

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 5/1/2023:

- Base rates by coverage have been modified to reflect current loss experience.
- Rating territories are unchanged.
- BI, PDL, Med Pay, U-1 and U-2 increased limit factors have been updated for vehicles other than Motorcycles.
- Deductible relativities are unchanged.
- Model year/VRG relativities are revised only to shift the model years of the current relativity tables by one year and now include 2024. The VRG Assignment By Price Table is unchanged.
- The Stated Amount Divisor Table is unchanged.
- The Stated Amount Rates have been updated.
- Miscellaneous rating factors are updated (RS-1). The update is for the addition of rates for the four wheeled limited use vehicles (Rule 43).
- Towing and Labor and Substitute Transportation are unchanged for vehicles other than Motorcycles.
- The commission schedule for assigned risk business is unchanged.
- The motorcycle rates have been updated, including the base rates, increased limit factors, physical damage percentages for "other deductibles", substitute transportation, and towing and labor. Also, the number of groupings to determine age rate factors based on model year have been increased from 8 to 12.

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								
	250	328	297	633	454	570	409	253	
PART 2	PERSONAL INJURY PROTECTION								
	75	92	84	147	122	132	110	70	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	367	517	433	940	697	846	627	374
	10,000	521	734	615	1335	990	1201	890	531
	15,000	534	753	630	1369	1015	1232	913	545
	25,000	547	770	645	1401	1039	1261	934	557
	35,000	551	776	650	1410	1046	1269	941	561
	50,000	554	781	654	1419	1052	1277	947	565
	100,000	563	794	665	1443	1070	1299	962	574
	250,000	571	804	673	1462	1084	1316	975	582
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	35	46	42	89	64	80	58	36
	20/50	38	50	45	96	69	87	63	39
	25/50	58	76	69	147	105	132	95	59
	25/60	61	80	73	154	111	139	100	62
	35/80	101	132	120	255	183	230	165	102
	50/100	140	184	167	356	256	321	231	143
	100/300	249	327	296	631	453	568	408	253
	250/500	460	603	547	1165	836	1049	754	467

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	1175	1867	1397	2971	1964	2674	1768	1191
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	200	200	200	200	200	200	200	200

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	
141	224	168	357	236	321	212	143	
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								
	284	384	336	688	514	619	463	284	
PART 2	PERSONAL INJURY PROTECTION								
	76	100	83	156	114	140	103	70	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	406	556	464	1011	747	910	672	410
	10,000	577	790	659	1436	1061	1292	954	582
	15,000	591	810	676	1472	1088	1325	978	597
	25,000	605	828	691	1506	1113	1356	1001	611
	35,000	609	834	696	1517	1121	1365	1008	615
	50,000	613	840	701	1527	1128	1374	1015	619
	100,000	623	853	712	1552	1147	1397	1032	629
	250,000	631	865	722	1572	1162	1415	1045	638
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	40	54	47	97	72	87	65	40
	20/50	43	58	51	105	78	94	70	43
	25/50	66	89	78	160	119	143	107	66
	25/60	69	93	81	168	125	151	113	69
	35/80	115	155	135	278	207	249	186	115
	50/100	160	216	189	387	289	348	260	160
	100/300	283	383	334	686	512	617	461	283
	250/500	523	707	618	1267	945	1139	852	523

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	1192	1824	1435	3038	2048	2734	1843	1275
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	255	255	255	255	255	255	255	255

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	
143	219	172	365	246	328	221	153	
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								
	296	399	348	758	520	682	468	299	
PART 2	PERSONAL INJURY PROTECTION								
	88	113	97	183	127	165	114	83	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	406	556	445	1058	713	952	642	414
	10,000	577	790	632	1502	1012	1352	912	588
	15,000	591	810	648	1540	1038	1386	935	603
	25,000	605	828	663	1576	1062	1418	957	617
	35,000	609	834	668	1587	1070	1428	963	621
	50,000	613	840	672	1598	1077	1438	969	625
	100,000	623	853	683	1624	1094	1461	985	635
	250,000	631	865	692	1645	1109	1480	998	644
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	42	56	49	107	73	96	66	42
	20/50	45	61	53	116	79	104	71	45
	25/50	69	92	81	176	120	158	109	69
	25/60	72	97	85	185	126	166	114	73
	35/80	120	161	140	306	209	275	189	120
	50/100	167	224	196	427	292	384	264	168
	100/300	296	397	347	756	518	680	467	298
	250/500	546	734	641	1396	957	1255	862	550

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	1180	1772	1382	3007	1985	2706	1787	1298
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	231	231	231	231	231	231	231	231

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	
142	213	166	361	238	325	214	156	
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								
	369	536	427	930	634	837	571	359	
PART 2	PERSONAL INJURY PROTECTION								
	96	129	103	183	139	165	125	87	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	469	670	498	1165	808	1049	727	460
	10,000	666	951	707	1654	1147	1490	1032	653
	15,000	683	976	725	1696	1176	1527	1059	670
	25,000	699	998	742	1736	1204	1563	1083	685
	35,000	704	1005	747	1748	1212	1574	1091	690
	50,000	708	1012	752	1759	1220	1584	1098	695
	100,000	720	1028	764	1788	1240	1610	1116	706
	250,000	729	1042	774	1812	1256	1631	1130	715
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	52	76	60	131	89	118	80	51
	20/50	56	82	65	142	96	128	87	55
	25/50	86	125	99	216	147	194	132	84
	25/60	90	131	104	226	154	204	139	88
	35/80	149	217	172	375	255	338	230	145
	50/100	208	302	240	524	357	471	321	203
	100/300	368	535	425	927	631	834	568	359
	250/500	679	988	786	1712	1166	1541	1050	662

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	1313	2053	1543	3367	2021	3030	1819	1299
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	
158	246	185	404	243	364	218	156	
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							
	319	480	377	828	570	745	513	356
PART 2	PERSONAL INJURY PROTECTION							
	94	126	110	187	139	168	125	91
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	416	607	462	1028	760	925	684	456
10,000	591	862	656	1460	1079	1314	971	648
15,000	606	884	673	1497	1107	1347	996	664
25,000	620	904	688	1532	1132	1378	1019	679
35,000	624	911	693	1542	1140	1388	1026	684
50,000	628	917	698	1552	1148	1397	1033	689
100,000	639	932	709	1578	1167	1420	1050	700
250,000	647	944	718	1599	1182	1438	1064	709
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	45	68	53	117	80	105	72	50
20/50	49	73	57	126	87	114	78	54
25/50	74	112	87	193	132	173	119	82
25/60	78	117	92	202	139	182	125	87
35/80	129	194	152	334	230	301	207	143
50/100	180	271	212	467	321	420	288	200
100/300	318	479	376	826	568	743	511	355
250/500	587	885	694	1525	1049	1372	944	655

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	1244	2123	1462	3137	2091	2823	1882	1215
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	215	215	215	215	215	215	215	215
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	
149	255	175	376	251	339	226	146	
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							
	368	570	442	963	649	867	584	376
PART 2	PERSONAL INJURY PROTECTION							
	106	139	118	215	155	194	140	98
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	664	554	1163	846	1047	761	492
10,000	943	787	1651	1201	1487	1081	699	
15,000	967	807	1693	1232	1524	1108	716	
25,000	989	825	1733	1261	1560	1134	733	
35,000	996	831	1745	1269	1571	1142	738	
50,000	1003	837	1756	1277	1581	1149	743	
100,000	1019	850	1785	1299	1607	1168	755	
250,000	1033	861	1808	1316	1628	1183	765	
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	80	62	136	92	122	83	53
20/50	87	67	147	99	132	90	57	
25/50	132	102	224	151	201	136	87	
25/60	139	107	235	159	211	143	92	
35/80	230	178	389	262	349	236	152	
50/100	321	248	543	366	488	330	212	
100/300	568	440	960	648	864	583	375	
250/500	1049	813	1774	1196	1596	1077	692	

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO			
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO			
		PART 3	PART 12	
	20/40	31	0	35/80
	20/50	32	0	50/100
	25/50	34	1	100/300
25/60	36	2	250/500	

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							
	1306	2115	1551	3374	2114	3037	1903	1305
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	226	226	226	226	226	226	226	226

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	
157	254	186	405	254	364	228	157	
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								
	359	508	427	902	656	812	590	346	
PART 2	PERSONAL INJURY PROTECTION								
	135	172	149	259	211	233	190	120	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	455	621	527	1181	796	1063	716	441
	10,000	646	882	748	1677	1130	1509	1017	626
	15,000	662	904	767	1720	1159	1548	1042	642
	25,000	678	925	785	1760	1186	1584	1067	657
	35,000	683	932	791	1772	1194	1595	1074	662
	50,000	687	938	796	1783	1202	1605	1081	666
	100,000	698	953	809	1813	1222	1632	1099	677
	250,000	708	966	819	1836	1238	1653	1113	686
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	51	72	60	127	92	114	83	49
	20/50	55	78	65	137	99	123	90	53
	25/50	84	118	99	209	152	188	137	81
	25/60	88	124	104	220	159	197	144	85
	35/80	145	205	172	364	264	327	238	140
	50/100	203	287	240	508	369	457	332	195
	100/300	359	507	425	899	653	809	588	345
	250/500	662	936	786	1660	1207	1494	1086	638

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	1307	2034	1547	3203	2375	2883	2138	1286
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	
157	244	186	384	285	346	257	154	
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								
	397	558	475	1003	770	903	693	398	
PART 2	PERSONAL INJURY PROTECTION								
	131	171	150	266	203	239	183	120	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	489	690	561	1199	940	1079	846	485
	10,000	694	980	797	1703	1335	1532	1201	689
	15,000	712	1005	817	1746	1369	1571	1232	706
	25,000	729	1028	836	1787	1401	1608	1261	723
	35,000	734	1035	842	1799	1410	1619	1269	728
	50,000	738	1042	847	1810	1419	1629	1277	732
	100,000	751	1059	861	1840	1443	1656	1299	744
	250,000	760	1073	872	1864	1462	1678	1316	754
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	56	79	67	141	109	127	98	56
	20/50	61	85	72	152	118	137	106	61
	25/50	92	130	110	233	179	209	161	92
	25/60	97	136	116	244	188	220	169	97
	35/80	160	226	192	404	311	364	280	160
	50/100	224	315	268	564	434	508	391	224
	100/300	396	557	474	999	768	900	691	397
	250/500	731	1028	875	1846	1419	1662	1277	732

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO			
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO			
		PART 3	PART 12	
	20/40	31	0	35/80
	20/50	32	0	50/100
	25/50	34	1	100/300
25/60	36	2	250/500	

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							
	1431	2207	1888	3611	2804	3250	2524	1447
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	242	242	242	242	242	242	242	242

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	
172	265	227	433	336	390	303	174	
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							
	458	637	572	1231	878	1108	790	494
PART 2	PERSONAL INJURY PROTECTION							
	167	214	190	334	255	301	230	163
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	739	608	1380	991	1242	892	559
10,000	764	1049	863	1960	1407	1764	1267	794
15,000	783	1076	885	2009	1443	1808	1299	814
25,000	802	1101	906	2056	1477	1851	1329	833
35,000	807	1109	912	2070	1487	1863	1338	839
50,000	812	1116	918	2084	1496	1875	1347	844
100,000	826	1134	933	2118	1521	1906	1369	858
250,000	837	1149	945	2146	1541	1931	1387	869
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	64	90	81	174	124	157	112
20/50	69	97	88	188	134	170	121	76
25/50	106	148	133	286	204	258	184	115
25/60	111	155	140	300	214	271	193	121
35/80	184	257	231	497	354	448	319	200
50/100	257	359	323	694	495	625	446	279
100/300	456	635	571	1228	876	1106	789	493
250/500	842	1173	1054	2267	1617	2042	1456	910

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO			
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO			
		PART 3	PART 12	
	20/40	31	0	35/80
	20/50	32	0	50/100
	25/50	34	1	100/300
25/60	36	2	250/500	

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							
	1568	2440	1918	4220	2632	3798	2369	1603
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	298	298	298	298	298	298	298	298

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	
188	293	230	506	316	456	284	192	
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								
	441	657	573	1178	822	1060	740	460	
PART 2	PERSONAL INJURY PROTECTION								
	142	195	171	303	217	273	195	135	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	492	734	619	1241	963	1117	867	506
	10,000	699	1042	879	1762	1367	1586	1231	719
	15,000	716	1069	901	1807	1402	1626	1262	737
	25,000	733	1094	922	1849	1435	1664	1292	754
	35,000	738	1101	929	1862	1445	1676	1301	759
	50,000	743	1108	935	1874	1454	1687	1309	764
	100,000	755	1127	950	1905	1478	1715	1331	777
	250,000	765	1141	963	1930	1497	1737	1348	787
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	62	93	81	166	116	149	104	65
	20/50	67	101	88	179	125	161	112	70
	25/50	102	153	133	274	191	246	172	107
	25/60	107	161	140	287	200	258	180	112
	35/80	178	266	231	475	332	427	298	186
	50/100	248	371	323	663	463	596	416	259
	100/300	439	656	572	1174	820	1056	737	459
	250/500	811	1211	1055	2169	1514	1950	1362	847

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	1487	2247	1860	3990	2574	3591	2317	1478
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	
178	270	223	479	309	431	278	177	
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								
	544	706	714	1317	1153	1185	1038	521	
PART 2	PERSONAL INJURY PROTECTION								
	189	238	216	352	268	317	241	166	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	525	703	622	1199	1000	1079	900	516
	10,000	746	998	883	1703	1420	1532	1278	733
	15,000	764	1024	906	1746	1456	1571	1310	751
	25,000	782	1047	927	1787	1490	1608	1341	769
	35,000	788	1055	933	1799	1500	1619	1350	774
	50,000	793	1062	939	1810	1510	1629	1359	779
	100,000	806	1079	955	1840	1535	1656	1382	792
	250,000	816	1093	967	1864	1555	1678	1400	802
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	77	99	101	186	163	167	147	73
	20/50	83	107	109	201	176	181	159	79
	25/50	127	163	166	306	268	275	242	121
	25/60	133	171	174	321	281	289	254	126
	35/80	220	284	288	532	466	478	420	210
	50/100	307	397	403	742	650	667	585	293
	100/300	543	703	712	1313	1150	1181	1036	519
	250/500	1002	1298	1315	2425	2124	2181	1913	958

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	1665	2679	2016	4035	2967	3632	2670	1592
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	264	264	264	264	264	264	264	264

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	
200	321	242	484	356	436	320	191	
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								
	483	671	582	1197	889	1077	800	502	
PART 2	PERSONAL INJURY PROTECTION								
	168	221	190	322	250	290	225	147	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	533	762	620	1294	1006	1165	905	526
	10,000	757	1082	880	1837	1429	1654	1285	747
	15,000	776	1109	903	1884	1465	1696	1318	766
	25,000	794	1135	924	1928	1499	1736	1348	784
	35,000	800	1143	930	1941	1509	1748	1358	789
	50,000	805	1151	936	1954	1519	1759	1367	794
	100,000	818	1170	952	1986	1544	1788	1389	807
	250,000	829	1185	964	2012	1564	1812	1407	818
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	68	95	82	169	125	152	113	71
	20/50	74	103	89	183	135	164	122	77
	25/50	112	156	135	278	206	250	186	117
	25/60	118	164	142	292	216	263	195	123
	35/80	195	271	235	483	358	435	323	203
	50/100	272	378	328	674	500	607	451	283
	100/300	481	670	580	1194	886	1074	798	501
	250/500	889	1236	1071	2204	1636	1983	1473	925

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	1823	2746	2115	4453	3194	4008	2875	1728
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	256	256	256	256	256	256	256	256

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	
219	330	254	534	383	481	345	207	
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								
	527	728	612	1285	925	1157	833	540	
PART 2	PERSONAL INJURY PROTECTION								
	210	287	232	399	308	359	277	204	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	562	790	658	1359	997	1223	897	587
	10,000	798	1122	934	1930	1416	1737	1274	834
	15,000	818	1150	958	1979	1452	1781	1306	855
	25,000	837	1177	980	2025	1486	1822	1337	875
	35,000	843	1185	987	2039	1496	1835	1346	881
	50,000	849	1193	994	2052	1505	1847	1354	886
	100,000	863	1213	1010	2086	1530	1877	1377	901
	250,000	874	1228	1023	2113	1550	1902	1395	913
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	74	103	86	181	130	163	117	76
	20/50	80	111	93	196	141	176	127	82
	25/50	122	169	142	298	214	269	193	125
	25/60	128	178	149	313	225	282	203	131
	35/80	212	294	247	518	373	467	336	218
	50/100	296	410	344	723	520	651	469	304
	100/300	525	726	610	1281	921	1153	830	538
	250/500	969	1341	1126	2365	1702	2130	1533	994

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	1654	2572	2030	3990	2704	3591	2434	1839
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	315	315	315	315	315	315	315	315

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	
198	309	244	479	324	431	292	221	
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							
	532	714	605	1350	960	1215	864	582
PART 2	PERSONAL INJURY PROTECTION							
	237	314	251	439	337	395	303	234
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	731	596	1385	990	1247	891	571
10,000	777	1038	846	1967	1406	1771	1265	811
15,000	796	1064	868	2017	1441	1816	1297	831
25,000	815	1089	888	2064	1475	1858	1328	851
35,000	821	1097	894	2078	1485	1871	1337	857
50,000	826	1104	900	2091	1495	1883	1345	862
100,000	840	1122	915	2126	1520	1914	1368	876
250,000	851	1137	927	2154	1539	1939	1386	888
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	75	101	85	190	135	171	122
20/50	81	109	92	205	146	185	132	89
25/50	124	166	140	313	223	282	201	135
25/60	130	174	147	329	234	296	211	142
35/80	215	288	244	544	387	490	349	235
50/100	300	403	340	760	540	684	487	328
100/300	530	712	603	1345	956	1211	862	580
250/500	979	1315	1113	2485	1767	2236	1591	1071

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	1841	2834	2126	4919	3072	4427	2765	2009
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	278	278	278	278	278	278	278	278

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	
221	340	255	590	369	531	332	241	
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								
	600	848	701	1381	1038	1243	934	613	
PART 2	PERSONAL INJURY PROTECTION								
	223	282	241	403	324	363	292	199	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	629	841	699	1366	1035	1229	932	610
	10,000	893	1194	993	1940	1470	1745	1323	866
	15,000	916	1224	1018	1989	1507	1789	1357	888
	25,000	937	1253	1042	2035	1542	1831	1389	909
	35,000	944	1262	1049	2049	1553	1844	1398	915
	50,000	950	1270	1055	2063	1563	1856	1407	921
	100,000	966	1291	1073	2097	1589	1887	1431	936
	250,000	978	1308	1087	2124	1609	1911	1449	949
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	85	119	99	195	146	176	131	86
	20/50	92	129	107	211	158	190	142	93
	25/50	140	196	163	321	241	290	216	142
	25/60	147	206	171	337	253	304	227	149
	35/80	243	341	283	557	418	502	376	247
	50/100	338	477	395	778	584	701	525	345
	100/300	599	844	699	1377	1034	1240	930	610
	250/500	1106	1560	1291	2543	1910	2290	1718	1128

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	2438	3707	2847	5673	3924	5106	3532	2328
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	352	352	352	352	352	352	352	352

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	
293	445	342	681	471	613	424	279	
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							
	603	909	722	1541	1016	1387	914	585
PART 2	PERSONAL INJURY PROTECTION							
	279	381	306	567	402	510	362	244
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	826	656	1389	974	1250	877	558
10,000	1173	932	1972	1383	1775	1245	792	
15,000	1203	955	2022	1418	1820	1277	812	
25,000	1231	977	2070	1451	1863	1307	831	
35,000	1239	984	2084	1461	1875	1316	837	
50,000	1247	991	2097	1471	1888	1324	843	
100,000	1268	1007	2132	1495	1919	1346	857	
250,000	1284	1020	2160	1515	1944	1364	868	
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	128	102	217	143	195	129	82
20/50	138	110	235	155	211	139	89	
25/50	211	168	358	236	322	212	135	
25/60	221	176	375	247	337	223	142	
35/80	367	292	621	410	559	369	235	
50/100	512	407	867	572	780	515	329	
100/300	906	720	1536	1012	1382	911	582	
250/500	1673	1330	2836	1870	2552	1683	1076	

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

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	31	0		35/80	40		4
	20/50	32	0		50/100	44		8
	25/50	34	1		100/300	55		21
25/60	36	2		250/500	72		84	

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							
	1927	3185	2255	5529	3455	4976	3110	1934
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	432	432	432	432	432	432	432	432
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	
231	382	271	663	415	597	373	232	
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								
	523	708	699	1287	845	1158	761	472	
PART 2	PERSONAL INJURY PROTECTION								
	174	219	216	331	229	298	206	158	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	533	723	690	1302	869	1172	782	482
	10,000	757	1027	980	1849	1234	1664	1110	684
	15,000	776	1053	1005	1896	1265	1706	1139	702
	25,000	794	1077	1028	1940	1295	1746	1165	718
	35,000	800	1085	1035	1953	1304	1758	1173	723
	50,000	805	1092	1042	1966	1312	1770	1181	728
	100,000	818	1110	1059	1999	1334	1799	1200	740
	250,000	829	1124	1073	2025	1351	1822	1216	750
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	74	100	99	181	119	163	107	66
	20/50	80	108	107	196	129	176	116	71
	25/50	122	165	163	298	196	269	176	109
	25/60	128	173	171	313	206	282	185	114
	35/80	211	286	283	519	341	467	307	190
	50/100	295	399	394	724	476	652	428	265
	100/300	522	706	698	1282	842	1154	758	470
	250/500	964	1304	1288	2368	1555	2131	1400	868

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3	PART 12			
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	1900	3068	2668	4491	3210	4042	2889	1886
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	294	294	294	294	294	294	294	294
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	
228	368	320	539	385	485	347	226	
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								
	692	975	707	1709	1186	1538	1067	684	
PART 2	PERSONAL INJURY PROTECTION								
	300	393	282	545	416	491	374	267	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	594	799	585	1409	1145	1268	1031	580
	10,000	843	1135	831	2001	1626	1801	1464	824
	15,000	865	1163	852	2052	1667	1846	1501	844
	25,000	885	1191	872	2099	1706	1889	1536	864
	35,000	891	1199	878	2114	1718	1902	1547	870
	50,000	897	1206	883	2128	1729	1915	1557	876
	100,000	912	1226	898	2163	1758	1946	1583	890
	250,000	924	1242	910	2191	1780	1972	1603	902
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	97	137	100	241	167	217	150	96
	20/50	105	148	108	261	181	235	162	104
	25/50	160	226	165	397	275	357	247	158
	25/60	168	237	173	417	289	375	260	166
	35/80	278	393	286	690	478	621	430	275
	50/100	389	548	399	963	668	866	600	385
	100/300	689	971	705	1704	1182	1533	1063	681
	250/500	1273	1794	1302	3147	2183	2832	1963	1258

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	1866	3020	2113	4696	3417	4226	3075	1801
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	
224	362	254	564	410	507	369	216	
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								
	651	931	769	1586	964	1427	868	621	
PART 2	PERSONAL INJURY PROTECTION								
	235	328	250	470	296	423	266	206	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	533	707	604	1297	784	1167	706	505
	10,000	757	1004	858	1842	1113	1657	1003	717
	15,000	776	1029	879	1888	1142	1699	1028	735
	25,000	794	1053	900	1933	1168	1739	1052	752
	35,000	800	1061	906	1946	1176	1751	1059	758
	50,000	805	1068	912	1958	1184	1762	1066	763
	100,000	818	1085	927	1991	1203	1791	1084	775
	250,000	829	1099	939	2017	1219	1815	1098	785
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	92	131	108	224	136	202	122	87
	20/50	99	142	117	242	147	218	132	94
	25/50	151	216	178	369	224	332	201	144
	25/60	159	227	187	387	235	349	211	151
	35/80	263	375	310	640	389	577	350	250
	50/100	367	524	432	894	543	805	488	349
	100/300	649	928	766	1582	961	1424	865	618
	250/500	1199	1713	1415	2921	1775	2629	1597	1142

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO			
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO			
		PART 3	PART 12	
	20/40	31	0	35/80
	20/50	32	0	50/100
	25/50	34	1	100/300
25/60	36	2	250/500	

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							
	1940	3030	2358	5289	3042	4760	2738	1884
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	
233	364	283	635	365	571	329	226	
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								
	726	1067	849	1770	1215	1593	1094	740	
PART 2	PERSONAL INJURY PROTECTION								
	313	440	342	622	450	560	405	277	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	617	865	732	1496	1051	1346	946	614
	10,000	876	1228	1039	2124	1492	1911	1343	872
	15,000	898	1259	1066	2178	1530	1960	1377	894
	25,000	919	1289	1091	2229	1566	2006	1410	915
	35,000	926	1298	1098	2244	1577	2019	1419	921
	50,000	932	1306	1105	2259	1587	2032	1428	927
	100,000	947	1328	1124	2296	1613	2066	1452	942
	250,000	959	1345	1138	2326	1634	2093	1471	955
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	102	150	120	250	171	225	154	104
	20/50	110	162	130	270	185	243	166	112
	25/50	168	247	198	412	282	370	254	172
	25/60	177	260	207	432	296	389	266	180
	35/80	292	430	343	715	490	643	441	298
	50/100	408	600	479	997	684	898	616	416
	100/300	723	1063	847	1765	1211	1589	1090	737
	250/500	1336	1963	1564	3260	2236	2934	2014	1362

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	2133	3474	2420	5046	3595	4541	3236	2179
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	354	354	354	354	354	354	354	354
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	
256	417	290	606	431	545	388	261	
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								
	948	1381	1191	1528	1549	1375	1394	919	
PART 2	PERSONAL INJURY PROTECTION								
	377	515	434	724	500	652	450	328	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	673	935	819	1545	1155	1391	1040	659
	10,000	956	1328	1163	2194	1640	1975	1477	936
	15,000	980	1361	1192	2250	1682	2025	1514	960
	25,000	1003	1393	1220	2302	1721	2073	1550	982
	35,000	1010	1403	1229	2318	1733	2087	1560	989
	50,000	1016	1412	1237	2333	1744	2100	1570	995
	100,000	1033	1435	1257	2372	1773	2135	1596	1012
	250,000	1047	1454	1274	2402	1796	2163	1617	1025
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	134	195	168	215	218	194	196	130
	20/50	145	211	182	232	236	210	212	140
	25/50	221	321	277	354	359	320	323	214
	25/60	231	337	290	372	377	335	339	224
	35/80	383	557	481	616	624	555	562	371
	50/100	534	778	671	860	872	775	784	518
	100/300	946	1377	1187	1522	1543	1371	1389	917
	250/500	1746	2543	2193	2812	2851	2532	2565	1693

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	2446	3675	2987	6191	3827	5572	3444	2317
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	391	391	391	391	391	391	391	391

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	
294	441	358	743	459	669	413	278	
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								
	924	1300	1115	1447	1433	1302	1290	905	
PART 2	PERSONAL INJURY PROTECTION								
	354	474	434	654	507	589	456	315	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	704	981	938	1595	1191	1436	1072	705
	10,000	1000	1393	1332	2265	1691	2039	1522	1001
	15,000	1025	1428	1366	2322	1734	2091	1561	1026
	25,000	1049	1462	1398	2377	1775	2140	1597	1050
	35,000	1056	1472	1407	2393	1787	2154	1608	1058
	50,000	1063	1481	1416	2408	1798	2168	1619	1065
	100,000	1081	1506	1440	2448	1828	2204	1646	1082
	250,000	1095	1525	1459	2480	1852	2233	1667	1096
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	130	183	158	205	202	185	182	128
	20/50	141	198	171	222	218	200	197	138
	25/50	214	302	260	337	333	304	300	211
	25/60	225	316	273	354	349	319	314	221
	35/80	372	524	451	585	578	527	521	366
	50/100	520	732	629	816	807	735	727	510
	100/300	921	1295	1113	1444	1428	1300	1286	903
	250/500	1700	2393	2055	2666	2638	2401	2375	1667

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO			
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO			
		PART 3	PART 12	
	20/40	31	0	35/80
	20/50	32	0	50/100
	25/50	34	1	100/300
25/60	36	2	250/500	

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							
	2163	3362	2798	5095	3374	4586	3037	2073
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	401	401	401	401	401	401	401	401

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	
260	403	336	611	405	550	364	249	
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								
	765	998	848	1885	1278	1697	1150	753	
PART 2	PERSONAL INJURY PROTECTION								
	290	353	293	513	388	462	349	260	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	576	781	613	1355	1031	1220	928	570
	10,000	818	1109	870	1924	1464	1732	1318	809
	15,000	839	1137	893	1973	1501	1776	1351	830
	25,000	858	1164	913	2019	1536	1818	1383	849
	35,000	864	1172	920	2033	1547	1830	1392	855
	50,000	870	1179	926	2046	1557	1842	1401	861
	100,000	884	1199	941	2080	1583	1873	1424	875
	250,000	896	1214	953	2107	1603	1897	1443	886
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	108	141	120	266	180	239	162	106
	20/50	117	152	130	288	195	258	175	115
	25/50	178	232	197	438	297	394	267	175
	25/60	187	244	207	460	311	413	280	183
	35/80	309	403	343	761	515	684	464	304
	50/100	431	562	478	1062	719	955	647	424
	100/300	763	995	846	1879	1274	1691	1146	750
	250/500	1409	1838	1562	3471	2352	3124	2117	1386

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	2021	3086	2368	4948	3354	4453	3019	1977
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	311	311	311	311	311	311	311	311
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	
243	370	284	594	402	534	362	237	
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							
	504	748	623	1230	801	1107	721	529
PART 2	PERSONAL INJURY PROTECTION							
	171	234	189	317	228	285	205	163
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	543	772	647	1206	884	1085	796	573
10,000	771	1096	919	1713	1255	1541	1130	814
15,000	791	1124	942	1756	1287	1580	1159	834
25,000	809	1150	964	1797	1317	1617	1186	854
35,000	815	1158	971	1809	1326	1628	1194	860
50,000	820	1166	977	1821	1335	1638	1202	865
100,000	834	1185	993	1851	1357	1665	1222	880
250,000	844	1200	1006	1875	1375	1687	1238	891
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	71	105	88	173	113	156	102	75
20/50	77	114	95	187	122	169	110	81
25/50	117	173	145	285	186	257	168	123
25/60	123	182	152	299	195	270	176	129
35/80	203	301	252	496	323	446	291	214
50/100	284	421	351	692	451	623	407	298
100/300	502	745	621	1225	799	1103	719	528
250/500	928	1376	1147	2263	1475	2038	1328	975

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO			
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO			
		PART 3	PART 12	
	20/40	31	0	35/80
	20/50	32	0	50/100
	25/50	34	1	100/300
25/60	36	2	250/500	

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							
	1844	2953	2141	4513	2991	4062	2692	1868
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	219	219	219	219	219	219	219	219
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	
221	354	257	542	359	487	323	224	
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								
	557	823	602	1347	899	1212	809	532	
PART 2	PERSONAL INJURY PROTECTION								
	233	321	244	433	311	390	280	199	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	607	862	619	1331	1014	1198	913	555
	10,000	862	1224	879	1890	1440	1701	1296	788
	15,000	884	1255	901	1938	1476	1744	1329	808
	25,000	904	1284	922	1983	1511	1785	1360	827
	35,000	911	1293	929	1997	1521	1797	1370	833
	50,000	917	1302	935	2010	1531	1809	1379	838
	100,000	932	1323	950	2043	1556	1839	1401	852
	250,000	944	1340	963	2070	1577	1863	1420	863
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	78	116	85	190	127	171	114	75
	20/50	84	125	92	205	137	185	123	81
	25/50	129	191	140	313	209	282	188	124
	25/60	135	201	147	328	219	295	197	130
	35/80	224	332	243	544	363	489	326	215
	50/100	313	463	339	759	507	683	456	300
	100/300	554	820	600	1343	897	1208	806	530
	250/500	1024	1515	1109	2480	1656	2232	1489	979

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	1751	2669	2039	3984	2805	3586	2525	1733
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	
210	320	245	478	337	430	303	208	
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								
	569	926	661	1380	931	1242	838	598	
PART 2	PERSONAL INJURY PROTECTION								
	229	330	248	421	308	379	277	217	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	610	904	688	1410	1005	1269	905	620
	10,000	866	1284	977	2002	1427	1802	1285	880
	15,000	888	1316	1002	2053	1463	1848	1318	903
	25,000	909	1347	1025	2101	1497	1891	1348	924
	35,000	915	1356	1032	2115	1508	1904	1358	930
	50,000	921	1365	1039	2129	1518	1916	1367	936
	100,000	936	1388	1056	2164	1543	1948	1389	952
	250,000	949	1406	1070	2193	1563	1973	1407	964
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	80	131	93	195	131	176	118	84
	20/50	86	142	101	211	142	190	128	91
	25/50	132	216	153	321	216	289	194	139
	25/60	138	226	161	337	227	304	204	145
	35/80	229	374	266	557	375	502	338	241
	50/100	320	522	372	778	524	701	472	336
	100/300	567	924	659	1376	928	1240	835	596
	250/500	1047	1706	1216	2542	1713	2289	1542	1100

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	2465	4136	2910	6005	3805	5405	3425	2521
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	471	471	471	471	471	471	471	471

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	
296	496	349	721	457	649	411	303	
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							
	238	331	289	568	416	511	374	252
PART 2	PERSONAL INJURY PROTECTION							
	67	84	77	123	97	111	87	66
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	346	476	424	874	648	787	583
10,000	491	676	602	1241	920	1118	828	496
15,000	504	693	617	1273	943	1146	849	508
25,000	516	709	632	1302	966	1173	869	520
35,000	519	714	636	1311	972	1181	875	524
50,000	522	719	640	1320	978	1188	880	527
100,000	531	731	651	1342	995	1208	895	536
250,000	538	740	659	1359	1008	1224	907	543
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	34	47	41	80	59	72	53
20/50	37	51	44	86	64	78	57	38
25/50	56	77	67	132	97	119	87	58
25/60	58	81	71	138	102	124	91	61
35/80	97	134	117	229	168	206	151	101
50/100	135	187	163	320	235	288	211	141
100/300	238	331	289	566	415	509	373	250
250/500	439	610	533	1046	767	941	689	463

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	1102	1827	1288	2766	1962	2489	1766	1069
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	199	199	199	199	199	199	199	199
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	
132	219	155	332	235	299	212	128	
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								
	681	919	809	1587	1152	1428	1037	659	
PART 2	PERSONAL INJURY PROTECTION								
	307	398	352	559	487	503	438	270	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	446	614	506	1032	740	929	666	434
	10,000	633	872	719	1465	1051	1319	946	616
	15,000	649	894	737	1503	1077	1353	970	632
	25,000	665	915	754	1538	1103	1384	992	647
	35,000	669	921	759	1548	1110	1394	999	651
	50,000	673	927	764	1558	1117	1403	1006	655
	100,000	685	942	777	1584	1136	1426	1022	666
	250,000	694	955	787	1605	1151	1445	1036	675
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	96	130	114	224	162	202	146	93
	20/50	104	140	123	242	175	218	158	101
	25/50	158	214	188	369	267	332	241	153
	25/60	166	224	197	387	280	349	252	161
	35/80	275	371	326	641	464	577	418	266
	50/100	383	518	456	894	648	805	584	371
	100/300	679	917	806	1582	1148	1425	1033	657
	250/500	1254	1693	1489	2922	2120	2631	1909	1213

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	1373	2171	1577	3393	2291	3054	2062	1292
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	323	323	323	323	323	323	323	323

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	
165	261	189	407	275	366	247	155	
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							
	469	652	586	1207	831	1086	748	487
PART 2	PERSONAL INJURY PROTECTION							
	199	260	222	410	288	369	259	189
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	442	615	523	1071	793	964	714	461
10,000	628	873	743	1521	1126	1369	1014	655
15,000	644	895	761	1559	1155	1404	1040	671
25,000	659	916	779	1596	1182	1436	1064	687
35,000	663	923	785	1607	1190	1446	1071	692
50,000	667	929	790	1617	1197	1456	1078	696
100,000	678	944	803	1644	1217	1480	1096	708
250,000	687	956	813	1665	1233	1499	1110	717
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	66	92	83	170	117	153	105	69
20/50	71	99	90	184	126	165	114	75
25/50	109	152	137	280	193	252	173	113
25/60	114	159	143	294	202	265	182	119
35/80	189	263	237	487	335	438	301	197
50/100	264	367	331	679	468	611	421	275
100/300	467	650	585	1203	828	1082	745	486
250/500	863	1201	1080	2222	1530	1999	1376	897

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	1462	2225	1773	3722	2489	3350	2240	1467
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	222	222	222	222	222	222	222	222
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	
175	267	213	447	299	402	269	176	
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								
	826	1165	1068	1729	1346	1556	1211	729	
PART 2	PERSONAL INJURY PROTECTION								
	355	492	426	668	470	601	423	283	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	475	660	592	1096	779	986	701	419
	10,000	675	937	841	1556	1106	1400	995	595
	15,000	692	961	862	1596	1134	1436	1021	610
	25,000	708	983	882	1633	1161	1469	1044	624
	35,000	713	990	888	1644	1169	1479	1052	629
	50,000	717	997	894	1655	1176	1489	1059	633
	100,000	729	1013	909	1682	1196	1514	1076	643
	250,000	739	1026	921	1704	1211	1533	1090	652
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	116	164	151	244	190	220	171	103
	20/50	125	177	163	264	205	238	185	111
	25/50	191	270	249	402	313	362	282	170
	25/60	201	284	261	422	328	380	295	178
	35/80	333	470	431	698	543	628	489	294
	50/100	465	656	602	974	758	877	682	411
	100/300	823	1161	1065	1724	1342	1552	1208	727
	250/500	1520	2144	1967	3184	2479	2866	2230	1343

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	1421	2301	1776	3297	2239	2967	2015	1344
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	315	315	315	315	315	315	315	315

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	
171	276	213	396	269	356	242	161	
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								
	609	904	742	1519	1058	1367	952	666	
PART 2	PERSONAL INJURY PROTECTION								
	227	304	258	448	321	403	289	229	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	613	888	698	1436	1048	1292	943	660
	10,000	870	1261	991	2039	1488	1835	1339	937
	15,000	893	1293	1016	2091	1526	1881	1373	961
	25,000	913	1323	1040	2140	1562	1925	1405	983
	35,000	920	1332	1047	2154	1572	1938	1415	990
	50,000	926	1341	1054	2168	1582	1951	1424	997
	100,000	941	1363	1071	2204	1609	1983	1448	1013
	250,000	953	1381	1085	2233	1630	2009	1466	1026
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	86	127	105	214	149	193	134	94
	20/50	93	137	113	231	161	209	145	102
	25/50	142	209	173	353	246	318	221	155
	25/60	149	220	181	370	258	333	232	162
	35/80	246	364	300	613	427	552	384	269
	50/100	343	508	418	855	596	770	536	375
	100/300	607	900	740	1514	1054	1363	949	664
	250/500	1122	1663	1367	2796	1947	2517	1752	1226

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	2098	3130	2537	5200	3582	4680	3224	2242
PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE							
	450	450	450	450	450	450	450	450
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	
252	376	304	624	430	562	387	269	
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							
	516	731	642	1313	935	1182	842	537
PART 2	PERSONAL INJURY PROTECTION							
	180	254	208	357	272	321	245	172
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	456	651	538	1092	820	983	738
10,000	648	924	764	1551	1164	1396	1048	675
15,000	664	948	783	1590	1194	1431	1075	692
25,000	679	970	802	1627	1222	1465	1100	708
35,000	684	977	807	1638	1230	1475	1107	713
50,000	689	983	812	1649	1238	1484	1114	717
100,000	700	999	826	1676	1259	1509	1133	729
250,000	709	1012	837	1698	1275	1529	1148	739
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	73	103	90	185	132	167	119
20/50	79	111	97	200	143	180	129	82
25/50	120	170	149	305	217	275	196	125
25/60	126	178	156	320	228	288	205	131
35/80	208	295	258	530	377	477	340	217
50/100	291	412	361	739	527	666	475	303
100/300	515	729	639	1309	932	1179	840	536
250/500	951	1346	1181	2417	1722	2177	1551	989

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	1367	2421	1636	3348	2446	3013	2201	1413
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	
164	291	196	402	294	362	264	170	
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								
	937	1281	1080	1471	1593	1324	1434	904	
PART 2	PERSONAL INJURY PROTECTION								
	409	547	438	796	558	716	502	359	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	659	916	742	1545	1123	1391	1011	629
	10,000	936	1301	1054	2194	1595	1975	1436	893
	15,000	960	1334	1080	2250	1635	2025	1472	916
	25,000	982	1365	1106	2302	1673	2073	1506	937
	35,000	989	1374	1113	2318	1685	2087	1517	944
	50,000	995	1383	1120	2333	1696	2100	1527	950
	100,000	1012	1406	1139	2372	1724	2135	1552	966
	250,000	1025	1424	1154	2402	1746	2163	1572	978
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	132	181	152	207	225	186	203	127
	20/50	143	196	164	224	243	201	219	137
	25/50	218	298	251	341	370	307	334	209
	25/60	228	313	263	358	389	322	350	220
	35/80	378	517	435	593	643	533	580	364
	50/100	528	722	608	828	898	745	809	508
	100/300	934	1278	1076	1466	1589	1319	1431	900
	250/500	1725	2359	1988	2707	2934	2436	2642	1663

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	74	90	102	111

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
		PART 3		PART 12		
	20/40	31	0	35/80	40	4
	20/50	32	0	50/100	44	8
	25/50	34	1	100/300	55	21
25/60	36	2	250/500	72	84	

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							
	2230	3649	2587	5640	3578	5076	3220	2254
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	
268	438	310	677	429	609	386	270	
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															2009 & Prior
	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	
11	0.782	0.745	0.708	0.671	0.641	0.611	0.581	0.540	0.499	0.458	0.421	0.384	0.350	0.317	0.283	0.253
12	0.805	0.767	0.729	0.690	0.660	0.629	0.598	0.556	0.514	0.472	0.433	0.395	0.360	0.326	0.291	0.261
13	0.830	0.790	0.751	0.711	0.679	0.648	0.616	0.573	0.529	0.486	0.446	0.407	0.371	0.336	0.300	0.269
14	0.855	0.814	0.773	0.733	0.700	0.667	0.635	0.590	0.545	0.501	0.460	0.419	0.383	0.346	0.309	0.277
15	0.880	0.838	0.796	0.754	0.721	0.687	0.654	0.608	0.561	0.515	0.473	0.432	0.394	0.356	0.318	0.285
16	0.906	0.863	0.820	0.777	0.742	0.708	0.673	0.626	0.578	0.531	0.488	0.444	0.406	0.367	0.328	0.293
17	0.933	0.889	0.845	0.800	0.765	0.729	0.693	0.645	0.596	0.547	0.502	0.458	0.418	0.378	0.338	0.302
18	0.962	0.916	0.870	0.824	0.788	0.751	0.714	0.664	0.614	0.563	0.518	0.472	0.431	0.389	0.348	0.311
19	0.990	0.943	0.896	0.849	0.811	0.773	0.736	0.684	0.632	0.580	0.533	0.486	0.443	0.401	0.358	0.321
20	1.020	0.971	0.922	0.874	0.835	0.796	0.757	0.704	0.651	0.597	0.549	0.500	0.456	0.413	0.369	0.330
21	1.050	1.000	0.950	0.900	0.860	0.820	0.780	0.725	0.670	0.615	0.565	0.515	0.470	0.425	0.380	0.340
22	1.082	1.030	0.979	0.927	0.886	0.845	0.803	0.747	0.690	0.633	0.582	0.530	0.484	0.438	0.391	0.350
23	1.114	1.061	1.008	0.955	0.912	0.870	0.828	0.769	0.711	0.653	0.599	0.546	0.499	0.451	0.403	0.361
24	1.148	1.093	1.038	0.984	0.940	0.896	0.853	0.792	0.732	0.672	0.618	0.563	0.514	0.465	0.415	0.372
25	1.182	1.126	1.070	1.013	0.968	0.923	0.878	0.816	0.754	0.692	0.636	0.580	0.529	0.479	0.428	0.383
26	1.218	1.160	1.102	1.044	0.998	0.951	0.905	0.841	0.777	0.713	0.655	0.597	0.545	0.493	0.441	0.394
27	1.255	1.195	1.135	1.076	1.028	0.980	0.932	0.866	0.801	0.735	0.675	0.615	0.562	0.508	0.454	0.406
28	1.293	1.231	1.169	1.108	1.059	1.009	0.960	0.892	0.825	0.757	0.696	0.634	0.579	0.523	0.468	0.419
29	1.331	1.268	1.205	1.141	1.090	1.040	0.989	0.919	0.850	0.780	0.716	0.653	0.596	0.539	0.482	0.431
30	1.371	1.306	1.241	1.175	1.123	1.071	1.019	0.947	0.875	0.803	0.738	0.673	0.614	0.555	0.496	0.444
31	1.412	1.345	1.278	1.211	1.157	1.103	1.049	0.975	0.901	0.827	0.760	0.693	0.632	0.572	0.511	0.457
32	1.454	1.385	1.316	1.247	1.191	1.136	1.080	1.004	0.928	0.852	0.783	0.713	0.651	0.589	0.526	0.471
33	1.498	1.427	1.356	1.284	1.227	1.170	1.113	1.035	0.956	0.878	0.806	0.735	0.671	0.606	0.542	0.485
34	1.544	1.470	1.397	1.323	1.264	1.205	1.147	1.066	0.985	0.904	0.831	0.757	0.691	0.625	0.559	0.500
35	1.590	1.514	1.438	1.363	1.302	1.241	1.181	1.098	1.014	0.931	0.855	0.780	0.712	0.643	0.575	0.515
36	1.637	1.559	1.481	1.403	1.341	1.278	1.216	1.130	1.045	0.959	0.881	0.803	0.733	0.663	0.592	0.530
37	1.686	1.606	1.526	1.445	1.381	1.317	1.253	1.164	1.076	0.988	0.907	0.827	0.755	0.683	0.610	0.546
38	1.737	1.654	1.571	1.489	1.422	1.356	1.290	1.199	1.108	1.017	0.935	0.852	0.777	0.703	0.629	0.562
39	1.789	1.704	1.619	1.534	1.465	1.397	1.329	1.235	1.142	1.048	0.963	0.878	0.801	0.724	0.648	0.579
40	1.843	1.755	1.667	1.580	1.509	1.439	1.369	1.272	1.176	1.079	0.992	0.904	0.825	0.746	0.667	0.597
41	1.898	1.808	1.718	1.627	1.555	1.483	1.410	1.311	1.211	1.112	1.022	0.931	0.850	0.768	0.687	0.615
42	1.955	1.862	1.769	1.676	1.601	1.527	1.452	1.350	1.248	1.145	1.052	0.959	0.875	0.791	0.708	0.633
43	2.014	1.918	1.822	1.726	1.649	1.573	1.496	1.391	1.285	1.180	1.084	0.988	0.901	0.815	0.729	0.652
44	2.075	1.976	1.877	1.778	1.699	1.620	1.541	1.433	1.324	1.215	1.116	1.018	0.929	0.840	0.751	0.672
45	2.137	2.035	1.933	1.832	1.750	1.669	1.587	1.475	1.363	1.252	1.150	1.048	0.956	0.865	0.773	0.692
46	2.201	2.096	1.991	1.886	1.803	1.719	1.635	1.520	1.404	1.289	1.184	1.079	0.985	0.891	0.796	0.713
47	2.267	2.159	2.051	1.943	1.857	1.770	1.684	1.565	1.447	1.328	1.220	1.112	1.015	0.918	0.820	0.734
48	2.335	2.224	2.113	2.002	1.913	1.824	1.735	1.612	1.490	1.368	1.257	1.145	1.045	0.945	0.845	0.756
49	2.406	2.291	2.176	2.062	1.970	1.879	1.787	1.661	1.535	1.409	1.294	1.180	1.077	0.974	0.871	0.779
50	2.478	2.360	2.242	2.124	2.030	1.935	1.841	1.711	1.581	1.451	1.333	1.215	1.109	1.003	0.897	0.802

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

Model Year/VRG Relativities

COMPREHENSIVE

VRG	Model Year															2009 & Prior
	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	2010	
11	0.706	0.676	0.648	0.621	0.594	0.569	0.546	0.523	0.500	0.479	0.459	0.439	0.421	0.404	0.387	0.370
12	0.734	0.703	0.673	0.645	0.618	0.592	0.567	0.543	0.520	0.498	0.477	0.457	0.438	0.420	0.402	0.385
13	0.763	0.731	0.700	0.671	0.643	0.616	0.590	0.565	0.541	0.518	0.496	0.475	0.455	0.436	0.418	0.401
14	0.793	0.760	0.728	0.698	0.668	0.640	0.613	0.587	0.562	0.539	0.516	0.494	0.473	0.454	0.435	0.416
15	0.825	0.790	0.757	0.725	0.694	0.665	0.638	0.611	0.585	0.560	0.536	0.514	0.492	0.472	0.452	0.433
16	0.858	0.822	0.787	0.755	0.723	0.692	0.663	0.635	0.608	0.583	0.558	0.534	0.512	0.491	0.470	0.450
17	0.893	0.855	0.819	0.785	0.752	0.720	0.690	0.661	0.633	0.606	0.581	0.556	0.533	0.510	0.489	0.469
18	0.928	0.889	0.852	0.816	0.781	0.749	0.717	0.687	0.658	0.630	0.604	0.578	0.554	0.531	0.509	0.487
19	0.966	0.925	0.886	0.849	0.813	0.779	0.746	0.715	0.685	0.656	0.628	0.601	0.576	0.552	0.529	0.507
20	1.004	0.962	0.922	0.883	0.846	0.810	0.776	0.744	0.712	0.682	0.653	0.625	0.599	0.574	0.550	0.527
21	1.044	1.000	0.958	0.918	0.879	0.842	0.807	0.773	0.740	0.709	0.679	0.650	0.623	0.597	0.572	0.548
22	1.086	1.040	0.996	0.955	0.914	0.876	0.839	0.804	0.770	0.737	0.706	0.676	0.648	0.621	0.595	0.570
23	1.130	1.082	1.037	0.993	0.951	0.911	0.873	0.836	0.801	0.767	0.735	0.703	0.674	0.646	0.619	0.593
24	1.175	1.125	1.078	1.033	0.989	0.947	0.908	0.870	0.833	0.798	0.764	0.731	0.701	0.672	0.644	0.617
25	1.221	1.170	1.121	1.074	1.028	0.985	0.944	0.904	0.866	0.830	0.794	0.761	0.729	0.698	0.669	0.641
26	1.271	1.217	1.166	1.117	1.070	1.025	0.982	0.941	0.901	0.863	0.826	0.791	0.758	0.727	0.696	0.667
27	1.322	1.266	1.213	1.162	1.113	1.066	1.022	0.979	0.937	0.898	0.860	0.823	0.789	0.756	0.724	0.694
28	1.375	1.317	1.262	1.209	1.158	1.109	1.063	1.018	0.975	0.934	0.894	0.856	0.820	0.786	0.753	0.722
29	1.430	1.370	1.312	1.258	1.204	1.154	1.106	1.059	1.014	0.971	0.930	0.891	0.854	0.818	0.784	0.751
30	1.488	1.425	1.365	1.308	1.253	1.200	1.150	1.102	1.055	1.010	0.968	0.926	0.888	0.851	0.815	0.781
31	1.547	1.482	1.420	1.360	1.303	1.248	1.196	1.146	1.097	1.051	1.006	0.963	0.923	0.885	0.848	0.812
32	1.609	1.541	1.476	1.415	1.355	1.298	1.244	1.191	1.140	1.093	1.046	1.002	0.960	0.920	0.881	0.844
33	1.674	1.603	1.536	1.472	1.409	1.350	1.294	1.239	1.186	1.137	1.088	1.042	0.999	0.957	0.917	0.878
34	1.740	1.667	1.597	1.530	1.465	1.404	1.345	1.289	1.234	1.182	1.132	1.084	1.039	0.995	0.954	0.914
35	1.810	1.734	1.661	1.592	1.524	1.460	1.399	1.340	1.283	1.229	1.177	1.127	1.080	1.035	0.992	0.950
36	1.882	1.803	1.727	1.655	1.585	1.518	1.455	1.394	1.334	1.278	1.224	1.172	1.123	1.076	1.031	0.988
37	1.958	1.875	1.796	1.721	1.648	1.579	1.513	1.449	1.388	1.329	1.273	1.219	1.168	1.119	1.073	1.028
38	2.036	1.950	1.868	1.790	1.714	1.642	1.574	1.507	1.443	1.383	1.324	1.268	1.215	1.164	1.115	1.069
39	2.117	2.028	1.943	1.862	1.783	1.708	1.637	1.568	1.501	1.438	1.377	1.318	1.263	1.211	1.160	1.111
40	2.202	2.109	2.020	1.936	1.854	1.776	1.702	1.630	1.561	1.495	1.432	1.371	1.314	1.259	1.206	1.156
41	2.289	2.193	2.101	2.013	1.928	1.847	1.770	1.695	1.623	1.555	1.489	1.425	1.366	1.309	1.254	1.202
42	2.381	2.281	2.185	2.094	2.005	1.921	1.841	1.763	1.688	1.617	1.549	1.483	1.421	1.362	1.305	1.250
43	2.476	2.372	2.272	2.177	2.085	1.997	1.914	1.834	1.755	1.682	1.611	1.542	1.478	1.416	1.357	1.300
44	2.576	2.467	2.363	2.265	2.168	2.077	1.991	1.907	1.826	1.749	1.675	1.604	1.537	1.473	1.411	1.352
45	2.679	2.566	2.458	2.356	2.256	2.161	2.071	1.984	1.899	1.819	1.742	1.668	1.599	1.532	1.468	1.406
46	2.786	2.669	2.557	2.450	2.346	2.247	2.154	2.063	1.975	1.892	1.812	1.735	1.663	1.593	1.527	1.463
47	2.898	2.776	2.659	2.548	2.440	2.337	2.240	2.146	2.054	1.968	1.885	1.804	1.729	1.657	1.588	1.521
48	3.014	2.887	2.766	2.650	2.538	2.431	2.330	2.232	2.136	2.047	1.960	1.877	1.799	1.724	1.651	1.582
49	3.134	3.002	2.876	2.756	2.639	2.528	2.423	2.321	2.221	2.128	2.038	1.951	1.870	1.792	1.717	1.645
50	3.259	3.122	2.991	2.866	2.744	2.629	2.519	2.413	2.310	2.213	2.120	2.029	1.945	1.864	1.786	1.711

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

MASSACHUSETTS PRIVATE PASSENGER 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 - \$8,000	11	\$0 - \$7,000	11	\$0 - \$7,000
	12	\$8,001 - \$9,000	12	\$7,001 - \$7,500	12	\$7,001 - \$8,000
	13	\$9,001 - \$10,000	13	\$7,501 - \$8,000	13	\$8,001 - \$9,000
	14	\$10,001 - \$11,000	14	\$8,001 - \$8,500	14	\$9,001 - \$10,000
	15	\$11,001 - \$12,000	15	\$8,501 - \$9,000	15	\$10,001 - \$11,000
	16	\$12,001 - \$13,000	16	\$9,001 - \$9,500	16	\$11,001 - \$12,000
	17	\$13,001 - \$14,000	17	\$9,501 - \$10,000	17	\$12,001 - \$13,000
	18	\$14,001 - \$16,000	18	\$10,001 - \$10,500	18	\$13,001 - \$14,000
	19	\$16,001 - \$18,000	19	\$10,501 - \$11,000	19	\$14,001 - \$15,000
	20	\$18,001 - \$20,000	20	\$11,001 - \$11,500	20	\$15,001 - \$16,000
	21	\$20,001 - \$23,000	21	\$11,501 - \$12,000	21	\$16,001 - \$17,000
	22	\$23,001 - \$26,000	22	\$12,001 - \$13,500	22	\$17,001 - \$18,000
	23	\$26,001 - \$29,000	23	\$13,501 - \$15,000	23	\$18,001 - \$19,000
	24	\$29,001 - \$33,000	24	\$15,001 - \$17,500	24	\$19,001 - \$20,000
	25	\$33,001 - \$37,000	25	\$17,501 - \$20,000	25	\$20,001 - \$22,500
	26	\$37,001 - \$41,000	26	\$20,001 - \$22,500	26	\$22,501 - \$25,000
	27	\$41,001 - \$45,000	27	\$22,501 - \$25,000	27	\$25,001 - \$27,500
	28	\$45,001 - \$49,000	28	\$25,001 - \$27,500	28	\$27,501 - \$30,000
	29	\$49,001 - \$53,000	29	\$27,501 - \$30,000	29	\$30,001 - \$32,500
	30	\$53,001 - \$57,000	30	\$30,001 - \$33,000	30	\$32,501 - \$35,000
	31	\$57,001 - \$61,000	31	\$33,001 - \$36,000	31	\$35,001 - \$37,000
	32	\$61,001 - \$65,000	32	\$36,001 - \$39,000	32	\$37,001 - \$39,000
	33	\$65,001 - \$70,000	33	\$39,001 - \$42,000	33	\$39,001 - \$41,000
	34	\$70,001 - \$75,000	34	\$42,001 - \$45,000	34	\$41,001 - \$43,000
	35	\$75,001 - \$80,000	35	\$45,001 - \$48,000	35	\$43,001 - \$45,000
	36	\$80,001 - \$84,000	36	\$48,001 - \$52,000	36	\$45,001 - \$47,000
	37	\$84,001 - \$88,000	37	\$52,001 - \$56,000	37	\$47,001 - \$49,000
	38	\$88,001 - \$92,000	38	\$56,001 - \$60,000	38	\$49,001 - \$51,000
	39	\$92,001 - \$96,000	39	\$60,001 - \$64,000	39	\$51,001 - \$53,000
	40	\$96,001 - \$100,000	40	\$64,001 - \$68,000	40	\$53,001 - \$55,000
	41	\$100,001 - \$104,000	41	\$68,001 - \$72,000	41	\$55,001 - \$57,000
	42	\$104,001 - \$108,000	42	\$72,001 - \$76,000	42	\$57,001 - \$59,000
	43	\$108,001 - \$112,000	43	\$76,001 - \$80,000	43	\$59,001 - \$61,000
	44	\$112,001 - \$116,000	44	\$80,001 - \$84,000	44	\$61,001 - \$63,000
	45	\$116,001 - \$120,000	45	\$84,001 - \$88,000	45	\$63,001 - \$65,000
	46	\$120,001 - \$125,000	46	\$88,001 - \$92,000	46	\$65,001 - \$67,000
	47	\$125,001 - \$130,000	47	\$92,001 - \$96,000	47	\$67,001 - \$69,000
	48	\$130,001 - \$135,000	48	\$96,001 - \$100,000	48	\$69,001 - \$71,000
	49	\$135,001 - \$140,000	49	\$100,001 - \$105,000	49	\$71,001 - \$73,000
	50	\$140,001 - \$145,000	50	\$105,001 - \$110,000	50	\$73,001 - \$75,000
VRG 50	Factor 0.020	Maximum Price \$145,000	Factor 0.025	Maximum Price \$110,000	Factor 0.035	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	\$4,000	11	\$3,500	11	\$3,500
12	\$8,500	12	\$7,250	12	\$7,500
13	\$9,500	13	\$7,750	13	\$8,500
14	\$10,500	14	\$8,250	14	\$9,500
15	\$11,500	15	\$8,750	15	\$10,500
16	\$12,500	16	\$9,250	16	\$11,500
17	\$13,500	17	\$9,750	17	\$12,500
18	\$15,000	18	\$10,250	18	\$13,500
19	\$17,000	19	\$10,750	19	\$14,500
20	\$19,000	20	\$11,250	20	\$15,500
21	\$21,500	21	\$11,750	21	\$16,500
22	\$24,500	22	\$12,750	22	\$17,500
23	\$27,500	23	\$14,250	23	\$18,500
24	\$31,000	24	\$16,250	24	\$19,500
25	\$35,000	25	\$18,750	25	\$21,250
26	\$39,000	26	\$21,250	26	\$23,750
27	\$43,000	27	\$23,750	27	\$26,250
28	\$47,000	28	\$26,250	28	\$28,750
29	\$51,000	29	\$28,750	29	\$31,250
30	\$55,000	30	\$31,500	30	\$33,750
31	\$59,000	31	\$34,500	31	\$36,000
32	\$63,000	32	\$37,500	32	\$38,000
33	\$67,500	33	\$40,500	33	\$40,000
34	\$72,500	34	\$43,500	34	\$42,000
35	\$77,500	35	\$46,500	35	\$44,000
36	\$82,000	36	\$50,000	36	\$46,000
37	\$86,000	37	\$54,000	37	\$48,000
38	\$90,000	38	\$58,000	38	\$50,000
39	\$94,000	39	\$62,000	39	\$52,000
40	\$98,000	40	\$66,000	40	\$54,000
41	\$102,000	41	\$70,000	41	\$56,000
42	\$106,000	42	\$74,000	42	\$58,000
43	\$110,000	43	\$78,000	43	\$60,000
44	\$114,000	44	\$82,000	44	\$62,000
45	\$118,000	45	\$86,000	45	\$64,000
46	\$122,500	46	\$90,000	46	\$66,000
47	\$127,500	47	\$94,000	47	\$68,000
48	\$132,500	48	\$98,000	48	\$70,000
49	\$137,500	49	\$102,500	49	\$72,000
50	\$142,500	50	\$107,500	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	4.03	5.14	4.66	4.38	4.34	4.56	4.64	4.88	6.01	5.06	5.33	5.16	6.35	5.61	7.10	8.71	5.93
12	1.96	2.50	2.26	2.12	2.10	2.21	2.25	2.37	2.92	2.46	2.58	2.51	3.08	2.72	3.44	4.23	2.88
13	1.80	2.29	2.07	1.95	1.93	2.03	2.06	2.17	2.67	2.25	2.37	2.30	2.83	2.50	3.16	3.88	2.64
14	1.67	2.13	1.93	1.81	1.79	1.89	1.92	2.02	2.49	2.10	2.20	2.14	2.63	2.32	2.94	3.61	2.45
15	1.57	2.00	1.82	1.71	1.69	1.78	1.81	1.90	2.34	1.97	2.07	2.01	2.48	2.18	2.77	3.39	2.31
16	1.49	1.90	1.72	1.62	1.60	1.69	1.72	1.81	2.22	1.87	1.97	1.91	2.35	2.07	2.63	3.22	2.19
17	1.43	1.82	1.65	1.55	1.54	1.61	1.64	1.73	2.13	1.79	1.89	1.83	2.25	1.99	2.51	3.09	2.10
18	1.37	1.75	1.59	1.49	1.48	1.55	1.58	1.66	2.05	1.73	1.81	1.76	2.17	1.91	2.42	2.97	2.02
19	1.33	1.70	1.54	1.45	1.43	1.51	1.53	1.61	1.99	1.67	1.76	1.71	2.10	1.85	2.35	2.88	1.96
20	1.30	1.65	1.50	1.41	1.39	1.46	1.49	1.57	1.93	1.63	1.71	1.66	2.04	1.80	2.28	2.80	1.90
21	1.27	1.61	1.46	1.37	1.36	1.43	1.46	1.53	1.89	1.59	1.67	1.62	1.99	1.76	2.23	2.73	1.86
22	1.24	1.58	1.43	1.35	1.33	1.40	1.43	1.50	1.85	1.56	1.64	1.59	1.95	1.73	2.18	2.68	1.82
23	1.22	1.56	1.41	1.33	1.31	1.38	1.40	1.48	1.82	1.53	1.61	1.56	1.92	1.70	2.15	2.64	1.80
24	1.21	1.54	1.39	1.31	1.30	1.36	1.39	1.46	1.80	1.51	1.59	1.54	1.90	1.68	2.12	2.60	1.77
25	1.15	1.47	1.33	1.25	1.24	1.30	1.32	1.39	1.71	1.44	1.52	1.47	1.81	1.60	2.02	2.48	1.69
26	1.07	1.36	1.24	1.16	1.15	1.21	1.23	1.30	1.59	1.34	1.41	1.37	1.69	1.49	1.88	2.31	1.57
27	1.01	1.28	1.16	1.09	1.08	1.14	1.16	1.22	1.50	1.26	1.33	1.29	1.59	1.40	1.77	2.18	1.48
28	0.96	1.22	1.10	1.04	1.03	1.08	1.10	1.16	1.43	1.20	1.26	1.22	1.51	1.33	1.68	2.07	1.41
29	0.92	1.17	1.06	0.99	0.98	1.03	1.05	1.11	1.36	1.15	1.21	1.17	1.44	1.27	1.61	1.98	1.35
30	0.88	1.12	1.02	0.96	0.95	1.00	1.01	1.07	1.31	1.11	1.16	1.13	1.39	1.23	1.55	1.90	1.30
31	0.86	1.10	0.99	0.93	0.92	0.97	0.99	1.04	1.28	1.08	1.13	1.10	1.35	1.19	1.51	1.86	1.26
32	0.85	1.08	0.98	0.92	0.91	0.96	0.97	1.02	1.26	1.06	1.12	1.08	1.33	1.18	1.49	1.83	1.24
33	0.84	1.07	0.97	0.91	0.90	0.95	0.96	1.01	1.25	1.05	1.10	1.07	1.32	1.16	1.47	1.81	1.23
34	0.83	1.06	0.96	0.90	0.89	0.94	0.95	1.00	1.23	1.04	1.09	1.06	1.31	1.15	1.46	1.79	1.22
35	0.82	1.05	0.95	0.89	0.88	0.93	0.95	1.00	1.23	1.03	1.09	1.05	1.30	1.14	1.45	1.78	1.21
36	0.82	1.04	0.95	0.89	0.88	0.92	0.94	0.99	1.22	1.03	1.08	1.05	1.29	1.14	1.44	1.77	1.20
37	0.82	1.04	0.94	0.89	0.88	0.92	0.94	0.99	1.22	1.02	1.08	1.04	1.28	1.13	1.44	1.76	1.20
38	0.81	1.04	0.94	0.88	0.88	0.92	0.94	0.99	1.21	1.02	1.08	1.04	1.28	1.13	1.43	1.76	1.20
39	0.81	1.04	0.94	0.88	0.88	0.92	0.94	0.99	1.21	1.02	1.07	1.04	1.28	1.13	1.43	1.76	1.20
40	0.82	1.04	0.94	0.88	0.88	0.92	0.94	0.99	1.22	1.02	1.08	1.04	1.28	1.13	1.44	1.76	1.20
41	0.82	1.04	0.94	0.89	0.88	0.92	0.94	0.99	1.22	1.03	1.08	1.05	1.29	1.14	1.44	1.77	1.20
42	0.82	1.05	0.95	0.89	0.88	0.93	0.94	0.99	1.22	1.03	1.08	1.05	1.29	1.14	1.45	1.77	1.21
43	0.83	1.05	0.95	0.90	0.89	0.93	0.95	1.00	1.23	1.04	1.09	1.06	1.30	1.15	1.45	1.78	1.21
44	0.83	1.06	0.96	0.90	0.89	0.94	0.96	1.01	1.24	1.04	1.10	1.06	1.31	1.16	1.46	1.79	1.22
45	0.84	1.07	0.97	0.91	0.90	0.95	0.96	1.01	1.25	1.05	1.11	1.07	1.32	1.16	1.47	1.81	1.23
46	0.84	1.08	0.98	0.92	0.91	0.95	0.97	1.02	1.26	1.06	1.11	1.08	1.33	1.17	1.49	1.82	1.24
47	0.85	1.09	0.98	0.92	0.92	0.96	0.98	1.03	1.27	1.07	1.13	1.09	1.34	1.18	1.50	1.84	1.25
48	0.86	1.10	0.99	0.93	0.93	0.97	0.99	1.04	1.28	1.08	1.14	1.10	1.36	1.20	1.52	1.86	1.27
49	0.87	1.11	1.01	0.94	0.94	0.98	1.00	1.05	1.30	1.09	1.15	1.11	1.37	1.21	1.53	1.88	1.28
50	0.88	1.12	1.02	0.96	0.95	1.00	1.01	1.07	1.31	1.11	1.16	1.13	1.39	1.22	1.55	1.90	1.29

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	7.75	6.86	7.14	7.89	8.09	6.27	4.42	7.06	9.50	4.01	6.52	4.48	6.35	9.08	5.71	9.14
12	3.76	3.33	3.46	3.83	3.92	3.04	2.14	3.43	4.61	1.95	3.16	2.17	3.08	4.40	2.77	4.43
13	3.45	3.05	3.18	3.51	3.60	2.79	1.97	3.14	4.23	1.79	2.90	1.99	2.83	4.04	2.54	4.07
14	3.21	2.84	2.95	3.26	3.35	2.60	1.83	2.92	3.93	1.66	2.70	1.85	2.63	3.76	2.36	3.78
15	3.02	2.67	2.78	3.07	3.15	2.44	1.72	2.75	3.70	1.56	2.54	1.74	2.48	3.54	2.22	3.56
16	2.86	2.54	2.64	2.92	2.99	2.32	1.63	2.61	3.51	1.48	2.41	1.66	2.35	3.36	2.11	3.38
17	2.74	2.43	2.53	2.79	2.86	2.22	1.56	2.50	3.36	1.42	2.31	1.59	2.25	3.21	2.02	3.24
18	2.64	2.34	2.43	2.69	2.76	2.14	1.51	2.41	3.24	1.37	2.22	1.53	2.17	3.09	1.95	3.11
19	2.56	2.27	2.36	2.60	2.67	2.07	1.46	2.33	3.14	1.33	2.15	1.48	2.10	3.00	1.89	3.02
20	2.49	2.20	2.29	2.53	2.60	2.01	1.42	2.27	3.05	1.29	2.09	1.44	2.04	2.91	1.83	2.93
21	2.43	2.15	2.24	2.47	2.54	1.97	1.39	2.21	2.98	1.26	2.04	1.40	1.99	2.85	1.79	2.87
22	2.38	2.11	2.20	2.43	2.49	1.93	1.36	2.17	2.92	1.23	2.00	1.38	1.95	2.79	1.76	2.81
23	2.35	2.08	2.16	2.39	2.45	1.90	1.34	2.14	2.88	1.22	1.97	1.36	1.92	2.75	1.73	2.77
24	2.31	2.05	2.13	2.36	2.42	1.87	1.32	2.11	2.84	1.20	1.95	1.34	1.90	2.71	1.71	2.73
25	2.21	1.95	2.03	2.25	2.30	1.79	1.26	2.01	2.71	1.14	1.86	1.28	1.81	2.59	1.63	2.60
26	2.06	1.82	1.89	2.09	2.15	1.66	1.17	1.87	2.52	1.06	1.73	1.19	1.69	2.41	1.51	2.42
27	1.93	1.71	1.78	1.97	2.02	1.57	1.10	1.76	2.37	1.00	1.63	1.12	1.59	2.27	1.43	2.28
28	1.84	1.63	1.69	1.87	1.92	1.49	1.05	1.67	2.25	0.95	1.54	1.06	1.51	2.15	1.35	2.17
29	1.76	1.56	1.62	1.79	1.83	1.42	1.00	1.60	2.16	0.91	1.48	1.02	1.44	2.06	1.30	2.07
30	1.69	1.50	1.56	1.72	1.77	1.37	0.97	1.54	2.08	0.88	1.42	0.98	1.39	1.98	1.25	2.00
31	1.65	1.46	1.52	1.68	1.72	1.34	0.94	1.50	2.02	0.86	1.39	0.95	1.35	1.93	1.22	1.95
32	1.63	1.44	1.50	1.66	1.70	1.32	0.93	1.48	1.99	0.84	1.37	0.94	1.33	1.91	1.20	1.92
33	1.61	1.42	1.48	1.64	1.68	1.30	0.92	1.46	1.97	0.83	1.35	0.93	1.32	1.88	1.18	1.90
34	1.59	1.41	1.47	1.62	1.66	1.29	0.91	1.45	1.95	0.82	1.34	0.92	1.31	1.86	1.17	1.88
35	1.58	1.40	1.46	1.61	1.65	1.28	0.90	1.44	1.94	0.82	1.33	0.91	1.30	1.85	1.16	1.86
36	1.57	1.39	1.45	1.60	1.64	1.27	0.90	1.43	1.93	0.81	1.32	0.91	1.29	1.84	1.16	1.85
37	1.57	1.39	1.44	1.59	1.64	1.27	0.89	1.43	1.92	0.81	1.32	0.91	1.28	1.84	1.15	1.85
38	1.56	1.38	1.44	1.59	1.63	1.27	0.89	1.43	1.92	0.81	1.32	0.90	1.28	1.83	1.15	1.84
39	1.56	1.38	1.44	1.59	1.63	1.27	0.89	1.42	1.92	0.81	1.31	0.90	1.28	1.83	1.15	1.84
40	1.57	1.39	1.44	1.59	1.64	1.27	0.89	1.43	1.92	0.81	1.32	0.91	1.28	1.84	1.15	1.85
41	1.57	1.39	1.45	1.60	1.64	1.27	0.90	1.43	1.93	0.81	1.32	0.91	1.29	1.84	1.16	1.85
42	1.58	1.40	1.45	1.61	1.65	1.28	0.90	1.44	1.93	0.82	1.33	0.91	1.29	1.85	1.16	1.86
43	1.58	1.40	1.46	1.61	1.65	1.28	0.90	1.44	1.94	0.82	1.33	0.92	1.30	1.86	1.17	1.87
44	1.60	1.41	1.47	1.62	1.67	1.29	0.91	1.45	1.96	0.83	1.34	0.92	1.31	1.87	1.18	1.88
45	1.61	1.42	1.48	1.64	1.68	1.30	0.92	1.47	1.97	0.83	1.35	0.93	1.32	1.88	1.18	1.90
46	1.62	1.44	1.49	1.65	1.69	1.31	0.92	1.48	1.99	0.84	1.36	0.94	1.33	1.90	1.19	1.91
47	1.64	1.45	1.51	1.67	1.71	1.33	0.93	1.49	2.01	0.85	1.38	0.95	1.34	1.92	1.21	1.93
48	1.65	1.46	1.52	1.68	1.73	1.34	0.94	1.51	2.03	0.86	1.39	0.96	1.36	1.94	1.22	1.95
49	1.67	1.48	1.54	1.70	1.75	1.35	0.95	1.52	2.05	0.87	1.41	0.97	1.37	1.96	1.23	1.97
50	1.69	1.50	1.56	1.72	1.77	1.37	0.96	1.54	2.07	0.88	1.42	0.98	1.39	1.98	1.25	2.00

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

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

<u>VRG</u>	<u>All Territories</u>
11	0.55
12	0.27
13	0.24
14	0.23
15	0.21
16	0.20
17	0.19
18	0.19
19	0.18
20	0.18
21	0.17
22	0.17
23	0.17
24	0.16
25	0.16
26	0.15
27	0.14
28	0.13
29	0.12
30	0.12
31	0.12
32	0.12
33	0.11
34	0.11
35	0.11
36	0.11
37	0.11
38	0.11
39	0.11
40	0.11
41	0.11
42	0.11
43	0.11
44	0.11
45	0.11
46	0.11
47	0.12
48	0.12
49	0.12
50	0.12

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	2.28	3.05	2.71	2.52	2.49	2.64	2.70	2.87	3.66	3.00	3.18	3.07	3.90	3.38	4.42	5.55	3.60
12	1.10	1.48	1.32	1.22	1.21	1.28	1.31	1.39	1.78	1.45	1.54	1.49	1.89	1.64	2.15	2.69	1.75
13	1.01	1.36	1.21	1.12	1.11	1.18	1.20	1.28	1.63	1.33	1.41	1.36	1.74	1.50	1.97	2.47	1.60
14	0.94	1.26	1.12	1.04	1.03	1.09	1.12	1.19	1.51	1.24	1.32	1.27	1.61	1.40	1.83	2.30	1.49
15	0.89	1.19	1.06	0.98	0.97	1.03	1.05	1.12	1.43	1.17	1.24	1.19	1.52	1.32	1.72	2.16	1.40
16	0.84	1.13	1.00	0.93	0.92	0.98	1.00	1.06	1.35	1.11	1.18	1.13	1.44	1.25	1.64	2.05	1.33
17	0.81	1.08	0.96	0.89	0.88	0.94	0.96	1.02	1.30	1.06	1.13	1.09	1.38	1.20	1.57	1.97	1.28
18	0.78	1.04	0.92	0.86	0.85	0.90	0.92	0.98	1.25	1.02	1.08	1.04	1.33	1.15	1.51	1.89	1.23
19	0.75	1.01	0.90	0.83	0.82	0.87	0.89	0.95	1.21	0.99	1.05	1.01	1.29	1.12	1.46	1.83	1.19
20	0.73	0.98	0.87	0.81	0.80	0.85	0.87	0.92	1.18	0.96	1.02	0.98	1.25	1.08	1.42	1.78	1.16
21	0.71	0.96	0.85	0.79	0.78	0.83	0.85	0.90	1.15	0.94	1.00	0.96	1.22	1.06	1.39	1.74	1.13
22	0.70	0.94	0.83	0.77	0.77	0.81	0.83	0.88	1.13	0.92	0.98	0.94	1.20	1.04	1.36	1.71	1.11
23	0.69	0.92	0.82	0.76	0.75	0.80	0.82	0.87	1.11	0.91	0.96	0.93	1.18	1.02	1.34	1.68	1.09
24	0.68	0.91	0.81	0.75	0.74	0.79	0.81	0.86	1.09	0.89	0.95	0.92	1.16	1.01	1.32	1.66	1.08
25	0.65	0.87	0.77	0.72	0.71	0.75	0.77	0.82	1.04	0.85	0.91	0.87	1.11	0.96	1.26	1.58	1.03
26	0.60	0.81	0.72	0.67	0.66	0.70	0.72	0.76	0.97	0.79	0.84	0.81	1.03	0.90	1.17	1.47	0.96
27	0.57	0.76	0.68	0.63	0.62	0.66	0.67	0.72	0.91	0.75	0.79	0.77	0.97	0.84	1.10	1.39	0.90
28	0.54	0.72	0.64	0.60	0.59	0.63	0.64	0.68	0.87	0.71	0.75	0.73	0.92	0.80	1.05	1.32	0.85
29	0.52	0.69	0.62	0.57	0.56	0.60	0.61	0.65	0.83	0.68	0.72	0.70	0.88	0.77	1.00	1.26	0.82
30	0.50	0.67	0.59	0.55	0.54	0.58	0.59	0.63	0.80	0.65	0.69	0.67	0.85	0.74	0.97	1.21	0.79
31	0.48	0.65	0.58	0.54	0.53	0.56	0.58	0.61	0.78	0.64	0.68	0.65	0.83	0.72	0.94	1.18	0.77
32	0.48	0.64	0.57	0.53	0.52	0.55	0.57	0.60	0.77	0.63	0.67	0.64	0.82	0.71	0.93	1.17	0.76
33	0.47	0.63	0.56	0.52	0.52	0.55	0.56	0.60	0.76	0.62	0.66	0.64	0.81	0.70	0.92	1.15	0.75
34	0.47	0.63	0.56	0.52	0.51	0.54	0.55	0.59	0.75	0.62	0.65	0.63	0.80	0.69	0.91	1.14	0.74
35	0.46	0.62	0.55	0.51	0.51	0.54	0.55	0.59	0.75	0.61	0.65	0.63	0.80	0.69	0.90	1.13	0.73
36	0.46	0.62	0.55	0.51	0.50	0.54	0.55	0.58	0.74	0.61	0.64	0.62	0.79	0.68	0.90	1.13	0.73
37	0.46	0.62	0.55	0.51	0.50	0.53	0.55	0.58	0.74	0.61	0.64	0.62	0.79	0.68	0.89	1.12	0.73
38	0.46	0.62	0.55	0.51	0.50	0.53	0.54	0.58	0.74	0.60	0.64	0.62	0.79	0.68	0.89	1.12	0.73
39	0.46	0.62	0.55	0.51	0.50	0.53	0.54	0.58	0.74	0.60	0.64	0.62	0.79	0.68	0.89	1.12	0.73
40	0.46	0.62	0.55	0.51	0.50	0.53	0.55	0.58	0.74	0.61	0.64	0.62	0.79	0.68	0.89	1.12	0.73
41	0.46	0.62	0.55	0.51	0.50	0.54	0.55	0.58	0.74	0.61	0.64	0.62	0.79	0.68	0.90	1.12	0.73
42	0.46	0.62	0.55	0.51	0.51	0.54	0.55	0.58	0.74	0.61	0.65	0.62	0.79	0.69	0.90	1.13	0.73
43	0.47	0.62	0.56	0.51	0.51	0.54	0.55	0.59	0.75	0.61	0.65	0.63	0.80	0.69	0.90	1.14	0.74
44	0.47	0.63	0.56	0.52	0.51	0.54	0.56	0.59	0.75	0.62	0.65	0.63	0.80	0.70	0.91	1.14	0.74
45	0.47	0.63	0.56	0.52	0.52	0.55	0.56	0.60	0.76	0.62	0.66	0.64	0.81	0.70	0.92	1.15	0.75
46	0.48	0.64	0.57	0.53	0.52	0.55	0.56	0.60	0.77	0.63	0.67	0.64	0.82	0.71	0.93	1.16	0.75
47	0.48	0.64	0.57	0.53	0.53	0.56	0.57	0.61	0.77	0.63	0.67	0.65	0.82	0.71	0.93	1.17	0.76
48	0.49	0.65	0.58	0.54	0.53	0.56	0.58	0.61	0.78	0.64	0.68	0.65	0.83	0.72	0.94	1.19	0.77
49	0.49	0.66	0.59	0.54	0.54	0.57	0.58	0.62	0.79	0.65	0.69	0.66	0.84	0.73	0.95	1.20	0.78
50	0.50	0.67	0.59	0.55	0.54	0.58	0.59	0.63	0.80	0.65	0.69	0.67	0.85	0.74	0.97	1.21	0.79

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	4.87	4.25	4.45	4.97	5.11	3.84	2.54	4.39	6.10	2.26	4.01	2.59	3.90	5.81	3.45	5.85
12	2.36	2.06	2.16	2.41	2.48	1.86	1.23	2.13	2.96	1.10	1.95	1.25	1.89	2.82	1.67	2.84
13	2.17	1.89	1.98	2.21	2.28	1.71	1.13	1.96	2.72	1.01	1.79	1.15	1.74	2.58	1.53	2.60
14	2.02	1.76	1.84	2.06	2.12	1.59	1.05	1.82	2.53	0.94	1.66	1.07	1.61	2.40	1.43	2.42
15	1.90	1.66	1.73	1.94	1.99	1.50	0.99	1.71	2.38	0.88	1.56	1.01	1.52	2.26	1.34	2.28
16	1.80	1.57	1.65	1.84	1.89	1.42	0.94	1.63	2.26	0.84	1.48	0.96	1.44	2.15	1.28	2.16
17	1.73	1.51	1.58	1.76	1.81	1.36	0.90	1.56	2.16	0.80	1.42	0.92	1.38	2.06	1.22	2.07
18	1.66	1.45	1.52	1.69	1.74	1.31	0.87	1.50	2.08	0.77	1.37	0.88	1.33	1.98	1.17	1.99
19	1.61	1.40	1.47	1.64	1.69	1.27	0.84	1.45	2.02	0.75	1.33	0.85	1.29	1.92	1.14	1.93
20	1.57	1.37	1.43	1.60	1.64	1.23	0.82	1.41	1.96	0.73	1.29	0.83	1.25	1.86	1.11	1.88
21	1.53	1.33	1.40	1.56	1.60	1.21	0.80	1.38	1.91	0.71	1.26	0.81	1.22	1.82	1.08	1.83
22	1.50	1.31	1.37	1.53	1.57	1.18	0.78	1.35	1.88	0.70	1.23	0.80	1.20	1.79	1.06	1.80
23	1.48	1.29	1.35	1.51	1.55	1.16	0.77	1.33	1.85	0.68	1.22	0.78	1.18	1.76	1.04	1.77
24	1.46	1.27	1.33	1.49	1.53	1.15	0.76	1.31	1.82	0.68	1.20	0.77	1.16	1.73	1.03	1.75
25	1.39	1.21	1.27	1.42	1.46	1.09	0.72	1.25	1.74	0.64	1.14	0.74	1.11	1.65	0.98	1.67
26	1.29	1.13	1.18	1.32	1.36	1.02	0.67	1.17	1.62	0.60	1.06	0.69	1.03	1.54	0.91	1.55
27	1.22	1.06	1.11	1.24	1.28	0.96	0.64	1.10	1.52	0.56	1.00	0.65	0.97	1.45	0.86	1.46
28	1.16	1.01	1.06	1.18	1.21	0.91	0.60	1.04	1.45	0.54	0.95	0.61	0.92	1.38	0.82	1.39
29	1.11	0.96	1.01	1.13	1.16	0.87	0.58	1.00	1.38	0.51	0.91	0.59	0.88	1.32	0.78	1.33
30	1.07	0.93	0.97	1.09	1.12	0.84	0.56	0.96	1.33	0.49	0.88	0.57	0.85	1.27	0.75	1.28
31	1.04	0.91	0.95	1.06	1.09	0.82	0.54	0.94	1.30	0.48	0.85	0.55	0.83	1.24	0.73	1.25
32	1.02	0.89	0.93	1.04	1.07	0.81	0.53	0.92	1.28	0.47	0.84	0.54	0.82	1.22	0.72	1.23
33	1.01	0.88	0.92	1.03	1.06	0.80	0.53	0.91	1.27	0.47	0.83	0.54	0.81	1.20	0.72	1.21
34	1.00	0.87	0.91	1.02	1.05	0.79	0.52	0.90	1.25	0.46	0.82	0.53	0.80	1.19	0.71	1.20
35	0.99	0.87	0.91	1.01	1.04	0.78	0.52	0.90	1.24	0.46	0.82	0.53	0.80	1.18	0.70	1.19
36	0.99	0.86	0.90	1.01	1.04	0.78	0.52	0.89	1.24	0.46	0.81	0.52	0.79	1.18	0.70	1.19
37	0.99	0.86	0.90	1.01	1.03	0.78	0.51	0.89	1.23	0.46	0.81	0.52	0.79	1.17	0.70	1.18
38	0.98	0.86	0.90	1.00	1.03	0.78	0.51	0.89	1.23	0.46	0.81	0.52	0.79	1.17	0.70	1.18
39	0.98	0.86	0.90	1.00	1.03	0.78	0.51	0.89	1.23	0.46	0.81	0.52	0.79	1.17	0.70	1.18
40	0.99	0.86	0.90	1.01	1.03	0.78	0.51	0.89	1.23	0.46	0.81	0.52	0.79	1.17	0.70	1.18
41	0.99	0.86	0.90	1.01	1.04	0.78	0.52	0.89	1.24	0.46	0.81	0.52	0.79	1.18	0.70	1.19
42	0.99	0.87	0.91	1.01	1.04	0.78	0.52	0.89	1.24	0.46	0.82	0.53	0.79	1.18	0.70	1.19
43	1.00	0.87	0.91	1.02	1.05	0.79	0.52	0.90	1.25	0.46	0.82	0.53	0.80	1.19	0.71	1.20
44	1.00	0.88	0.92	1.02	1.05	0.79	0.52	0.91	1.26	0.47	0.83	0.53	0.80	1.20	0.71	1.20
45	1.01	0.88	0.92	1.03	1.06	0.80	0.53	0.91	1.27	0.47	0.83	0.54	0.81	1.20	0.72	1.21
46	1.02	0.89	0.93	1.04	1.07	0.80	0.53	0.92	1.28	0.47	0.84	0.54	0.82	1.21	0.72	1.22
47	1.03	0.90	0.94	1.05	1.08	0.81	0.54	0.93	1.29	0.48	0.85	0.55	0.82	1.23	0.73	1.24
48	1.04	0.91	0.95	1.06	1.09	0.82	0.54	0.94	1.30	0.48	0.86	0.55	0.83	1.24	0.74	1.25
49	1.05	0.92	0.96	1.07	1.10	0.83	0.55	0.95	1.32	0.49	0.87	0.56	0.84	1.25	0.74	1.26
50	1.06	0.93	0.97	1.09	1.12	0.84	0.56	0.96	1.33	0.49	0.88	0.56	0.85	1.27	0.75	1.28

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

Additional Charges to Reduce Deductible from \$500 - Same as Actual Cash Value Charges

For Higher Deductibles, Refer to Rule 16

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

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	\$22	\$16	\$26	\$24	1	\$2	\$2	\$4	\$2
2	\$22	\$18	\$26	\$24	2	\$2	\$2	\$4	\$2
3	\$22	\$18	\$28	\$26	3	\$2	\$2	\$4	\$4
4	\$24	\$20	\$30	\$28	4	\$2	\$2	\$4	\$4
5	\$30	\$24	\$36	\$34	5	\$4	\$2	\$4	\$4
6	\$30	\$24	\$38	\$34	6	\$4	\$2	\$4	\$4
7	\$30	\$24	\$38	\$34	7	\$4	\$2	\$4	\$4
8	\$32	\$26	\$40	\$36	8	\$4	\$2	\$4	\$4
9	\$40	\$32	\$48	\$44	9	\$4	\$4	\$6	\$6
10	\$42	\$32	\$52	\$48	10	\$4	\$4	\$6	\$6
11	\$42	\$32	\$52	\$48	11	\$4	\$4	\$6	\$6
12	\$44	\$34	\$52	\$48	12	\$6	\$4	\$6	\$6
13	\$44	\$34	\$54	\$50	13	\$6	\$4	\$6	\$6
14	\$58	\$44	\$70	\$64	14	\$6	\$6	\$8	\$8
15	\$66	\$52	\$80	\$74	15	\$8	\$6	\$10	\$8
16	\$74	\$58	\$90	\$84	16	\$8	\$6	\$10	\$10
17	\$62	\$48	\$76	\$70	17	\$8	\$6	\$8	\$8
18	\$62	\$48	\$76	\$70	18	\$8	\$6	\$8	\$8
19	\$62	\$48	\$76	\$70	19	\$8	\$6	\$8	\$8
20	\$62	\$48	\$76	\$70	20	\$8	\$6	\$8	\$8
21	\$62	\$48	\$76	\$70	21	\$8	\$6	\$8	\$8
22	\$62	\$48	\$76	\$70	22	\$8	\$6	\$8	\$8
23	\$62	\$48	\$76	\$70	23	\$8	\$6	\$8	\$8
24	\$62	\$48	\$76	\$70	24	\$8	\$6	\$8	\$8
25	\$62	\$48	\$76	\$70	25	\$8	\$6	\$8	\$8
26	\$62	\$48	\$76	\$70	26	\$8	\$6	\$8	\$8
27	\$22	\$16	\$26	\$24	27	\$2	\$2	\$4	\$2
40	\$56	\$44	\$68	\$62	40	\$6	\$6	\$8	\$8
41	\$56	\$44	\$70	\$64	41	\$6	\$6	\$8	\$8
42	\$64	\$50	\$78	\$72	42	\$8	\$6	\$10	\$8
43	\$62	\$48	\$76	\$70	43	\$8	\$6	\$8	\$8
44	\$68	\$52	\$82	\$76	44	\$8	\$6	\$10	\$8
45	\$62	\$50	\$76	\$70	45	\$8	\$6	\$10	\$8

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

- (4) For electric motorcycles used for private passenger purposes, use the private passenger motorcycle rates specified for Vehicle Engine Size Group D.

MOTORCYCLE RATES

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$24	\$18	\$30	\$28
2	\$24	\$20	\$30	\$28
3	\$26	\$20	\$32	\$28
4	\$28	\$22	\$34	\$32
5	\$34	\$26	\$42	\$38
6	\$34	\$28	\$42	\$38
7	\$34	\$28	\$42	\$38
8	\$36	\$28	\$44	\$42
9	\$44	\$34	\$54	\$50
10	\$48	\$36	\$58	\$52
11	\$48	\$36	\$58	\$54
12	\$48	\$38	\$60	\$54
13	\$48	\$38	\$60	\$54
14	\$64	\$50	\$78	\$72
15	\$74	\$58	\$90	\$84
16	\$82	\$64	\$102	\$92
17	\$70	\$54	\$86	\$80
18	\$70	\$54	\$86	\$80
19	\$70	\$54	\$86	\$80
20	\$70	\$54	\$86	\$80
21	\$70	\$54	\$86	\$80
22	\$70	\$54	\$86	\$80
23	\$70	\$54	\$86	\$80
24	\$70	\$54	\$86	\$80
25	\$70	\$54	\$86	\$80
26	\$70	\$54	\$86	\$80
27	\$24	\$18	\$28	\$26
40	\$62	\$48	\$76	\$70
41	\$64	\$50	\$78	\$72
42	\$72	\$56	\$88	\$82
43	\$70	\$54	\$86	\$78
44	\$76	\$60	\$92	\$86
45	\$70	\$56	\$86	\$80

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$6	\$6	\$8	\$8
2	\$8	\$6	\$8	\$8
3	\$8	\$6	\$8	\$8
4	\$8	\$6	\$10	\$10
5	\$10	\$8	\$12	\$10
6	\$10	\$8	\$12	\$12
7	\$10	\$8	\$12	\$12
8	\$10	\$8	\$12	\$12
9	\$12	\$10	\$16	\$14
10	\$14	\$10	\$16	\$16
11	\$14	\$10	\$16	\$16
12	\$14	\$10	\$18	\$16
13	\$14	\$10	\$18	\$16
14	\$18	\$14	\$22	\$20
15	\$22	\$16	\$26	\$24
16	\$24	\$18	\$28	\$26
17	\$20	\$16	\$24	\$22
18	\$20	\$16	\$24	\$22
19	\$20	\$16	\$24	\$22
20	\$20	\$16	\$24	\$22
21	\$20	\$16	\$24	\$22
22	\$20	\$16	\$24	\$22
23	\$20	\$16	\$24	\$22
24	\$20	\$16	\$24	\$22
25	\$20	\$16	\$24	\$22
26	\$20	\$16	\$24	\$22
27	\$6	\$6	\$8	\$8
40	\$18	\$14	\$22	\$20
41	\$18	\$14	\$22	\$20
42	\$20	\$16	\$26	\$24
43	\$20	\$16	\$24	\$22
44	\$22	\$16	\$26	\$24
45	\$20	\$16	\$24	\$22

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

- (4) For electric motorcycles used for private passenger purposes, use the private passenger motorcycle rates specified for Vehicle Engine Size Group D.

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	\$28	\$22	\$34	\$32
2	\$28	\$22	\$36	\$32
3	\$30	\$22	\$36	\$32
4	\$32	\$24	\$38	\$36
5	\$40	\$32	\$50	\$46
6	\$42	\$32	\$52	\$48
7	\$42	\$32	\$52	\$48
8	\$44	\$34	\$54	\$50
9	\$58	\$44	\$70	\$64
10	\$58	\$46	\$72	\$66
11	\$58	\$46	\$72	\$66
12	\$58	\$46	\$72	\$66
13	\$58	\$46	\$72	\$66
14	\$94	\$72	\$114	\$106
15	\$94	\$72	\$114	\$106
16	\$94	\$74	\$114	\$106
17	\$96	\$74	\$116	\$108
18	\$96	\$74	\$116	\$108
19	\$96	\$74	\$116	\$108
20	\$96	\$74	\$116	\$108
21	\$96	\$74	\$116	\$108
22	\$96	\$74	\$116	\$108
23	\$96	\$74	\$116	\$108
24	\$96	\$74	\$116	\$108
25	\$96	\$74	\$116	\$108
26	\$96	\$74	\$116	\$108
27	\$28	\$22	\$34	\$32
40	\$76	\$58	\$92	\$84
41	\$94	\$74	\$114	\$106
42	\$92	\$72	\$114	\$104
43	\$94	\$72	\$114	\$106
44	\$92	\$72	\$112	\$104
45	\$94	\$72	\$114	\$106

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

- (4) For electric motorcycles used for private passenger purposes, use the private passenger motorcycle rates specified for Vehicle Engine Size Group D.

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$130
\$750	\$138
\$1,000	\$144
\$2,000	\$168
\$5,000	\$232
\$10,000	\$322
\$15,000	\$402
\$20,000	\$458
\$25,000	\$500

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$38
20/50	\$38
25/50	\$44
35/80	\$54
50/100	\$62
100/300	\$68
250/500	\$74

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$0
25/50	\$5
35/80	\$15
50/100	\$30
100/300	\$101
250/500	\$466

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	\$1.99	
2	\$2.03	
3	\$2.03	
4	\$2.11	
5	\$2.58	
6	\$2.62	
7	\$2.62	
8	\$2.83	
9	\$3.85	
10	\$3.90	
11	\$3.90	
12	\$3.94	
13	\$3.94	
14	\$7.30	
15	\$7.32	
16	\$7.30	
17	\$7.30	
18	\$7.30	
19	\$7.30	
20	\$7.30	
21	\$7.30	
22	\$7.30	
23	\$7.30	
24	\$7.30	
25	\$7.30	
26	\$7.30	
27	\$1.99	
40	\$6.70	
41	\$6.58	
42	\$7.22	
43	\$7.32	
44	\$7.26	
45	\$7.30	

**Part 7 - Collision
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$27
\$1,000	76.0% of \$500 deductible premium
\$2,000	64.1% of \$500 deductible premium

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

All Territories	
Deductible	All Groups
\$300	\$6
\$500	\$8
\$1,000	\$10
\$2,000	\$16

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) + \$2
\$1,000	68.0% of \$500 deductible premium (Part 8)
\$2,000	50.7% 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	0.950
3	2 nd Preceding	0.890
4	3 rd Preceding	0.840
5	4 th Preceding	0.780
6	5 th Preceding	0.730
7	6 th Preceding	0.680
8	7 th Preceding	0.620
9	8 th Preceding	0.600
10	9 th Preceding	0.580
11	10 th Preceding	0.550
12	All Other	0.530

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

* Determine motorcycle Collision 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 inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) 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	\$0.70
2	\$0.75
3	\$0.79
4	\$0.90
5	\$1.23
6	\$1.28
7	\$1.30
8	\$1.69
9	\$2.82
10	\$2.97
11	\$2.99
12	\$3.06
13	\$3.08
14	\$6.64
15	\$7.08
16	\$7.39
17	\$12.28
18	\$12.28
19	\$12.28
20	\$12.28
21	\$12.28
22	\$12.28
23	\$12.28
24	\$12.28
25	\$12.28
26	\$12.28
27	\$0.70
40	\$4.44
41	\$5.10
42	\$6.34
43	\$6.71
44	\$7.28
45	\$6.51

Part 9 - Comprehensive Other deductibles

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$2
\$1,000	67.2% of \$500 deductible premium
\$2,000	62.8% 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	0.940
3	2 nd Preceding	0.870
4	3 rd Preceding	0.810
5	4 th Preceding	0.740
6	5 th Preceding	0.680
7	6 th Preceding	0.610
8	7 th Preceding	0.550
9	8 th Preceding	0.520
10	9 th Preceding	0.500
11	10 th Preceding	0.470
12	All Other	0.450

** 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

Electric Motorcycles

For electric motorcycles used for private passenger purposes, use the private passenger motorcycle rates specified for Vehicle Engine Size Group D.

Substitute Transportation (Part 10)

\$15/day with \$450 maximum	\$90
\$30/day with \$900 maximum	\$180
\$45/day with \$1,350 maximum	\$334
\$100/day with \$3000 maximum	\$692

Towing and Labor

\$50/day per disablement	\$16
\$100/day per disablement	\$32

Discount (Rule 44)

<u>Discount</u>	<u>Amount</u>	<u>Coverage</u>
Motorcycle Rider Training Program	10%	Parts 1-8, 12
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.

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: 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.(Minuteman Harley-Davidson Riding Academy), Dartmouth	(135959)
Boston Harley-Davidson Riding Academy, Revere	(200508)
Central Mass Safety Council, West Boylston	(60055)
Husky Riding Academy, North Quincy MA	(200648)
Massachusetts Motorcycle School, LLC Dunstable, MA	(200315)
Mass Motorcycle School, LLC (* Harley Davidson Riding Academy), Dunstable, MA	(200777)
Motorcycle Safe Riding Project (Cycles 128), Beverly	(60050)
Pioneer Valley Rider Training, East Longmeadow	(105325)
Sheldon's Harley-Davidson Riding Academy, Auburn	(200523)
Streetwise Cycle School, Stoughton	(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.

* Please refer to the Registry of Motor Vehicles Rider Education Program website (www.Mass.gov) for most up to date motorcycle training sites.

Miscellaneous Rating Factors

DEDUCTIBLES (RULE 16)							
Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>		\$100** Glass			
Collision:	.68	.53		Not Applicable			
Limited Collision:	.68	.53		Not Applicable			
Comprehensive:	.54	.48		.86			
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 Maximum</u>	<u>\$100/Day, \$3,000 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					
Class 15		25%					
RATE RELATIVITIES FACTOR FOR MODEL YEARS NOT SHOWN IN RATE PAGES (RULE 22)							
Collision:	1.050						
Comprehensive:	1.044						
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/Limited Use 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) VRG based on Base List Price (Rule 22)
Specialty and Classic Cars (Rule 42)	Parts 1,2,4, and 5: 25% of Class 10 Parts 3, 6, and 12: Manual Rates	Parts 7,8, and 9: 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Base List Price for assigning VRG based on Appraised Value
Specialty and Classic Motorcycles (Rule 42)	Parts 1,2,4, and 5: 25% of Class 10 Motorcycle Rates Parts 3,6, and 12: Manual Motorcycle Rates	Parts 7,8, and 9: 50% of Territory 1 Motorcycle Rate

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