 4 DOOR/Rear | | 11 | | 14 | 14 | EXPLORER EDDIE BAUER | 4x4 | 10 | | |
| CHARGER SXT AWD | SEDAN 4 DOOR/AWD | | 11 | | 14 | 14 | EXPLORER EDDIE BAUER | AWD | 10 | | |
| CHARGER V6 | SEDAN 4 DOOR/AWD | | | | 14 | 14 | EXPLORER LIMITED | 4x2 | 10 | | |
| DURANGO HYBRID | | 10 | | | | | EXPLORER LIMITED | 4x4 | 10 | | |
| DURANGO LIMITED | | 10 | | | | | EXPLORER LIMITED | WAGON 4 DOOR/4x4 | | | 14 |
| DURANGO SE | | 10 | | | | | EXPLORER LIMITED | WAGON 4 DOOR/Front | | | 14 |
| DURANGO SLT | | 10 | | | | | EXPLORER LIMITED AWD | 4x4 | 10 | | |
| DURANGO SXT | | 10 | | | | | EXPLORER SPORT | WAGON 4 DOOR/4x4 | | | 14 |
| NITRO DETONATOR | WAGON 4 DOOR/4x4 | | | 12 | | | EXPLORER SPORT TRAC LIMITED | 4x2 | 10 | | |
| NITRO R/T | | 10 | | | | | EXPLORER SPORT TRAC LIMITED | 4x4 | 10 | | |
| NITRO SHOCK | WAGON 4 DOOR/4x4 | | | 12 | | | EXPLORER SPORT TRAC LTD | AWD | 10 | | |

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| Make/Series/Body Style/Driving Wheels | 2010 | 2011 | 2012 | 2013 | 2014 | Make/Series/Body Style/Driving Wheels | 2010 | 2011 | 2012 | 2013 | 2014 |
|---------------------------------------|------------------------|------|------|------|-------|---------------------------------------|------------------------|------|------|------|-------|
| FORD (cont'd) | | | | | | GMC (cont'd) | | | | | |
| EXPLORER SPORT TRAC XLT | 4x2 | 10 | | | | SIERRA K2500 SLE | CREW PICKUP/4x4 | 11 | 12 | | |
| EXPLORER SPORT TRAC XLT | 4x4 | 10 | | | | SIERRA K2500 SLT | CREW PICKUP/4x4 | 11 | 12 | | |
| EXPLORER XLT | 4x2 | 10 | | | | YUKON | WAGON 4 DOOR/4x4 | | 12 | | 14 |
| EXPLORER XLT | 4x4 | 10 | | | | YUKON DENALI | | 10 | | | |
| EXPLORER XLT | AWD | 10 | | | | YUKON DENALI | AWD | 10 | | | |
| EXPLORER XLT | WAGON 4 DOOR/4x4 | | | | 14 | YUKON DENALI | WAGON 4 DOOR/AWD | | 11 | 12 | 13 14 |
| F150 | 4 DOOR EXT CAB PK/4x4 | | | 12 | | YUKON DENALI | WAGON 4 DOOR/Rear | | 11 | 12 | 13 14 |
| F150 | 4 DOOR EXT CAB PK/Rear | | | 12 | | YUKON DENALI HYBRID | WAGON 4 DOOR/4x4 | | | | 14 |
| F150 | CREW PICKUP/4x4 | | | | 14 | YUKON DENALI HYBRID | WAGON 4 DOOR/AWD | | 11 | 12 | 13 |
| F150 | CREW PICKUP/Rear | | | 12 | 14 | YUKON DENALI HYBRID | WAGON 4 DOOR/Rear | | 11 | 12 | 13 14 |
| F150 | PICKUP/4x4 | | | | 13 14 | YUKON DENALI XL | WAGON 4 DOOR/AWD | | 11 | 12 | 13 14 |
| F150 | PICKUP/Rear | | | 12 | 13 14 | YUKON DENALI XL | WAGON 4 DOOR/Rear | | 11 | 12 | 13 14 |
| F-150 | SUPERCAB/4x2 | 10 | | | | YUKON HYBRID | | 10 | | | |
| F-150 REGULAR CAB | 4x4 | 10 | | | | YUKON HYBRID | WAGON 4 DOOR/4x4 | | 11 | 12 | 14 |
| F-150 REGULAR CAB | FLARESIDE/4x2 | 10 | | | | YUKON HYBRID | WAGON 4 DOOR/Rear | | | 12 | 14 |
| F-150 SUPERCREW | | 10 | | | | YUKON SLE | | 10 | | | |
| F150 SVT RAPTOR | 4 DOOR EXT CAB PK/4x4 | | | 12 | | YUKON SLE | WAGON 4 DOOR/4x4 | | 11 | 12 | 13 14 |
| F150 SVT RAPTOR | CREW PICKUP/4x4 | | | | 14 | YUKON SLE | WAGON 4 DOOR/Rear | | 11 | 12 | 13 14 |
| F250 SUPER DUTY | 4 DOOR EXT CAB PK/4x4 | 11 | 12 | | | YUKON SLT | | 10 | | | |
| F250 SUPER DUTY | 4 DOOR EXT CAB PK/Rear | 11 | 12 | | | YUKON SLT | WAGON 4 DOOR/4x4 | | 11 | 12 | 13 14 |
| F250 SUPER DUTY | CREW PICKUP/4x4 | 11 | 12 | 13 | 14 | YUKON SLT | WAGON 4 DOOR/Rear | | 11 | 12 | 13 14 |
| F250 SUPER DUTY | CREW PICKUP/Rear | | | 12 | | YUKON XL 1500 SLE | | 10 | | | |
| F250 SUPER DUTY | PICKUP/4x4 | | | 12 | | YUKON XL 1500 SLT | | 10 | | | |
| F250 SUPER DUTY | PICKUP/Rear | | | 12 | | YUKON XL 2500 SLE | | 10 | | | |
| F350 SUPER DUTY | 4 DOOR EXT CAB PK/4x4 | | | 12 | | YUKON XL 2500 SLT | | 10 | | | |
| F350 SUPER DUTY | 4 DOOR EXT CAB PK/Rear | | | 12 | | YUKON XL C1500 | WAGON 4 DOOR/Rear | | | 12 | 14 |
| F350 SUPER DUTY | CREW PICKUP/4x4 | 11 | 12 | 13 | 14 | YUKON XL C1500 SLE | WAGON 4 DOOR/Rear | | 11 | 12 | 13 14 |
| F350 SUPER DUTY | CREW PICKUP/Rear | | | 12 | | YUKON XL C1500 SLT | WAGON 4 DOOR/Rear | | 11 | 12 | 13 14 |
| F350 SUPER DUTY | PICKUP/4x4 | | | 12 | | YUKON XL C2500 SLT | WAGON 4 DOOR/Rear | | 11 | 12 | 13 |
| F350 SUPER DUTY | PICKUP/Rear | | | 12 | | YUKON XL DENALI | | 10 | | | |
| FLEX LIMITED | WAGON 4 DOOR/AWD | | | 13 | 14 | YUKON XL DENALI | AWD | 10 | | | |
| FLEX LIMITED | WAGON 4 DOOR/Front | | | 13 | 14 | YUKON XL K1500 | WAGON 4 DOOR/4x4 | | | 12 | 14 |
| FUSION HYBRID | SEDAN 4 DOOR/Front | 11 | | | | YUKON XL K1500 SLE | WAGON 4 DOOR/4x4 | | 11 | 12 | 13 14 |
| FUSION S | SEDAN 4 DOOR/Front | 11 | | | 14 | YUKON XL K1500 SLT | WAGON 4 DOOR/4x4 | | 11 | 12 | 13 14 |
| FUSION SE | SEDAN 4 DOOR/Front | 11 | | | 14 | YUKON XL K2500 | WAGON 4 DOOR/4x4 | | | 12 | 14 |
| FUSION SE PHEV | SEDAN 4 DOOR/Front | 11 | | | 14 | YUKON XL K2500 SLE | WAGON 4 DOOR/4x4 | | 11 | 12 | 13 14 |
| FUSION SEL | SEDAN 4 DOOR/Front | 11 | | | | YUKON XL K2500 SLT | WAGON 4 DOOR/4x4 | | 11 | 12 | 13 14 |
| FUSION SEL AWD | SEDAN 4 DOOR/AWD | 11 | | | | HONDA | | | | | |
| FUSION SPORT | SEDAN 4 DOOR/Front | 11 | | | | ACCORD EX | COUPE 2.4L LEATHER | 10 | | | |
| FUSION SPORT AWD | SEDAN 4 DOOR/AWD | 11 | | | | ACCORD EX | COUPE 3.5L | 10 | | | |
| FUSION TITANIUM | SEDAN 4 DOOR/Front | | | | 14 | ACCORD EX | COUPE SOHC | 10 | | | |
| FUSION TITANIUM AWD | SEDAN 4 DOOR/AWD | | | | 14 | ACCORD EX | COUPE/Front | | 11 | 12 | 13 14 |
| FUSION TITANIUM PHEV | SEDAN 4 DOOR/Front | | | | 14 | ACCORD EX-L | COUPE/Front | | 11 | 12 | 13 14 |
| MUSTANG | CONVERTIBLE/Rear | | | | 14 | ACCORD LX | COUPE/Front | | 11 | 12 | 13 |
| MUSTANG | COUPE/Rear | 12 | | | 14 | ACCORD LX-S | COUPE/Front | | | 12 | 14 |
| MUSTANG BOSS 302 | COUPE/Rear | | | | 14 | CIVIC SI | COUPE/Front | | 11 | 12 | |
| MUSTANG GT | CONVERTIBLE/Rear | | | 11 | 13 14 | CIVIC SI | SEDAN 4 DOOR/Front | | 11 | 12 | 13 |
| MUSTANG GT | COUPE | 10 | | | | CROSSTOUR EX | WAGON 4 DOOR/Front | | | | 14 |
| MUSTANG GT | COUPE/Rear | | | 11 | 12 | CROSSTOUR EX-L | WAGON 4 DOOR/AWD | | | | 13 14 |
| MUSTANG SHELBY GT500 | CONVERTIBLE/Rear | | | | 14 | CROSSTOUR EX-L | WAGON 4 DOOR/Front | | | | 14 |
| MUSTANG SHELBY GT500 | COUPE/Rear | | | 12 | 13 | FIT | HATCHBACK 4 Door/Front | | 11 | | 13 |
| TAURUS SHO | SEDAN 4 DOOR/AWD | 11 | | | | FIT SPORT | HATCHBACK 4 Door/Front | | 11 | | 13 |
| GMC | | | | | | PILOT EXL | WAGON 4 DOOR/AWD | | | | 13 |
| ENVOY | 4 DOOR/4x4 | 10 | | | | PILOT EXLN | WAGON 4 DOOR/AWD | | | | 13 |
| ENVOY | 4x2 | 10 | | | | PILOT TOURING | WAGON 4 DOOR/AWD | | | | 13 |
| ENVOY DENALI | 4x2 | 10 | | | | RIDGELINE RT | PICKUP/4x4 | | 11 | 12 | 13 |
| ENVOY DENALI | 4x4 | 10 | | | | RIDGELINE RTL | PICKUP/4x4 | | 11 | 12 | 13 |
| SIERRA 1500 | CREW CAB/4x2 | 10 | | | | RIDGELINE RTS | PICKUP/4x4 | | 11 | 12 | 13 |
| SIERRA 1500 | CREW CAB/4x4 | 10 | | | | RIDGELINE SPORT | PICKUP/4x4 | | | | 13 |
| SIERRA C1500 | 4 DOOR EXT CAB PK/Rear | 11 | 12 | 13 | 14 | S2000 | | 10 | | | |
| SIERRA C1500 | CREW PICKUP/Rear | | | 12 | 13 14 | S2000 CR | | 10 | | | |
| SIERRA C1500 | PICKUP/Rear | | | 12 | | HUMMER | | | | | |
| SIERRA C1500 DENALI | CREW PICKUP/Rear | | | 12 | 13 14 | H2 | | 10 | | | |
| SIERRA C1500 HYBRID | CREW PICKUP/Rear | 11 | 12 | | 14 | H2 SUT | | 10 | | | |
| SIERRA C1500 SL | 4 DOOR EXT CAB PK/Rear | 11 | 12 | 13 | 14 | INFINITI | | | | | |
| SIERRA C1500 SL | CREW PICKUP/Rear | 11 | 12 | 13 | 14 | FX35 | AWD | 10 | | | |
| SIERRA C1500 SLE | 4 DOOR EXT CAB PK/Rear | 11 | 12 | 13 | 14 | FX35 | WAGON 4 DOOR/AWD | | | | 13 |
| SIERRA C1500 SLE | CREW PICKUP/Rear | 11 | 12 | 13 | 14 | G37 | | 10 | | | |
| SIERRA C1500 SLE | PICKUP/Rear | | | 12 | 13 | G37 | COUPE/AWD | 10 | | | |
| SIERRA C1500 SLT | 4 DOOR EXT CAB PK/Rear | 11 | 12 | 13 | 14 | G37 AWD | COUPE/AWD | | 11 | 12 | |
| SIERRA C1500 | 4 DOOR EXT CAB PK/4x4 | 11 | 12 | 13 | 14 | G37 AWD | SEDAN 4 DOOR/AWD | | | | 14 |
| SIERRA K1500 | CREW PICKUP/4x4 | 11 | 12 | 13 | | G37 BASE/SPORT | CONVERTIBLE/Rear | | | | |
| SIERRA K1500 | PICKUP/4x4 | | | 12 | | G37 BASE/SPORT | COUPE/Rear | | 11 | 12 | |
| SIERRA K1500 DENALI | CREW PICKUP/4x4 | 11 | 12 | 13 | | G37/JOURNEY/SPORT | SEDAN 4 DOOR/Rear | | | | 14 |
| SIERRA K1500 HYBRID | CREW PICKUP/4x4 | 11 | 12 | 13 | | M35 | | 10 | | | |
| SIERRA K1500 SL | CREW PICKUP/4x4 | | | 12 | 13 | M35 | AWD | 10 | | | |
| SIERRA K1500 SLE | 4 DOOR EXT CAB PK/4x4 | 11 | | | | M35 SEDAN/SPORT AWD | SEDAN 4 DOOR/AWD | | 11 | | |
| SIERRA K1500 SLE | CREW PICKUP/4x4 | 11 | 12 | 13 | | M35 SPORT | | 10 | | | |
| SIERRA K1500 SLE | PICKUP/4x4 | | | 12 | | M45 | | 10 | | | |
| SIERRA K1500 SLT | 4 DOOR EXT CAB PK/4x4 | 11 | | | | M45 | AWD | 10 | | | |
| SIERRA K1500 SLT | CREW PICKUP/4x4 | 11 | 12 | 13 | | M45 SPORT | | 10 | | | |
| SIERRA K2500 | CREW PICKUP/4x4 | 11 | | | | QX56 | 4x4 | 10 | | | |
| SIERRA K2500 DENALI | CREW PICKUP/4x4 | | | 12 | | | | | | | |
| SIERRA K2500 HD | CREW PICKUP/4x4 | | | 12 | | | | | | | |

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|---------------------------------------|------------------------|------|------|------|------|---------------------------------------|------------------------|------|------|------|------|----|
| JAGUAR | | | | | | MERCEDES-BENZ (cont'd) | | | | | | |
| XF | SEDAN 4 DOOR/Rear | | 12 | 13 | 14 | CLS550 | | 10 | | | | |
| XF PORTFOLIO | SEDAN 4 DOOR/Rear | | | 13 | | CLS550 | COUPE 4 DOOR/Rear | | 11 | 12 | | |
| XF PREMIUM | SEDAN 4 DOOR/Rear | | 12 | | | CLS63 AMG | | 10 | | | | |
| XF R | SEDAN 4 DOOR/Rear | | 12 | 13 | 14 | CLS63 AMG | COUPE 4 DOOR/Rear | | 11 | 12 | | |
| XF SUPERCHARGED | SEDAN 4 DOOR/Rear | | 12 | 13 | 14 | E320 BLUETEC | | 10 | | | | |
| JEEP | | | | | | E350 | | 10 | | | | |
| COMMANDER LIMITED | | 10 | | | | E350 4MATIC | AWD | | 10 | | | |
| COMMANDER LIMITED | WAGON 4 DOOR/4x4 | | 11 | | | E550 | | 10 | | | | |
| COMMANDER LIMITED | WAGON 4 DOOR/Rear | | 11 | | | E550 4MATIC | AWD | | 10 | | | |
| COMMANDER OVERLAND | | 10 | | | | E63 AMG | | 10 | | | | |
| COMMANDER SPORT | | 10 | | | | GL320 BLUETEC 4MATIC | AWD | | 10 | | | |
| COMMANDER SPORT | WAGON 4 DOOR/4x4 | | 11 | | | GL350 BLUETEC | WAGON 4 DOOR/AWD | | | 12 | 13 | 14 |
| COMMANDER SPORT | WAGON 4 DOOR/Rear | | 11 | | | GL450 4MATIC | WAGON 4 DOOR/AWD | | | 12 | 13 | 14 |
| GRAND CHEROKEE LAREDO | | 10 | | | | GL450 4MATIC | AWD | 10 | | | | |
| GRAND CHEROKEE LIMITED | 4x2 | 10 | | | | GL550 4MATIC | WAGON 4 DOOR/AWD | | | 12 | 13 | 14 |
| GRAND CHEROKEE LIMITED | 4x4 | 10 | | | | GL550 4MATIC | AWD | 10 | | | | |
| GRAND CHEROKEE LIMITED | WAGON 4 DOOR/4x4 | | | | 14 | S CLASS S65AMG | SEDAN 4 DOOR/Rear | | 11 | 12 | 13 | |
| GRAND CHEROKEE LIMITED | WAGON 4 DOOR/Rear | | | | 14 | S350 BLUETEC | SEDAN 4 DOOR/AWD | | | | 13 | |
| GRAND CHEROKEE OVERLAND | | 10 | | | | S400 HYBRID | SEDAN 4 DOOR/Rear | | 11 | 12 | 13 | |
| GRAND CHEROKEE OVERLAND | WAGON 4 DOOR/4x4 | | | | 14 | S550 | SEDAN 4 DOOR/Rear | | 11 | 12 | 13 | |
| GRAND CHEROKEE OVERLAND | WAGON 4 DOOR/Rear | | | | 14 | S550 | AWD | 10 | | | | |
| GRAND CHEROKEE SRT-8 | | 10 | | | | S550 4MATIC | SEDAN 4 DOOR/AWD | | 11 | 12 | 13 | |
| GRAND CHEROKEE SRT-8 | WAGON 4 DOOR/4x4 | | | | 14 | S550 4MATIC | SEDAN 4 DOOR/AWD | | 11 | 12 | 13 | |
| LIBERTY JET | WAGON 4 DOOR/4x4 | | | 13 | | S600 | | 10 | | | | |
| LIBERTY JET | WAGON 4 DOOR/Rear | | | 13 | | S600 | SEDAN 4 DOOR/Rear | | 11 | 12 | 13 | |
| LIBERTY LIMITED | WAGON 4 DOOR/4x4 | | | 13 | | S63 AMG | | 10 | | | | |
| LIBERTY LIMITED | WAGON 4 DOOR/Rear | | | 13 | | S63 AMG | SEDAN 4 DOOR/Rear | | 11 | 12 | 13 | |
| LIBERTY SPORT | WAGON 4 DOOR/4x4 | | | 13 | | S65 AMG | | 10 | | | | |
| LIBERTY SPORT | WAGON 4 DOOR/Rear | | | 13 | | SL550 | | 10 | | | | |
| KIA | | | | | | SL600 | | 10 | | | | |
| OPTIMA EX/SX | SEDAN 4 DOOR/Front | | 11 | | | SL63 AMG | | 10 | | | | |
| OPTIMA LX | SEDAN 4 DOOR/Front | | 11 | | | SL65 AMG | | 10 | | | | |
| LAND ROVER | | | | | | MINI | | | | | | |
| RANGE ROVER AUTOBIOGRAPHY | WAGON 4 DOOR/AWD | | 11 | 12 | | ECLIPSE SPYDER GS | CONVERTIBLE/Front | | 11 | 12 | | |
| RANGE ROVER HSE | AWD | 10 | | | | ECLIPSE SPYDER GT | CONVERTIBLE/Front | | 11 | 12 | | |
| RANGE ROVER HSE | WAGON 4 DOOR/AWD | | 11 | 12 | | GALANT RALLIART | | 10 | | | | |
| RANGE ROVER HSE LUXURY | WAGON 4 DOOR/AWD | | 11 | 12 | | LANCER DE | SEDAN 4 DOOR/Front | | | | 13 | |
| RANGE ROVER SPORT AUTOBIO | WAGON 4 DOOR/AWD | | | 12 | | LANCER ES/ES SPORT | HATCHBACK 4 Door/Front | | | | 13 | |
| RANGE ROVER SPORT HSE | AWD | 10 | | | | LANCER ES/ES SPORT | SEDAN 4 DOOR/Front | | | | 13 | |
| RANGE ROVER SPORT HSE | WAGON 4 DOOR/AWD | | 11 | 12 | 13 | LANCER EVOLUTION GSR | SEDAN 4 DOOR/AWD | | | | 13 | |
| RANGE ROVER SPORT LUX | WAGON 4 DOOR/AWD | | 11 | 12 | 13 | LANCER EVOLUTION MR | SEDAN 4 DOOR/AWD | | | | 13 | |
| RANGE ROVER SPORT SC | WAGON 4 DOOR/AWD | | 11 | 12 | 13 | LANCER GTS | SEDAN 4 DOOR/Front | | | | 13 | |
| RANGE ROVER SPORT | AWD | 10 | | | | LANCER RALLIART & SPORT | SEDAN 4 DOOR/AWD | | | | 13 | |
| RANGE ROVER SUPERCHARGED | AWD | 10 | | | | LANCER SE | SEDAN 4 DOOR/Front | | | | 13 | |
| RANGE RVR EVOQUE DYN PREM | WAGON 2 DOOR/AWD | | | | 14 | NISSAN | | | | | | |
| RANGE RVR EVOQUE DYN PREM | WAGON 4 DOOR/AWD | | | | 14 | 350Z | | 10 | | | | |
| RANGE RVR EVOQUE PRE PREM | WAGON 4 DOOR/AWD | | | | 14 | 370Z | CONVERTIBLE/Rear | | | | 13 | |
| RANGE RVR EVOQUE PURE | WAGON 4 DOOR/AWD | | | | 14 | 370Z | COUPE/Rear | | | | 13 | |
| RANGE RVR EVOQUE PURE PLU | WAGON 2 DOOR/AWD | | | | 14 | ALTIMA 2.5 S | COUPE/Front | | | | 14 | |
| RANGE RVR EVOQUE PURE PLU | WAGON 4 DOOR/AWD | | | | 14 | ALTIMA S | 3.5L | 10 | | | | |
| RANGE RVR EVOQUE PURE PRE | WAGON 2 DOOR/AWD | | | | 14 | ALTIMA SE | 3.5L | 10 | | | | |
| RANGE RVR EVOQUE PURE PRE | WAGON 4 DOOR/AWD | | | | 14 | ARMADA LE | 4x2 | 10 | | | | |
| LEXUS | | | | | | ARMADA LE | 4x4 | 10 | | | | |
| GS 350 | SEDAN 4 DOOR/Rear | | 11 | 12 | | ARMADA PLATINUM | WAGON 4 DOOR/4x4 | | 11 | | | |
| GS 350 AWD | SEDAN 4 DOOR/AWD | | 11 | 12 | | ARMADA PLATINUM | WAGON 4 DOOR/AWD | | | 12 | 13 | 14 |
| GX 460 | WAGON 4 DOOR/AWD | | | | 14 | ARMADA PLATINUM | WAGON 4 DOOR/Rear | | 11 | 12 | 13 | 14 |
| GX 460 PREMIUM | WAGON 4 DOOR/AWD | | | | 14 | ARMADA SE | 4x2 | 10 | | | | |
| IS 250 | CONVERTIBLE/Rear | | 13 | 14 | | ARMADA SE | 4x4 | 10 | | | | |
| IS 250 | SEDAN 4 DOOR/Rear | | 13 | 14 | | ARMADA SE/TITANIUM | WAGON 4 DOOR/4x4 | | 11 | 12 | | |
| IS 250 AWD | SEDAN 4 DOOR/AWD | | 13 | 14 | | ARMADA SE/TITANIUM | WAGON 4 DOOR/AWD | | | 12 | | |
| RX 350 | WAGON 4 DOOR/AWD | | 11 | | | ARMADA SE/TITANIUM | WAGON 4 DOOR/Rear | | 11 | | | |
| LINCOLN | | | | | | ARMADA SV/SL/PLATINUM | WAGON 4 DOOR/4x4 | | | | 13 | |
| MKS | SEDAN 4 DOOR/Front | | 12 | 13 | 14 | ARMADA SV/SL/PLATINUM | WAGON 4 DOOR/AWD | | | 12 | 13 | 14 |
| MKS AWD | SEDAN 4 DOOR/AWD | | 12 | 13 | 14 | FRONTIER | CREW CAB/4x4 | | 10 | | | |
| MKX AWD | WAGON 4 DOOR/AWD | | | 13 | 14 | MAXIMA S | | 10 | | | | |
| MKX FWD | WAGON 4 DOOR/Front | | | 13 | 14 | MAXIMA S/SV | SEDAN 4 DOOR/Front | | 11 | 12 | 13 | 14 |
| MKZ | SEDAN 4 DOOR/Front | | | 13 | 14 | MAXIMA SV | | 10 | | | | |
| MKZ AWD | SEDAN 4 DOOR/AWD | | 11 | 12 | 13 | PATHFINDER LE | | 10 | | | | |
| MKZ HYBRID | SEDAN 4 DOOR/Front | | | 13 | 14 | PATHFINDER LE | WAGON 4 DOOR/AWD | | | | 13 | |
| NAVIGATOR | WAGON 4 DOOR/4x4 | | 11 | 12 | | PATHFINDER S | | 10 | | | | |
| NAVIGATOR | WAGON 4 DOOR/Rear | | 11 | 12 | | PATHFINDER S/LE/SE | WAGON 4 DOOR/AWD | | | | 13 | |
| NAVIGATOR L | WAGON 4 DOOR/4x4 | | 11 | 12 | | PATHFINDER S/LE/SE | WAGON 4 DOOR/Rear | | | 12 | 13 | |
| NAVIGATOR L | WAGON 4 DOOR/Rear | | 11 | 12 | | PATHFINDER S/SV/SL/PLATNU | WAGON 4 DOOR/4x4 | | | | 14 | |
| MAZDA | | | | | | PATHFINDER S/SV/SL/PLATNU | WAGON 4 DOOR/Front | | | | 14 | |
| MAZDASPEED3 | HATCHBACK 4 Door/Front | | 11 | | | PATHFINDER SE | | 10 | | | | |
| MERCEDES-BENZ | | | | | | TITAN | CREW CAB | 10 | | | | |
| CLK350 | CONVERTIBLE | 10 | | | | TITAN | KING CAB /LONG/4x2 | | | | | |
| CLK550 | CONVERTIBLE | 10 | | | | TITAN S/SV/SL/PRO-4X | CREW PICKUP/4x4 | | | 12 | 13 | 14 |
| | | | | | | TITAN S/SV/SL/PRO-4X | CREW PICKUP/Rear | | | 12 | 13 | 14 |
| | | | | | | TITAN SV | CREW PICKUP/4x4 | | | 12 | 13 | |
| | | | | | | TITAN SV | CREW PICKUP/Rear | | | 12 | | |
| | | | | | | TITAN XE/SE/LE | CREW PICKUP/Rear | | 11 | | | |
| | | | | | | TITAN XE/SE/LE/PRO-4X | CREW PICKUP/4x4 | | 11 | | | |

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| Make/Series/Body Style/Driving Wheels | 2010 | 2011 | 2012 | 2013 | 2014 | Make/Series/Body Style/Driving Wheels | 2010 | 2011 | 2012 | 2013 | 2014 | |
|---------------------------------------|--------------------|------|------|------|------|---------------------------------------|------------------------|------|------|------|------|----|
| PORSCHE | | | | | | TOYOTA (cont'd) | | | | | | |
| CAYENNE | AWD | 10 | | | | HIGHLANDER BASE/PLUS/SE | WAGON 4 DOOR/AWD | | | | 14 | |
| CAYENNE | WAGON 4 DOOR/AWD | | 12 | 13 | | HIGHLANDER HYBRID | | 10 | | | | |
| CAYENNE GTS | AWD | 10 | | | | HIGHLANDER HYBRID LIMITED | | 10 | | | | |
| CAYENNE S | AWD | 10 | | | | HIGHLANDER HYBRID LIMITED | WAGON 4 DOOR/AWD | | 11 | 12 | 13 | 14 |
| CAYENNE S | WAGON 4 DOOR/AWD | | 12 | 13 | | HIGHLANDER LIMITED | 4x4 | 10 | | | | |
| CAYENNE S HYBRID | WAGON 4 DOOR/AWD | | 12 | 13 | | HIGHLANDER LIMITED | WAGON 4 DOOR/AWD | | 11 | 12 | 13 | 14 |
| CAYENNE TURBO | AWD | 10 | | | | HIGHLANDER LIMITED | WAGON 4 DOOR/Front | | 11 | 12 | 13 | |
| CAYENNE TURBO | WAGON 4 DOOR/AWD | | 12 | 13 | | HIGHLANDER SE | WAGON 4 DOOR/AWD | | 11 | | | |
| CAYENNE TURBO S | AWD | 10 | | | | HIGHLANDER SE | WAGON 4 DOOR/Front | | 11 | | | |
| RAM | | | | | | TOYOTA (cont'd) | | | | | | |
| RAM TRUCK 1500 LARAMIE | CREW PICKUP/4x4 | | | | 14 | HIGHLANDER SPORT | 4x4 | 10 | | | | |
| RAM TRUCK 1500 LARAMIE | CREW PICKUP/Rear | | | | 14 | HIGHLANDER SPORT | WAGON 4 DOOR/AWD | | 11 | | | |
| RAM TRUCK 1500 LONGHORN | CREW PICKUP/4x4 | | | | 14 | HIGHLANDER SPORT | WAGON 4 DOOR/Front | | 11 | | | |
| RAM TRUCK 1500 LONGHORN | CREW PICKUP/Rear | | | | 14 | HIGHLANDER/HYBRID | WAGON 4 DOOR/AWD | | 11 | 12 | 13 | 14 |
| RAM TRUCK 1500 SLT | CREW PICKUP/4x4 | | | | 14 | HIGHLANDER/SE | WAGON 4 DOOR/AWD | | | 12 | 13 | |
| RAM TRUCK 1500 SLT | CREW PICKUP/Rear | | | | 14 | HIGHLANDER/SE | WAGON 4 DOOR/Front | | | 12 | 13 | |
| RAM TRUCK 1500 SLT | CREW PICKUP/4x4 | | | | 14 | SCION TC | HATCHBACK 2 Door/Front | | | 12 | 13 | 14 |
| RAM TRUCK 1500 SLT | PICKUP/4x4 | | | | 14 | SCION XB | WAGON 4 DOOR/Front | | | | 13 | |
| RAM TRUCK 1500 SPORT | CREW PICKUP/4x4 | | | | 14 | SEQUOIA LIMITED | WAGON 4 DOOR/4x4 | | | 12 | | |
| RAM TRUCK 1500 SPORT | CREW PICKUP/Rear | | | | 14 | SEQUOIA LIMITED | WAGON 4 DOOR/AWD | | | 12 | 13 | 14 |
| RAM TRUCK 1500 SPORT | CREW PICKUP/Rear | | | | 14 | SEQUOIA PLATINUM | WAGON 4 DOOR/4x4 | | | 12 | 13 | |
| RAM TRUCK 1500 ST | CREW PICKUP/4x4 | | | | 14 | SEQUOIA PLATINUM | WAGON 4 DOOR/AWD | | | | 14 | |
| RAM TRUCK 1500 ST | CREW PICKUP/Rear | | | | 14 | SEQUOIA SR5 | WAGON 4 DOOR/AWD | | | 12 | 13 | 14 |
| SUBARU | | | | | | TOYOTA (cont'd) | | | | | | |
| IMPREZA WRX | STATION WAGON/AWD | | | 12 | | TACOMA | PICKUP/4x4 | | | | 13 | |
| IMPREZA WRX STI | STATION WAGON/AWD | | | 12 | | TACOMA | PICKUP/Rear | | | | 13 | |
| SUZUKI | | | | | | TOYOTA (cont'd) | | | | | | |
| GRAND VITARA | WAGON 4 DOOR/Rear | | 11 | | | TACOMA ACCESS CAB | CLUB CAB PICKUP/4x4 | | | | 13 | |
| GRAND VITARA JLX/LTD | WAGON 4 DOOR/4x4 | | 11 | | | TACOMA ACCESS CAB | CLUB CAB PICKUP/ Rear | | | | 13 | |
| GRAND VITARA JLX/LTD | WAGON 4 DOOR/Rear | | 11 | | | TACOMA DOUBLECAB | CREW PICKUP/4x4 | | | 12 | 13 | 14 |
| GRAND VITARA PREMIUM | WAGON 4 DOOR/4x4 | | 11 | | | TACOMA DOUBLECAB | CREW PICKUP/Rear | | | 12 | 13 | 14 |
| GRAND VITARA PREMIUM | WAGON 4 DOOR/Rear | | 11 | | | TACOMA DOUBLECAB LG BD | CREW PICKUP/4x4 | | | 12 | 13 | 14 |
| GRAND VITARA X-SPORT | WAGON 4 DOOR/AWD | | 11 | | | TACOMA PRERUNNER LONG BED | CREW PICKUP/Rear | | | | 13 | |
| GRAND VITARA X-SPORT | WAGON 4 DOOR/Rear | | 11 | | | TACOMA PRERUNNERACCESSCAB | CLUB CAB PICKUP/ Rear | | | | 13 | |
| TOYOTA | | | | | | TOYOTA (cont'd) | | | | | | |
| 4RUNNER SR5/LIMITED | WAGON 4 DOOR/Rear | | | | 14 | TACOMA X-RUNNER ACCESSCAB | CLUB CAB PICKUP/ Rear | | | | 13 | |
| 4RUNNER SR5/LIMITED/TRAIL | WAGON 4 DOOR/4x4 | | | | 14 | TUNDRA CREW MAX | | 10 | | | | |
| AVALON XL/XLS/LIMIT | SEDAN 4 DOOR/Front | | 11 | | | TUNDRA CREWMAX LIMITED | CREW PICKUP/4x4 | | 11 | 12 | 13 | 14 |
| AVALON/LIMITED | SEDAN 4 DOOR/Front | | | 12 | | TUNDRA CREWMAX LIMITED | CREW PICKUP/Rear | | 11 | 12 | 13 | 14 |
| CAMRY HYBRID/LE/XLE | SEDAN 4 DOOR/Front | | | | 13 | TUNDRA CREWMAX SR5 | CREW PICKUP/4x4 | | 11 | 12 | 13 | 14 |
| CAMRY SE/XLE | SEDAN 4 DOOR/Front | | | | 13 | TUNDRA CREWMAX SR5 | CREW PICKUP/Rear | | 11 | 12 | 13 | 14 |
| F J CRUISER | 4x4 | 10 | | | | TUNDRA DOUBLE CAB LIMITED | CREW PICKUP/4x4 | | 11 | 12 | 13 | 14 |
| FJ CRUISER | WAGON 4 DOOR/4x4 | | 11 | 12 | 13 | TUNDRA DOUBLE CAB LIMITED | CREW PICKUP/Rear | | 11 | 12 | 13 | 14 |
| FJ CRUISER | WAGON 4 DOOR/Rear | | 11 | 12 | 13 | TUNDRA DOUBLE CAB SR5 | CREW PICKUP/4x4 | | 11 | 12 | 13 | 14 |
| HIGHLANDER | 4x4 | 10 | | | | TUNDRA DOUBLE CAB SR5 | CREW PICKUP/Rear | | 11 | 12 | 13 | 14 |
| HIGHLANDER | WAGON 4 DOOR/AWD | | | 11 | | VENZA | WAGON 4 DOOR/AWD | | | 12 | | |
| HIGHLANDER | WAGON 4 DOOR/Front | | | 11 | | VENZA | WAGON 4 DOOR/Front | | | 12 | | |
| | | | | | | VENZA LE/XLE | WAGON 4 DOOR/AWD | | | | 13 | 14 |
| | | | | | | VENZA LE/XLE | WAGON 4 DOOR/Front | | | | 13 | 14 |
| | | | | | | VENZA LE/XLE/LIMITED | WAGON 4 DOOR/AWD | | | | 13 | 14 |
| | | | | | | VENZA LE/XLE/LIMITED | WAGON 4 DOOR/Front | | | | 13 | 14 |

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