

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 1

| MANUAL RATE | CLASS                                    |     |     |     |      |      |      |     |     |
|-------------|--|-----|-----|-----|------|------|------|-----|-----|
|             | 10                                       | 17  | 18  | 20  | 21   | 25   | 26   | 30  |     |
| PART 1      | <b>BODILY INJURY TO OTHERS</b>           |     |     |     |      |      |      |     |     |
|             | 250                                      | 328 | 297 | 633 | 454  | 570  | 409  | 253 |     |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |     |     |     |      |      |      |     |     |
|             | 75                                       | 92  | 84  | 147 | 122  | 132  | 110  | 70  |     |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |     |     |     |      |      |      |     |     |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |     |     |     |      |      |      |     |     |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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 | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|        | 1175                                    | 1867 | 1397 | 2971 | 1964 | 2674 | 1768 | 1191 |
| PART 9 | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|        | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b>      |     |     |     |                            |     |     |     |  |
|---|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS   |     |     |     |                            |     |     |     |  |
| 10  | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 141   | 224 | 168 | 357 | 236                        | 321 | 212 | 143 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                       |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25  |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |
| <b>LIMITED COLLISION</b>  |     |     |     |                            |     |     |     |  |
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |     |     |     |      |      |      |      |     |
|             | 284                                      | 384 | 336 | 688 | 514  | 619  | 463  | 284  |     |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |     |     |     |      |      |      |      |     |
|             | 76                                       | 100 | 83  | 156 | 114  | 140  | 103  | 70   |     |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |     |     |     |      |      |      |      |     |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |     |     |     |      |      |      |      |     |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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 | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|        | 1192                                    | 1824 | 1435 | 3038 | 2048 | 2734 | 1843 | 1275 |
| PART 9 | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|        | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 143  | 219 | 172 | 365 | 246                        | 328 | 221 | 153 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |     |     |     |      |      |      |     |     |
|             | 296                                      | 399 | 348 | 758 | 520  | 682  | 468  | 299 |     |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |     |     |     |      |      |      |     |     |
|             | 88                                       | 113 | 97  | 183 | 127  | 165  | 114  | 83  |     |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |     |     |     |      |      |      |     |     |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |     |     |     |      |      |      |     |     |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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  | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|   | 1180                                    | 1772 | 1382 | 3007 | 1985 | 2706 | 1787 | 1298 |
| PART 9  | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|   | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 142  | 213 | 166 | 361 | 238                        | 325 | 214 | 156 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |     |      |     |      |      |      |      |     |
|             | 369                                      | 536 | 427  | 930 | 634  | 837  | 571  | 359  |     |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |     |      |     |      |      |      |      |     |
|             | 96                                       | 129 | 103  | 183 | 139  | 165  | 125  | 87   |     |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |     |      |     |      |      |      |      |     |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |     |      |     |      |      |      |      |     |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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  | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|   | 1313                                    | 2053 | 1543 | 3367 | 2021 | 3030 | 1819 | 1299 |
| PART 9  | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|   | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 158  | 246 | 185 | 404 | 243                        | 364 | 218 | 156 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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  |
| <b>PART 1</b> | <b>BODILY INJURY TO OTHERS</b>           |     |     |      |      |      |      |     |
|               | 319                                      | 480 | 377 | 828  | 570  | 745  | 513  | 356 |
| <b>PART 2</b> | <b>PERSONAL INJURY PROTECTION</b>        |     |     |      |      |      |      |     |
|               | 94                                       | 126 | 110 | 187  | 139  | 168  | 125  | 91  |
| <b>PART 4</b> | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |     |     |      |      |      |      |     |
| 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 |
| <b>PART 5</b> | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |     |     |      |      |      |      |     |
| 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 |         | 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   |
| <b>PART 7</b>   | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|   | 1244                                    | 2123 | 1462 | 3137 | 2091 | 2823 | 1882 | 1215 |
| <b>PART 9</b>   | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|   | 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      | <b>BODILY INJURY TO OTHERS</b>           |     |      |     |      |      |      |      |     |
|             | 368                                      | 570 | 442  | 963 | 649  | 867  | 584  | 376  |     |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |     |      |     |      |      |      |      |     |
|             | 106                                      | 139 | 118  | 215 | 155  | 194  | 140  | 98   |     |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |     |      |     |      |      |      |      |     |
|             | 5,000                                    | 473 | 664  | 554 | 1163 | 846  | 1047 | 761  | 492 |
|             | 10,000                                   | 672 | 943  | 787 | 1651 | 1201 | 1487 | 1081 | 699 |
|             | 15,000                                   | 689 | 967  | 807 | 1693 | 1232 | 1524 | 1108 | 716 |
|             | 25,000                                   | 705 | 989  | 825 | 1733 | 1261 | 1560 | 1134 | 733 |
|             | 35,000                                   | 710 | 996  | 831 | 1745 | 1269 | 1571 | 1142 | 738 |
|             | 50,000                                   | 714 | 1003 | 837 | 1756 | 1277 | 1581 | 1149 | 743 |
|             | 100,000                                  | 726 | 1019 | 850 | 1785 | 1299 | 1607 | 1168 | 755 |
|             | 250,000                                  | 736 | 1033 | 861 | 1808 | 1316 | 1628 | 1183 | 765 |
| PART 5      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |     |      |     |      |      |      |      |     |
|             | 20/40                                    | 52  | 80   | 62  | 136  | 92   | 122  | 83   | 53  |
|             | 20/50                                    | 56  | 87   | 67  | 147  | 99   | 132  | 90   | 57  |
|             | 25/50                                    | 86  | 132  | 102 | 224  | 151  | 201  | 136  | 87  |
|             | 25/60                                    | 90  | 139  | 107 | 235  | 159  | 211  | 143  | 92  |
|             | 35/80                                    | 149 | 230  | 178 | 389  | 262  | 349  | 236  | 152 |
|             | 50/100                                   | 207 | 321  | 248 | 543  | 366  | 488  | 330  | 212 |
|             | 100/300                                  | 367 | 568  | 440 | 960  | 648  | 864  | 583  | 375 |
|             | 250/500                                  | 678 | 1049 | 813 | 1774 | 1196 | 1596 | 1077 | 692 |

| PART 6 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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 | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|        | 1306                                    | 2115 | 1551 | 3374 | 2114 | 3037 | 1903 | 1305 |
| PART 9 | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|        | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 157  | 254 | 186 | 405 | 254                        | 364 | 228 | 157 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |     |     |     |      |      |      |      |     |
|             | 359                                      | 508 | 427 | 902 | 656  | 812  | 590  | 346  |     |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |     |     |     |      |      |      |      |     |
|             | 135                                      | 172 | 149 | 259 | 211  | 233  | 190  | 120  |     |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |     |     |     |      |      |      |      |     |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |     |     |     |      |      |      |      |     |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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  | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|   | 1307                                    | 2034 | 1547 | 3203 | 2375 | 2883 | 2138 | 1286 |
| PART 9  | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|   | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 157  | 244 | 186 | 384 | 285                        | 346 | 257 | 154 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |     |      |      |      |      |      |      |     |
|             | 397                                      | 558 | 475  | 1003 | 770  | 903  | 693  | 398  |     |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |     |      |      |      |      |      |      |     |
|             | 131                                      | 171 | 150  | 266  | 203  | 239  | 183  | 120  |     |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |     |      |      |      |      |      |      |     |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |     |      |      |      |      |      |      |     |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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  | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|   | 1431                                    | 2207 | 1888 | 3611 | 2804 | 3250 | 2524 | 1447 |
| PART 9  | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|   | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 172  | 265 | 227 | 433 | 336                        | 390 | 303 | 174 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |      |      |      |      |      |      |     |
|             | 458                                      | 637  | 572  | 1231 | 878  | 1108 | 790  | 494 |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |      |      |      |      |      |      |     |
|             | 167                                      | 214  | 190  | 334  | 255  | 301  | 230  | 163 |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |      |      |      |      |      |      |     |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |      |      |      |      |      |      |     |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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 | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|        | 1568                                    | 2440 | 1918 | 4220 | 2632 | 3798 | 2369 | 1603 |
| PART 9 | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|        | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 188  | 293 | 230 | 506 | 316                        | 456 | 284 | 192 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

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

| PART 6 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |    |         |         |    |    |
|--------------------|---|----|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |    |         |         |    |    |
|                    | 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 | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|        | 1487                                    | 2247 | 1860 | 3990 | 2574 | 3591 | 2317 | 1478 |
| PART 9 | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|        | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 178  | 270 | 223 | 479 | 309                        | 431 | 278 | 177 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |      |      |      |      |      |      |      |     |
|             | 544                                      | 706  | 714  | 1317 | 1153 | 1185 | 1038 | 521  |     |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |      |      |      |      |      |      |      |     |
|             | 189                                      | 238  | 216  | 352  | 268  | 317  | 241  | 166  |     |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |      |      |      |      |      |      |      |     |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |      |      |      |      |      |      |      |     |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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 | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|        | 1665                                    | 2679 | 2016 | 4035 | 2967 | 3632 | 2670 | 1592 |
| PART 9 | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|        | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 200  | 321 | 242 | 484 | 356                        | 436 | 320 | 191 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

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

| PART 6 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |    |         |         |        |    |         |  |
|--------------------|---|----|---------|---------|--------|----|---------|--|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |    |         |         |        |    |         |  |
|                    | 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 | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|        | 1823                                    | 2746 | 2115 | 4453 | 3194 | 4008 | 2875 | 1728 |
| PART 9 | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|        | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 219  | 330 | 254 | 534 | 383                        | 481 | 345 | 207 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |  |
|---|--|
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |     |      |      |      |      |      |      |     |
|             | 527                                      | 728 | 612  | 1285 | 925  | 1157 | 833  | 540  |     |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |     |      |      |      |      |      |      |     |
|             | 210                                      | 287 | 232  | 399  | 308  | 359  | 277  | 204  |     |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |     |      |      |      |      |      |      |     |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |     |      |      |      |      |      |      |     |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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 | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|        | 1654                                    | 2572 | 2030 | 3990 | 2704 | 3591 | 2434 | 1839 |
| PART 9 | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|        | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 198  | 309 | 244 | 479 | 324                        | 431 | 292 | 221 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |      |      |      |      |      |      |      |
|             | 532                                      | 714  | 605  | 1350 | 960  | 1215 | 864  | 582  |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |      |      |      |      |      |      |      |
|             | 237                                      | 314  | 251  | 439  | 337  | 395  | 303  | 234  |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |      |      |      |      |      |      |      |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |      |      |      |      |      |      |      |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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 | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|        | 1841                                    | 2834 | 2126 | 4919 | 3072 | 4427 | 2765 | 2009 |
| PART 9 | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|        | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 221  | 340 | 255 | 590 | 369                        | 531 | 332 | 241 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |      |      |      |      |      |      |      |      |
|             | 600                                      | 848  | 701  | 1381 | 1038 | 1243 | 934  | 613  |      |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |      |      |      |      |      |      |      |      |
|             | 223                                      | 282  | 241  | 403  | 324  | 363  | 292  | 199  |      |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |      |      |      |      |      |      |      |      |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |      |      |      |      |      |      |      |      |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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 | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|        | 2438                                    | 3707 | 2847 | 5673 | 3924 | 5106 | 3532 | 2328 |
| PART 9 | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|        | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 293  | 445 | 342 | 681 | 471                        | 613 | 424 | 279 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |      |      |      |      |      |      |     |
|             | 603                                      | 909  | 722  | 1541 | 1016 | 1387 | 914  | 585 |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |      |      |      |      |      |      |     |
|             | 279                                      | 381  | 306  | 567  | 402  | 510  | 362  | 244 |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |      |      |      |      |      |      |     |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |      |      |      |      |      |      |     |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |    |         |         |         |    |         |    |
|--------------------|---|----|---------|---------|---------|----|---------|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |    |         |         |         |    |         |    |
|                    | 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  | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|   | 1927                                    | 3185 | 2255 | 5529 | 3455 | 4976 | 3110 | 1934 |
| PART 9  | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|   | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 231  | 382 | 271 | 663 | 415                        | 597 | 373 | 232 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |     |      |      |      |      |      |      |     |
|             | 523                                      | 708 | 699  | 1287 | 845  | 1158 | 761  | 472  |     |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |     |      |      |      |      |      |      |     |
|             | 174                                      | 219 | 216  | 331  | 229  | 298  | 206  | 158  |     |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |     |      |      |      |      |      |      |     |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |     |      |      |      |      |      |      |     |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |
|--------------------|---|--------|---------|---------|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |
|                    |   | 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 | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|        | 1900                                    | 3068 | 2668 | 4491 | 3210 | 4042 | 2889 | 1886 |
| PART 9 | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|        | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 228  | 368 | 320 | 539 | 385                        | 485 | 347 | 226 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |      |      |      |      |      |      |      |      |
|             | 692                                      | 975  | 707  | 1709 | 1186 | 1538 | 1067 | 684  |      |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |      |      |      |      |      |      |      |      |
|             | 300                                      | 393  | 282  | 545  | 416  | 491  | 374  | 267  |      |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |      |      |      |      |      |      |      |      |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |      |      |      |      |      |      |      |      |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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 | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|        | 1866                                    | 3020 | 2113 | 4696 | 3417 | 4226 | 3075 | 1801 |
| PART 9 | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|        | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 224  | 362 | 254 | 564 | 410                        | 507 | 369 | 216 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |      |      |      |      |      |      |      |      |
|             | 651                                      | 931  | 769  | 1586 | 964  | 1427 | 868  | 621  |      |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |      |      |      |      |      |      |      |      |
|             | 235                                      | 328  | 250  | 470  | 296  | 423  | 266  | 206  |      |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |      |      |      |      |      |      |      |      |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |      |      |      |      |      |      |      |      |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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 | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|        | 1940                                    | 3030 | 2358 | 5289 | 3042 | 4760 | 2738 | 1884 |
| PART 9 | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|        | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 233  | 364 | 283 | 635 | 365                        | 571 | 329 | 226 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |      |      |      |      |      |      |      |      |
|             | 726                                      | 1067 | 849  | 1770 | 1215 | 1593 | 1094 | 740  |      |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |      |      |      |      |      |      |      |      |
|             | 313                                      | 440  | 342  | 622  | 450  | 560  | 405  | 277  |      |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |      |      |      |      |      |      |      |      |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |      |      |      |      |      |      |      |      |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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  | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|   | 2133                                    | 3474 | 2420 | 5046 | 3595 | 4541 | 3236 | 2179 |
| PART 9  | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|   | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 256  | 417 | 290 | 606 | 431                        | 545 | 388 | 261 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |      |      |      |      |      |      |      |      |
|             | 948                                      | 1381 | 1191 | 1528 | 1549 | 1375 | 1394 | 919  |      |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |      |      |      |      |      |      |      |      |
|             | 377                                      | 515  | 434  | 724  | 500  | 652  | 450  | 328  |      |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |      |      |      |      |      |      |      |      |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |      |      |      |      |      |      |      |      |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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 | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|        | 2446                                    | 3675 | 2987 | 6191 | 3827 | 5572 | 3444 | 2317 |
| PART 9 | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|        | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 294  | 441 | 358 | 743 | 459                        | 669 | 413 | 278 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |      |      |      |      |      |      |      |      |
|             | 924                                      | 1300 | 1115 | 1447 | 1433 | 1302 | 1290 | 905  |      |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |      |      |      |      |      |      |      |      |
|             | 354                                      | 474  | 434  | 654  | 507  | 589  | 456  | 315  |      |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |      |      |      |      |      |      |      |      |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |      |      |      |      |      |      |      |      |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |
|--------------------|---|--------|---------|---------|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |
|                    |   | 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 | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|        | 2163                                    | 3362 | 2798 | 5095 | 3374 | 4586 | 3037 | 2073 |
| PART 9 | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|        | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 260  | 403 | 336 | 611 | 405                        | 550 | 364 | 249 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |      |      |      |      |      |      |      |      |
|             | 765                                      | 998  | 848  | 1885 | 1278 | 1697 | 1150 | 753  |      |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |      |      |      |      |      |      |      |      |
|             | 290                                      | 353  | 293  | 513  | 388  | 462  | 349  | 260  |      |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |      |      |      |      |      |      |      |      |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |      |      |      |      |      |      |      |      |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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 | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|        | 2021                                    | 3086 | 2368 | 4948 | 3354 | 4453 | 3019 | 1977 |
| PART 9 | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|        | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 243  | 370 | 284 | 594 | 402                        | 534 | 362 | 237 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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  |
| <b>PART 1</b> | <b>BODILY INJURY TO OTHERS</b>           |      |      |      |      |      |      |     |
|               | 504                                      | 748  | 623  | 1230 | 801  | 1107 | 721  | 529 |
| <b>PART 2</b> | <b>PERSONAL INJURY PROTECTION</b>        |      |      |      |      |      |      |     |
|               | 171                                      | 234  | 189  | 317  | 228  | 285  | 205  | 163 |
| <b>PART 4</b> | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |      |      |      |      |      |      |     |
| 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 |
| <b>PART 5</b> | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |      |      |      |      |      |      |     |
| 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   |
| <b>PART 7</b>   | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|   | 1844                                    | 2953 | 2141 | 4513 | 2991 | 4062 | 2692 | 1868 |
| <b>PART 9</b>   | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|   | 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      | <b>BODILY INJURY TO OTHERS</b>           |      |      |      |      |      |      |      |     |
|             | 557                                      | 823  | 602  | 1347 | 899  | 1212 | 809  | 532  |     |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |      |      |      |      |      |      |      |     |
|             | 233                                      | 321  | 244  | 433  | 311  | 390  | 280  | 199  |     |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |      |      |      |      |      |      |      |     |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |      |      |      |      |      |      |      |     |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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 | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|        | 1751                                    | 2669 | 2039 | 3984 | 2805 | 3586 | 2525 | 1733 |
| PART 9 | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|        | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 210  | 320 | 245 | 478 | 337                        | 430 | 303 | 208 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |      |      |      |      |      |      |      |      |
|             | 569                                      | 926  | 661  | 1380 | 931  | 1242 | 838  | 598  |      |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |      |      |      |      |      |      |      |      |
|             | 229                                      | 330  | 248  | 421  | 308  | 379  | 277  | 217  |      |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |      |      |      |      |      |      |      |      |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |      |      |      |      |      |      |      |      |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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 | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|        | 2465                                    | 4136 | 2910 | 6005 | 3805 | 5405 | 3425 | 2521 |
| PART 9 | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|        | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 296  | 496 | 349 | 721 | 457                        | 649 | 411 | 303 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |     |     |      |      |      |     |     |
|             | 238                                      | 331 | 289 | 568  | 416  | 511  | 374 | 252 |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |     |     |      |      |      |     |     |
|             | 67                                       | 84  | 77  | 123  | 97   | 111  | 87  | 66  |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |     |     |      |      |      |     |     |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |     |     |      |      |      |     |     |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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  | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|   | 1102                                    | 1827 | 1288 | 2766 | 1962 | 2489 | 1766 | 1069 |
| PART 9  | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|   | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 132  | 219 | 155 | 332 | 235                        | 299 | 212 | 128 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |      |      |      |      |      |      |      |      |
|             | 681                                      | 919  | 809  | 1587 | 1152 | 1428 | 1037 | 659  |      |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |      |      |      |      |      |      |      |      |
|             | 307                                      | 398  | 352  | 559  | 487  | 503  | 438  | 270  |      |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |      |      |      |      |      |      |      |      |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |      |      |      |      |      |      |      |      |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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  | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|   | 1373                                    | 2171 | 1577 | 3393 | 2291 | 3054 | 2062 | 1292 |
| PART 9  | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|   | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 165  | 261 | 189 | 407 | 275                        | 366 | 247 | 155 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |     |      |      |      |      |      |      |     |
|             | 469                                      | 652 | 586  | 1207 | 831  | 1086 | 748  | 487  |     |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |     |      |      |      |      |      |      |     |
|             | 199                                      | 260 | 222  | 410  | 288  | 369  | 259  | 189  |     |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |     |      |      |      |      |      |      |     |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |     |      |      |      |      |      |      |     |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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  | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|   | 1462                                    | 2225 | 1773 | 3722 | 2489 | 3350 | 2240 | 1467 |
| PART 9  | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|   | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 175  | 267 | 213 | 447 | 299                        | 402 | 269 | 176 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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   |
| <b>PART 1</b> | <b>BODILY INJURY TO OTHERS</b>           |      |      |      |      |      |      |      |
|               | 826                                      | 1165 | 1068 | 1729 | 1346 | 1556 | 1211 | 729  |
| <b>PART 2</b> | <b>PERSONAL INJURY PROTECTION</b>        |      |      |      |      |      |      |      |
|               | 355                                      | 492  | 426  | 668  | 470  | 601  | 423  | 283  |
| <b>PART 4</b> | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |      |      |      |      |      |      |      |
|               | 5,000                                    | 475  | 660  | 592  | 1096 | 779  | 986  | 701  |
| 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  |
| <b>PART 5</b> | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |      |      |      |      |      |      |      |
|               | 20/40                                    | 116  | 164  | 151  | 244  | 190  | 220  | 171  |
| 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 |

| <b>PART 6</b> | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|---------------|-------------------------|--------|--------|--------|--------|
|               | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|               | 49                      | 74     | 90     | 102    | 111    |

| <b>PART 3 AND PART 12</b> | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |               |                |         |    |    |
|---------------------------|---|---------------|----------------|---------|----|----|
|                           | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |               |                |         |    |    |
|                           |   | <b>PART 3</b> | <b>PART 12</b> |         |    |    |
|                           | 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   |
| <b>PART 7</b> | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|               | 1421                                    | 2301 | 1776 | 3297 | 2239 | 2967 | 2015 | 1344 |
| <b>PART 9</b> | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|               | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 171  | 276 | 213 | 396 | 269                        | 356 | 242 | 161 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |      |      |      |      |      |      |      |      |
|             | 609                                      | 904  | 742  | 1519 | 1058 | 1367 | 952  | 666  |      |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |      |      |      |      |      |      |      |      |
|             | 227                                      | 304  | 258  | 448  | 321  | 403  | 289  | 229  |      |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |      |      |      |      |      |      |      |      |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |      |      |      |      |      |      |      |      |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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  | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|   | 2098                                    | 3130 | 2537 | 5200 | 3582 | 4680 | 3224 | 2242 |
| PART 9  | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|   | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 252  | 376 | 304 | 624 | 430                        | 562 | 387 | 269 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |      |      |      |      |      |      |     |
|             | 516                                      | 731  | 642  | 1313 | 935  | 1182 | 842  | 537 |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |      |      |      |      |      |      |     |
|             | 180                                      | 254  | 208  | 357  | 272  | 321  | 245  | 172 |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |      |      |      |      |      |      |     |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |      |      |      |      |      |      |     |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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 | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|        | 1367                                    | 2421 | 1636 | 3348 | 2446 | 3013 | 2201 | 1413 |
| PART 9 | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|        | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 164  | 291 | 196 | 402 | 294                        | 362 | 264 | 170 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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      | <b>BODILY INJURY TO OTHERS</b>           |      |      |      |      |      |      |      |      |
|             | 937                                      | 1281 | 1080 | 1471 | 1593 | 1324 | 1434 | 904  |      |
| PART 2      | <b>PERSONAL INJURY PROTECTION</b>        |      |      |      |      |      |      |      |      |
|             | 409                                      | 547  | 438  | 796  | 558  | 716  | 502  | 359  |      |
| PART 4      | <b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b> |      |      |      |      |      |      |      |      |
|             | 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      | <b>OPTIONAL BODILY INJURY TO OTHERS</b>  |      |      |      |      |      |      |      |      |
|             | 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 | <b>MEDICAL PAYMENTS</b> |        |        |        |        |
|--------|-------------------------|--------|--------|--------|--------|
|        | 5,000                   | 10,000 | 15,000 | 20,000 | 25,000 |
|        | 49                      | 74     | 90     | 102    | 111    |

| PART 3 AND PART 12 | <b>PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO</b>     |        |         |         |    |    |
|--------------------|---|--------|---------|---------|----|----|
|                    | <b>PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO</b> |        |         |         |    |    |
|                    |   | 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 | <b>COLLISION - \$500 DEDUCTIBLE</b>     |      |      |      |      |      |      |      |
|        | 2230                                    | 3649 | 2587 | 5640 | 3578 | 5076 | 3220 | 2254 |
| PART 9 | <b>COMPREHENSIVE - \$500 DEDUCTIBLE</b> |      |      |      |      |      |      |      |
|        | 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

| <b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b> |     |     |     |                            |     |     |     |  |
|--|-----|-----|-----|----------------------------|-----|-----|-----|--|
| CLASS  |     |     |     |                            |     |     |     |  |
| 10   | 17  | 18  | 20  | 21                         | 25  | 26  | 30  |  |
| 268  | 438 | 310 | 677 | 429                        | 609 | 386 | 270 |  |
| <b>COLLISION - Waiver of Deductible Charges</b>                  |     |     |     |                            |     |     |     |  |
| \$300 Deductible..... \$25                                       |     |     |     | \$500 Deductible..... \$36 |     |     |     |  |

| <b>LIMITED COLLISION</b>  |                       |
|---|-----------------------|
| \$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        | <b>0.745</b> | 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        | <b>0.767</b> | 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        | <b>0.790</b> | 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        | <b>0.814</b> | 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        | <b>0.838</b> | 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        | <b>0.863</b> | 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        | <b>0.889</b> | 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        | <b>0.916</b> | 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        | <b>0.943</b> | 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        | <b>0.971</b> | 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  | <b>1.050</b> | <b>1.000</b> | <b>0.950</b> | <b>0.900</b> | <b>0.860</b> | <b>0.820</b> | <b>0.780</b> | <b>0.725</b> | <b>0.670</b> | <b>0.615</b> | <b>0.565</b> | <b>0.515</b> | <b>0.470</b> | <b>0.425</b> | <b>0.380</b> | <b>0.340</b> |
| 22  | 1.082        | <b>1.030</b> | 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        | <b>1.061</b> | 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        | <b>1.093</b> | 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        | <b>1.126</b> | 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        | <b>1.160</b> | 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        | <b>1.195</b> | 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        | <b>1.231</b> | 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        | <b>1.268</b> | 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        | <b>1.306</b> | 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        | <b>1.345</b> | 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        | <b>1.385</b> | 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        | <b>1.427</b> | 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        | <b>1.470</b> | 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        | <b>1.514</b> | 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        | <b>1.559</b> | 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        | <b>1.606</b> | 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        | <b>1.654</b> | 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        | <b>1.704</b> | 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        | <b>1.755</b> | 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        | <b>1.808</b> | 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        | <b>1.862</b> | 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        | <b>1.918</b> | 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        | <b>1.976</b> | 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        | <b>2.035</b> | 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        | <b>2.096</b> | 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        | <b>2.159</b> | 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        | <b>2.224</b> | 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        | <b>2.291</b> | 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        | <b>2.360</b> | 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        | <b>0.676</b> | 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        | <b>0.703</b> | 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        | <b>0.731</b> | 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        | <b>0.760</b> | 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        | <b>0.790</b> | 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        | <b>0.822</b> | 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        | <b>0.855</b> | 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        | <b>0.889</b> | 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        | <b>0.925</b> | 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        | <b>0.962</b> | 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  | <b>1.044</b> | <b>1.000</b> | <b>0.958</b> | <b>0.918</b> | <b>0.879</b> | <b>0.842</b> | <b>0.807</b> | <b>0.773</b> | <b>0.740</b> | <b>0.709</b> | <b>0.679</b> | <b>0.650</b> | <b>0.623</b> | <b>0.597</b> | <b>0.572</b> | <b>0.548</b> |
| 22  | 1.086        | <b>1.040</b> | 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        | <b>1.082</b> | 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        | <b>1.125</b> | 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        | <b>1.170</b> | 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        | <b>1.217</b> | 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        | <b>1.266</b> | 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        | <b>1.317</b> | 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        | <b>1.370</b> | 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        | <b>1.425</b> | 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        | <b>1.482</b> | 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        | <b>1.541</b> | 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        | <b>1.603</b> | 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        | <b>1.667</b> | 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        | <b>1.734</b> | 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        | <b>1.803</b> | 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        | <b>1.875</b> | 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        | <b>1.950</b> | 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        | <b>2.028</b> | 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        | <b>2.109</b> | 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        | <b>2.193</b> | 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        | <b>2.281</b> | 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        | <b>2.372</b> | 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        | <b>2.467</b> | 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        | <b>2.566</b> | 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        | <b>2.669</b> | 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        | <b>2.776</b> | 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        | <b>2.887</b> | 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        | <b>3.002</b> | 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        | <b>3.122</b> | 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<br>0.020     | Maximum Price<br>\$145,000 | Factor<br>0.025    | Maximum Price<br>\$110,000 | Factor<br>0.035 | Maximum Price<br>\$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**

| <b>COLLISION</b>    |                |                    |                | <b>COMPREHENSIVE</b> |                |
|---------------------|----------------|--------------------|----------------|----------------------|----------------|
| 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<br>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<br>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<br>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<br>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