

## RATE SECTION

### Memorandum

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

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

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

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

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

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

As of 5/1/2024:

- Base rates by coverage have been modified to reflect current loss experience.
- Rating territories are unchanged.
- All discounts remain unchanged.
- BI, PDL, Med Pay, U-1 and U-2 increased limit factors have been updated for all vehicles.
- Deductible relativities are unchanged.
- Model year/VRG relativities are revised only to shift the model years of the current relativity tables by one year and now include 2025. The VRG Assignment By Price Table is unchanged.
- The Stated Amount Divisor Table is unchanged.
- The Stated Amount Rates have been updated.
- Towing and Labor and Substitute Transportation are unchanged for all vehicles.
- The commission schedule for assigned risk business is unchanged.
- The motorcycle rates have been updated, including the base rates, increased limit factors, physical damage deductibles, and age rate factors for collision and comprehensive. The approved motorcycle training site list has been updated.

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>								
	255	335	303	646	463	581	417	258	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	77	94	86	151	118	136	106	67	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	416	591	487	1062	768	956	691	399
	10,000	592	840	693	1510	1092	1359	983	567
	15,000	644	915	754	1644	1189	1480	1070	618
	25,000	677	962	792	1728	1250	1555	1124	649
	35,000	685	973	802	1749	1265	1575	1138	657
	50,000	689	979	806	1759	1272	1583	1144	661
	100,000	692	983	810	1767	1278	1591	1150	664
	250,000	698	991	817	1781	1288	1603	1159	669
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	37	49	44	94	68	85	61	38
	20/50	40	53	47	101	73	92	66	41
	25/50	60	80	72	153	110	138	99	62
	25/60	63	84	75	161	116	145	104	65
	35/80	104	137	124	264	190	238	171	106
	50/100	145	191	172	368	264	331	238	148
	100/300	265	349	315	671	482	604	434	269
	250/500	484	637	575	1226	880	1104	792	491

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	1441	2313	1606	3930	2536	3537	2282	1390
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	
173	278	193	472	304	424	274	167	
<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>								
	290	392	343	702	525	632	473	290	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	78	101	91	162	115	146	104	74	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	465	636	564	1158	847	1042	762	493
	10,000	661	904	802	1647	1204	1482	1084	701
	15,000	720	985	873	1793	1311	1613	1180	763
	25,000	757	1035	918	1884	1378	1695	1240	802
	35,000	766	1047	929	1907	1395	1716	1255	812
	50,000	770	1053	934	1918	1403	1726	1262	816
	100,000	774	1058	938	1927	1409	1734	1268	820
	250,000	780	1067	946	1942	1420	1747	1278	827
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	42	57	50	102	76	92	68	42
	20/50	45	61	54	110	82	99	73	45
	25/50	69	93	81	166	124	150	111	69
	25/60	72	97	85	174	130	157	117	72
	35/80	118	160	140	287	214	259	192	118
	50/100	165	223	195	399	298	360	268	165
	100/300	301	407	357	729	545	657	490	301
	250/500	550	744	651	1332	996	1200	896	550

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	1452	2224	1779	3866	2438	3479	2194	1467
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	
174	267	213	464	293	417	263	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 3

MANUAL RATE	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	<b>BODILY INJURY TO OTHERS</b>								
	302	407	355	774	531	697	478	305	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	91	117	97	186	132	167	119	84	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	464	653	493	1195	826	1076	743	462
	10,000	660	929	701	1699	1175	1530	1057	657
	15,000	718	1011	763	1850	1279	1666	1150	715
	25,000	755	1062	802	1944	1344	1751	1209	752
	35,000	764	1075	812	1968	1360	1772	1224	761
	50,000	768	1081	816	1979	1368	1782	1230	765
	100,000	772	1087	820	1988	1374	1790	1236	769
	250,000	778	1095	827	2004	1385	1804	1246	775
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	44	59	52	113	77	102	69	44
	20/50	47	64	56	122	83	110	74	47
	25/50	72	96	85	184	126	166	113	72
	25/60	75	101	89	193	132	174	118	75
	35/80	124	166	146	317	217	286	195	124
	50/100	172	231	203	441	302	398	271	173
	100/300	314	422	369	805	551	725	496	316
	250/500	573	772	675	1470	1007	1324	906	578

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	1436	2127	1655	3658	2399	3292	2159	1641
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	328	328	328	328	328	328	328	328

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	
172	255	199	439	288	395	259	197	
<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>							
	377	547	436	949	647	854	582	366
PART 2	<b>PERSONAL INJURY PROTECTION</b>							
	101	134	105	188	143	169	129	91
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>							
	5,000	800	586	1359	959	1223	863	545
10,000	782	1138	833	1932	1364	1739	1227	775
15,000	851	1238	907	2104	1485	1893	1336	844
25,000	895	1302	953	2211	1560	1990	1404	887
35,000	906	1318	965	2238	1579	2014	1421	898
50,000	911	1325	970	2251	1588	2025	1429	903
100,000	915	1331	975	2261	1596	2035	1436	907
250,000	922	1342	983	2279	1608	2051	1447	914
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>							
	20/40	55	80	63	138	94	124	85
20/50	59	86	68	149	101	134	92	58
25/50	90	130	103	225	153	202	138	88
25/60	94	136	108	236	161	212	145	92
35/80	154	224	178	388	264	349	238	151
50/100	215	312	248	540	368	486	332	209
100/300	392	569	452	986	672	887	605	382
250/500	716	1039	826	1801	1228	1620	1106	697

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	1659	2700	1912	4236	2630	3812	2367	1633
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	281	281	281	281	281	281	281	281
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	
199	324	229	508	316	457	284	196	
<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	
PART 1	<b>BODILY INJURY TO OTHERS</b>								
	326	490	385	845	582	761	524	363	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	97	130	106	187	143	168	129	92	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	494	731	536	1195	888	1076	799	522
	10,000	702	1039	762	1699	1263	1530	1136	742
	15,000	765	1132	830	1850	1375	1666	1237	808
	25,000	804	1189	872	1944	1445	1751	1300	849
	35,000	814	1204	883	1968	1463	1772	1316	860
	50,000	818	1211	888	1979	1471	1782	1323	864
	100,000	822	1216	892	1988	1478	1790	1330	869
	250,000	828	1226	899	2004	1489	1804	1340	875
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	48	72	56	124	84	112	76	53
	20/50	52	78	60	134	91	121	82	57
	25/50	78	117	91	202	137	182	124	86
	25/60	82	123	96	211	144	191	130	90
	35/80	134	201	157	347	237	313	214	149
	50/100	186	280	219	483	330	435	298	207
	100/300	340	510	400	880	603	793	544	377
	250/500	620	932	731	1607	1103	1448	994	689

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	1546	2617	1752	3962	2678	3566	2410	1460
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	284	284	284	284	284	284	284	284

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	
186	314	210	475	321	428	289	175	
<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 6

MANUAL RATE	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	<b>BODILY INJURY TO OTHERS</b>								
	376	582	451	983	662	885	596	384	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	108	141	123	225	157	203	141	99	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	765	1088	897	1851	1345	1667	1210	778
	10,000	833	1184	977	2015	1464	1814	1317	847
	15,000	875	1245	1027	2118	1539	1907	1385	890
	25,000	886	1260	1039	2144	1558	1930	1402	901
	35,000	891	1267	1045	2156	1567	1941	1409	906
	50,000	895	1273	1050	2167	1574	1950	1416	910
	100,000	902	1283	1058	2183	1586	1965	1427	917
	250,000								
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	55	84	65	144	97	130	87	56
	20/50	59	91	70	155	105	140	94	60
	25/50	89	137	106	234	158	211	142	91
	25/60	94	144	111	245	165	221	148	96
	35/80	154	237	184	403	272	363	244	157
	50/100	214	330	256	561	378	506	340	219
	100/300	391	603	467	1023	689	922	620	399
	250/500	714	1103	854	1868	1258	1683	1132	729

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	1560	2625	1842	4034	2633	3631	2370	1532
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	322	322	322	322	322	322	322	322
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	
187	315	221	484	316	436	284	184	
<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

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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>							
	366	518	436	921	670	829	603	353
PART 2	<b>PERSONAL INJURY PROTECTION</b>							
	139	176	158	264	223	238	201	126
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>							
	5,000	698	614	1332	910	1199	819	512
10,000	732	993	873	1894	1294	1705	1165	728
15,000	797	1081	950	2062	1409	1856	1268	793
25,000	838	1136	999	2167	1481	1951	1333	833
35,000	848	1150	1011	2194	1499	1975	1349	843
50,000	853	1156	1017	2206	1507	1986	1356	848
100,000	857	1161	1022	2216	1514	1995	1363	852
250,000	864	1171	1030	2234	1526	2011	1373	859
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>							
	20/40	54	76	63	134	97	121	87
20/50	58	82	68	145	105	131	94	56
25/50	88	124	103	218	158	197	142	84
25/60	92	129	108	229	166	207	149	88
35/80	151	213	178	377	273	340	246	145
50/100	209	296	248	524	381	473	342	202
100/300	382	539	452	957	695	862	625	368
250/500	697	985	826	1748	1271	1575	1143	672

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	1545	2360	1835	3904	2813	3514	2532	1519
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	303	303	303	303	303	303	303	303
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	
185	283	220	468	338	422	304	182	
<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>							
	405	570	485	1024	786	922	707	406
PART 2	<b>PERSONAL INJURY PROTECTION</b>							
	136	182	154	276	204	248	184	125
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>							
	5,000	804	641	1366	1078	1229	970	562
10,000	1143	912	1942	1533	1748	1379	799	
15,000	1245	992	2115	1669	1902	1502	870	
25,000	1308	1043	2222	1754	2000	1578	914	
35,000	1324	1056	2250	1775	2024	1598	926	
50,000	1331	1061	2262	1785	2035	1606	931	
100,000	1338	1067	2273	1794	2045	1614	935	
250,000	1348	1075	2291	1808	2061	1627	942	
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>							
	20/40	83	71	149	115	134	104	59
20/50	90	77	161	124	145	112	64	
25/50	135	115	243	187	218	169	96	
25/60	142	121	255	196	229	177	101	
35/80	233	199	419	322	377	291	166	
50/100	325	277	583	448	525	404	231	
100/300	592	505	1064	818	958	737	422	
250/500	1082	922	1944	1494	1750	1345	770	

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80
	20/50	36	0	50/100
	25/50	39	1	100/300
25/60	40	1	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>							
	1799	2861	2251	4259	3810	3833	3429	1815
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	327	327	327	327	327	327	327	327

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	
216	343	270	511	457	460	411	218	
<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>								
	467	650	584	1256	896	1130	806	504	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	180	232	205	344	254	310	229	165	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	613	863	710	1499	1047	1349	942	612
	10,000	872	1227	1010	2132	1489	1918	1340	870
	15,000	949	1336	1099	2320	1621	2088	1458	947
	25,000	997	1404	1155	2439	1703	2195	1533	996
	35,000	1010	1421	1169	2469	1724	2222	1551	1008
	50,000	1015	1429	1176	2482	1734	2234	1560	1013
	100,000	1020	1436	1181	2494	1742	2245	1567	1018
	250,000	1028	1447	1191	2514	1756	2262	1580	1026
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	68	95	86	184	131	166	118	74
	20/50	73	102	93	198	141	179	127	80
	25/50	111	155	140	299	213	270	192	120
	25/60	116	162	146	314	223	283	201	126
	35/80	191	266	240	515	367	464	331	207
	50/100	266	371	334	717	511	646	460	288
	100/300	485	676	609	1307	932	1177	839	525
	250/500	887	1235	1111	2387	1702	2149	1532	958

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	2026	3167	2382	5342	3131	4808	2818	1989
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	421	421	421	421	421	421	421	421
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	
243	380	286	641	376	577	338	239	
<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>							
	450	671	585	1202	839	1082	755	470
PART 2	<b>PERSONAL INJURY PROTECTION</b>							
	146	208	172	323	213	291	192	135
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>							
	5,000	885	705	1474	1071	1327	964	579
10,000	815	1258	1003	2096	1523	1887	1371	823
15,000	887	1370	1091	2282	1658	2054	1492	896
25,000	932	1440	1147	2398	1743	2159	1568	942
35,000	944	1458	1161	2428	1764	2186	1588	954
50,000	949	1466	1167	2441	1774	2198	1596	959
100,000	953	1473	1173	2453	1782	2208	1604	963
250,000	961	1484	1182	2472	1796	2225	1617	971
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>							
	20/40	65	98	86	175	122	158	110
20/50	70	106	93	189	132	170	119	74
25/50	106	160	140	285	199	257	179	112
25/60	111	167	146	299	208	270	188	118
35/80	183	275	240	492	343	443	309	193
50/100	256	383	334	684	478	617	430	268
100/300	467	698	609	1249	872	1125	785	489
250/500	853	1275	1113	2282	1592	2055	1433	894

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0		35/80	44	4	
	20/50	36	0		50/100	49	8	
	25/50	39	1		100/300	62	22	
25/60	40	1		250/500	81	87		

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>							
	1804	2770	2296	4691	2836	4222	2552	1758
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	325	325	325	325	325	325	325	325
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3								

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

<b>COLLISION - Cost to Reduce Deductible from \$500 to \$300</b>								
CLASS								
10	17	18	20	21	25	26	30	
216	332	276	563	340	507	306	211	
<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>								
	555	721	729	1344	1177	1210	1059	532	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	198	251	220	386	292	347	263	170	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	609	839	704	1469	1229	1322	1106	580
	10,000	866	1193	1001	2089	1748	1880	1573	825
	15,000	943	1299	1090	2274	1902	2046	1712	898
	25,000	991	1365	1145	2390	2000	2151	1799	944
	35,000	1003	1382	1159	2419	2024	2177	1822	955
	50,000	1009	1389	1166	2433	2035	2189	1832	960
	100,000	1013	1396	1171	2444	2045	2200	1840	965
	250,000	1021	1407	1181	2464	2061	2217	1855	973
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	81	105	107	196	172	176	155	77
	20/50	87	113	115	211	185	190	167	83
	25/50	132	171	174	319	280	287	252	126
	25/60	138	179	182	335	293	301	264	132
	35/80	227	295	299	550	482	495	434	217
	50/100	316	411	416	766	671	689	604	302
	100/300	577	749	759	1397	1224	1257	1102	552
	250/500	1054	1369	1386	2552	2236	2297	2012	1009

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	2007	3237	2440	5042	3822	4538	3440	1981
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	334	334	334	334	334	334	334	334

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	
241	388	293	605	459	545	413	238	
<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>								
	493	685	594	1222	907	1100	816	512	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	170	231	197	336	240	302	216	148	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	608	896	756	1507	1096	1356	986	591
	10,000	865	1274	1075	2143	1559	1928	1402	840
	15,000	941	1387	1170	2333	1697	2099	1526	915
	25,000	989	1458	1230	2452	1783	2206	1604	962
	35,000	1001	1476	1245	2482	1805	2233	1624	973
	50,000	1007	1484	1252	2496	1815	2246	1633	979
	100,000	1012	1491	1258	2508	1824	2256	1641	983
	250,000	1020	1503	1268	2527	1838	2274	1654	991
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	72	100	87	178	132	160	119	75
	20/50	78	108	94	192	142	173	128	81
	25/50	117	163	141	290	215	261	194	122
	25/60	123	171	148	304	226	273	203	128
	35/80	202	281	244	500	371	450	334	210
	50/100	281	390	339	696	516	626	465	292
	100/300	513	712	618	1270	942	1143	848	533
	250/500	936	1301	1129	2320	1722	2088	1550	973

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	2228	3535	2670	5442	3855	4898	3470	2146
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	341	341	341	341	341	341	341	341
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	
267	424	320	653	463	588	416	258	
<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>								
	538	743	625	1312	944	1181	850	551	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	213	294	239	410	317	369	285	195	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	656	910	781	1640	1118	1476	1006	655
	10,000	933	1294	1111	2332	1590	2099	1431	931
	15,000	1015	1409	1209	2539	1731	2285	1557	1014
	25,000	1067	1481	1271	2668	1819	2401	1637	1066
	35,000	1080	1499	1286	2701	1841	2431	1657	1079
	50,000	1086	1507	1293	2716	1851	2444	1666	1085
	100,000	1092	1514	1300	2729	1860	2456	1674	1090
	250,000	1100	1526	1310	2750	1875	2475	1687	1098
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	78	109	91	191	137	172	123	80
	20/50	84	118	98	206	148	186	133	86
	25/50	127	177	148	311	223	280	201	130
	25/60	133	186	155	326	234	294	211	137
	35/80	220	305	256	537	386	483	347	225
	50/100	306	424	356	747	537	673	483	313
	100/300	558	774	649	1363	980	1227	882	572
	250/500	1020	1413	1186	2491	1791	2242	1612	1045

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	2050	3218	2528	5371	3265	4834	2939	2139
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	428	428	428	428	428	428	428	428
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	
246	386	303	645	392	580	353	257	
<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>								
	543	729	618	1378	980	1240	882	594	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	240	326	280	443	332	399	299	238	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	616	866	777	1498	1053	1348	948	663
	10,000	876	1231	1105	2130	1497	1917	1348	943
	15,000	954	1341	1203	2319	1630	2087	1468	1026
	25,000	1002	1409	1264	2437	1713	2193	1542	1079
	35,000	1015	1426	1280	2467	1734	2220	1561	1092
	50,000	1020	1434	1287	2481	1744	2232	1570	1098
	100,000	1025	1441	1293	2493	1752	2243	1577	1103
	250,000	1033	1452	1303	2512	1766	2261	1590	1112
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	79	107	90	201	143	181	129	87
	20/50	85	115	97	217	154	195	139	94
	25/50	129	174	147	327	233	295	210	141
	25/60	135	182	154	343	244	309	220	148
	35/80	222	299	253	564	401	508	362	244
	50/100	309	416	352	785	559	707	503	339
	100/300	564	759	642	1433	1019	1289	918	618
	250/500	1031	1386	1173	2617	1861	2355	1676	1129

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	2233	3530	2675	5482	3495	4934	3146	2439
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	379	379	379	379	379	379	379	379
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	
268	424	321	658	419	592	378	293	
<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>								
	612	866	715	1410	1059	1269	953	626	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	230	288	258	428	326	385	293	209	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	747	987	866	1661	1250	1495	1125	742
	10,000	1062	1404	1231	2362	1778	2126	1600	1055
	15,000	1156	1528	1341	2571	1935	2314	1742	1149
	25,000	1215	1606	1409	2702	2034	2432	1830	1207
	35,000	1230	1626	1426	2736	2059	2462	1853	1222
	50,000	1237	1634	1434	2751	2070	2476	1863	1229
	100,000	1243	1642	1441	2764	2080	2488	1872	1235
	250,000	1253	1655	1452	2785	2096	2507	1887	1244
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	90	126	105	206	154	185	139	91
	20/50	97	136	113	222	166	200	150	98
	25/50	146	205	171	335	251	301	226	148
	25/60	153	215	179	351	263	316	237	156
	35/80	251	354	294	578	433	519	390	256
	50/100	350	493	408	804	603	723	543	356
	100/300	638	900	745	1466	1100	1319	991	650
	250/500	1164	1644	1360	2678	2010	2410	1810	1188

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	2982	4549	3430	6934	4848	6241	4363	2867
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	454	454	454	454	454	454	454	454
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	
358	546	412	832	582	749	524	344	
<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>								
	615	928	737	1573	1037	1416	933	597	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	290	389	354	575	417	518	375	239	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	679	978	864	1595	1172	1436	1055	619
	10,000	966	1391	1229	2268	1667	2042	1500	880
	15,000	1051	1514	1337	2469	1814	2223	1633	958
	25,000	1105	1591	1406	2595	1907	2336	1716	1007
	35,000	1118	1611	1423	2627	1930	2365	1738	1019
	50,000	1124	1620	1431	2641	1941	2378	1747	1025
	100,000	1130	1627	1438	2654	1950	2390	1756	1030
	250,000	1139	1640	1449	2675	1965	2408	1769	1038
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	90	135	108	229	151	206	136	87
	20/50	97	146	116	247	163	222	147	94
	25/50	146	220	176	373	246	336	222	142
	25/60	153	231	184	391	258	352	232	149
	35/80	252	379	302	643	424	579	382	244
	50/100	351	528	421	896	591	806	532	340
	100/300	640	964	767	1635	1078	1471	970	621
	250/500	1169	1761	1401	2986	1969	2688	1772	1134

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	2442	3971	3130	6309	4104	5678	3694	2399
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	576	576	576	576	576	576	576	576

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$6

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	477	376	757	492	681	443	288	
<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>								
	534	723	713	1314	862	1183	776	482	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	180	233	180	349	253	314	228	155	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	623	889	648	1518	1076	1366	968	560
	10,000	886	1264	921	2159	1530	1942	1376	796
	15,000	964	1376	1003	2350	1666	2115	1498	867
	25,000	1014	1446	1054	2470	1751	2222	1575	911
	35,000	1026	1464	1067	2500	1772	2250	1594	922
	50,000	1032	1472	1073	2514	1782	2262	1603	927
	100,000	1037	1479	1078	2526	1790	2273	1611	932
	250,000	1045	1491	1087	2546	1804	2291	1623	939
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	78	106	105	191	126	172	113	70
	20/50	84	114	113	206	136	186	122	76
	25/50	127	172	170	311	205	280	184	114
	25/60	133	181	179	326	215	294	193	120
	35/80	219	297	293	537	353	484	317	197
	50/100	304	413	408	748	492	673	442	274
	100/300	555	753	743	1365	897	1229	806	501
	250/500	1014	1374	1357	2494	1638	2245	1473	915

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	2270	3650	2800	5778	3890	5200	3501	2259
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	
272	438	336	693	467	624	420	271	
<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>								
	706	995	722	1744	1211	1570	1090	698	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	313	414	289	572	414	515	373	282	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	680	924	655	1637	1171	1473	1054	671
	10,000	967	1314	931	2328	1665	2095	1499	954
	15,000	1053	1430	1014	2534	1813	2280	1632	1039
	25,000	1106	1503	1066	2663	1905	2397	1715	1092
	35,000	1120	1522	1079	2696	1929	2426	1736	1105
	50,000	1126	1530	1085	2711	1939	2439	1745	1111
	100,000	1132	1538	1090	2724	1949	2451	1754	1117
	250,000	1140	1550	1098	2745	1964	2470	1768	1125
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	102	145	106	254	176	229	158	101
	20/50	110	156	114	274	190	247	170	109
	25/50	167	236	172	414	287	373	258	165
	25/60	175	248	181	434	301	391	270	173
	35/80	288	407	296	714	495	643	445	285
	50/100	401	567	412	993	689	895	620	397
	100/300	732	1034	752	1812	1258	1632	1131	724
	250/500	1338	1889	1373	3311	2298	2981	2067	1323

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	2246	3615	2606	5861	3848	5275	3463	2232
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	519	519	519	519	519	519	519	519

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	
270	434	313	703	462	633	416	268	
<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>								
	664	950	785	1619	984	1457	886	634	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	238	322	272	451	346	406	311	222	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	631	856	758	1463	1066	1317	959	641
	10,000	897	1217	1078	2080	1516	1873	1364	912
	15,000	977	1325	1173	2265	1650	2039	1485	992
	25,000	1027	1393	1233	2380	1734	2143	1560	1043
	35,000	1039	1410	1248	2410	1756	2169	1579	1056
	50,000	1045	1418	1255	2423	1765	2181	1588	1061
	100,000	1050	1424	1261	2434	1774	2191	1596	1067
	250,000	1058	1436	1271	2453	1788	2209	1608	1075
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	97	138	114	236	144	212	130	92
	20/50	105	149	123	255	155	229	140	99
	25/50	158	225	186	384	234	346	211	150
	25/60	165	236	195	403	246	362	221	157
	35/80	272	388	321	663	403	596	364	259
	50/100	379	541	447	922	561	830	506	361
	100/300	691	987	815	1683	1024	1514	922	658
	250/500	1261	1803	1489	3074	1870	2766	1684	1203

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	2416	3765	3042	5695	4008	5126	3607	2391
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	449	449	449	449	449	449	449	449

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	
290	452	365	683	481	615	433	287	
<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>								
	741	1089	867	1807	1240	1626	1116	755	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	320	440	340	616	467	554	420	284	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	716	996	810	1667	1261	1500	1135	709
	10,000	1018	1416	1152	2370	1793	2133	1614	1008
	15,000	1108	1542	1254	2581	1952	2322	1757	1098
	25,000	1165	1620	1318	2712	2052	2441	1847	1154
	35,000	1179	1640	1334	2746	2077	2471	1869	1168
	50,000	1186	1649	1341	2761	2088	2484	1880	1174
	100,000	1191	1657	1348	2774	2098	2496	1889	1180
	250,000	1201	1670	1358	2796	2115	2516	1903	1189
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	108	158	127	264	181	238	163	110
	20/50	116	170	137	285	195	257	176	119
	25/50	176	258	207	430	295	387	265	179
	25/60	184	270	216	450	309	406	278	188
	35/80	303	445	356	740	508	667	457	309
	50/100	422	619	495	1030	707	928	636	430
	100/300	770	1131	902	1879	1289	1692	1161	785
	250/500	1407	2066	1648	3433	2355	3090	2120	1433

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	2502	4630	2866	5833	4430	5250	3987	2526
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	484	484	484	484	484	484	484	484

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	
300	556	344	700	532	630	478	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 21

MANUAL RATE	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	<b>BODILY INJURY TO OTHERS</b>								
	968	1410	1216	1560	1581	1404	1423	938	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	379	512	431	741	520	667	468	329	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	755	1059	898	1785	1338	1607	1204	724
	10,000	1074	1506	1277	2538	1903	2285	1712	1030
	15,000	1169	1639	1390	2763	2071	2488	1864	1121
	25,000	1228	1723	1461	2904	2177	2615	1959	1178
	35,000	1243	1744	1479	2940	2204	2647	1983	1192
	50,000	1250	1754	1487	2956	2216	2661	1994	1199
	100,000	1256	1762	1494	2970	2226	2674	2003	1205
	250,000	1266	1776	1506	2993	2244	2695	2019	1214
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	141	206	177	227	230	204	207	137
	20/50	152	222	191	245	248	220	223	148
	25/50	230	335	288	370	375	333	337	223
	25/60	241	351	302	388	393	349	354	234
	35/80	396	578	497	638	647	574	582	384
	50/100	551	804	692	888	900	799	810	535
	100/300	1006	1466	1264	1621	1643	1458	1478	976
	250/500	1838	2678	2308	2961	3001	2664	2701	1782

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	3006	4510	3577	7811	4710	7030	4239	2890
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	517	517	517	517	517	517	517	517

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	
361	541	429	937	565	844	509	347	
<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>								
	943	1327	1138	1477	1463	1329	1317	924	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	355	485	344	664	518	598	466	317	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	864	1209	889	1904	1499	1714	1349	858
	10,000	1229	1719	1264	2707	2132	2437	1918	1220
	15,000	1337	1872	1376	2947	2320	2653	2088	1328
	25,000	1406	1967	1446	3098	2439	2789	2195	1396
	35,000	1423	1991	1464	3136	2469	2823	2222	1413
	50,000	1431	2002	1472	3153	2482	2838	2234	1421
	100,000	1438	2012	1479	3168	2494	2852	2245	1428
	250,000	1449	2027	1491	3193	2514	2874	2262	1439
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	137	193	167	216	213	194	192	135
	20/50	148	208	180	233	230	209	207	146
	25/50	223	315	271	351	347	316	313	220
	25/60	234	330	284	368	364	331	328	230
	35/80	385	543	467	605	598	544	539	379
	50/100	537	755	650	842	833	758	750	527
	100/300	979	1379	1185	1537	1520	1382	1369	961
	250/500	1789	2519	2164	2806	2777	2524	2501	1755

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	2817	4388	3095	6448	4678	5803	4210	2651
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	570	570	570	570	570	570	570	570
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$6								

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	
338	527	371	774	561	696	505	318	
<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>								
	781	1019	866	1924	1304	1732	1174	769	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	312	400	336	555	435	500	392	250	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	670	953	754	1597	1268	1437	1141	591
	10,000	953	1355	1072	2271	1803	2043	1623	840
	15,000	1037	1475	1167	2472	1963	2224	1766	915
	25,000	1090	1551	1227	2598	2063	2338	1856	962
	35,000	1103	1570	1242	2630	2088	2367	1879	973
	50,000	1110	1578	1249	2645	2100	2380	1889	979
	100,000	1115	1586	1255	2657	2110	2391	1899	983
	250,000	1124	1598	1264	2678	2126	2410	1913	991
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	114	149	127	281	190	253	171	112
	20/50	123	161	137	303	205	273	184	121
	25/50	186	242	206	457	310	412	279	182
	25/60	195	254	216	479	324	432	292	191
	35/80	320	418	355	788	534	710	480	315
	50/100	445	581	494	1097	743	987	669	438
	100/300	812	1060	902	2001	1355	1801	1220	799
	250/500	1483	1936	1646	3655	2476	3290	2229	1460

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	2482	3862	2839	6122	4060	5510	3654	2378
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	421	421	421	421	421	421	421	421
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	
298	463	341	735	487	661	438	285	
<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	
PART 1	<b>BODILY INJURY TO OTHERS</b>								
	514	763	636	1255	818	1130	736	540	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	175	232	197	336	236	302	212	153	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	610	843	728	1427	1010	1284	909	612
	10,000	867	1199	1035	2029	1436	1826	1293	870
	15,000	944	1305	1127	2209	1563	1988	1407	947
	25,000	992	1372	1184	2322	1643	2089	1479	996
	35,000	1005	1388	1199	2350	1663	2115	1497	1008
	50,000	1010	1396	1206	2363	1673	2126	1505	1013
	100,000	1015	1403	1211	2375	1681	2137	1513	1018
	250,000	1023	1414	1221	2393	1694	2153	1524	1026
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	75	111	93	183	119	165	107	79
	20/50	81	120	100	197	128	178	115	85
	25/50	122	181	151	298	194	269	174	129
	25/60	128	190	159	312	203	282	183	135
	35/80	210	312	261	514	335	463	301	221
	50/100	293	434	363	715	466	644	419	308
	100/300	534	793	662	1305	850	1175	765	562
	250/500	976	1448	1208	2383	1553	2146	1397	1026

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	2253	3442	2618	5660	3709	5094	3338	2128
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	285	285	285	285	285	285	285	285
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	
270	413	314	679	445	611	401	255	
<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 25

MANUAL RATE	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	<b>BODILY INJURY TO OTHERS</b>								
	569	840	614	1375	918	1238	826	543	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	236	333	245	471	324	424	292	228	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	688	1004	718	1614	1171	1453	1054	721
	10,000	978	1428	1021	2295	1665	2066	1499	1025
	15,000	1065	1554	1111	2498	1813	2249	1632	1116
	25,000	1119	1634	1168	2626	1905	2364	1715	1173
	35,000	1133	1654	1183	2658	1929	2393	1736	1187
	50,000	1139	1663	1189	2673	1939	2406	1745	1194
	100,000	1145	1671	1195	2686	1949	2418	1754	1200
	250,000	1154	1684	1204	2707	1964	2437	1768	1209
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	82	122	90	201	134	181	121	79
	20/50	89	132	97	217	145	195	130	85
	25/50	134	199	146	327	218	295	197	129
	25/60	141	209	153	343	229	309	206	135
	35/80	232	343	252	563	376	507	339	222
	50/100	323	478	350	784	523	706	471	309
	100/300	590	872	639	1430	955	1288	860	564
	250/500	1078	1594	1167	2612	1744	2352	1570	1031

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	1987	3197	2431	5184	3425	4666	3083	2086
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	467	467	467	467	467	467	467	467

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	
238	384	292	622	411	560	370	250	
<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>								
	581	945	675	1409	950	1268	855	610	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	239	353	233	452	322	407	290	218	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	709	1111	717	1657	1171	1491	1054	701
	10,000	1008	1580	1020	2356	1665	2120	1499	997
	15,000	1098	1720	1110	2565	1813	2308	1632	1085
	25,000	1154	1808	1167	2696	1905	2426	1715	1141
	35,000	1168	1830	1181	2729	1929	2456	1736	1155
	50,000	1174	1840	1187	2744	1939	2469	1745	1161
	100,000	1180	1849	1193	2757	1949	2481	1754	1166
	250,000	1189	1863	1202	2779	1964	2500	1768	1176
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	84	138	98	206	138	185	124	89
	20/50	91	149	106	222	149	200	134	96
	25/50	137	225	160	335	225	301	202	145
	25/60	144	235	168	351	236	316	212	152
	35/80	237	387	276	577	388	519	349	250
	50/100	330	539	384	804	541	723	486	348
	100/300	603	983	701	1466	987	1318	888	634
	250/500	1101	1795	1281	2677	1803	2408	1622	1158

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	2972	5200	3567	7383	5062	6645	4556	2953
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	614	614	614	614	614	614	614	614

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$6

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	
357	624	428	886	607	797	547	354	
<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>								
	243	338	295	580	425	522	383	257	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	70	84	80	127	100	114	90	66	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	398	535	496	1019	734	917	661	418
	10,000	566	761	705	1449	1044	1304	940	594
	15,000	616	828	768	1577	1136	1420	1023	647
	25,000	648	870	807	1658	1194	1492	1075	680
	35,000	656	881	817	1678	1209	1510	1089	688
	50,000	659	886	821	1687	1216	1519	1095	692
	100,000	662	890	825	1696	1221	1526	1100	696
	250,000	667	897	832	1709	1231	1538	1108	701
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	36	50	43	84	62	76	56	37
	20/50	39	54	46	91	67	82	60	40
	25/50	58	81	70	137	101	124	91	61
	25/60	61	85	73	144	106	130	96	63
	35/80	100	139	121	237	174	214	157	105
	50/100	139	194	168	330	242	297	218	146
	100/300	254	353	307	602	442	542	398	266
	250/500	463	644	560	1100	807	991	728	487

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	1350	2084	1626	3263	2489	2937	2240	1297
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	268	268	268	268	268	268	268	268

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	
162	250	195	392	299	352	269	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 40

MANUAL RATE	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	<b>BODILY INJURY TO OTHERS</b>								
	695	938	826	1620	1176	1458	1058	673	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	308	395	315	590	460	531	414	276	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	526	716	546	1279	884	1151	796	522
	10,000	748	1018	776	1819	1257	1637	1132	742
	15,000	814	1108	845	1980	1368	1782	1232	808
	25,000	856	1165	888	2081	1438	1873	1295	849
	35,000	866	1179	899	2107	1456	1896	1311	860
	50,000	871	1186	904	2118	1464	1906	1318	864
	100,000	875	1191	909	2128	1471	1915	1325	869
	250,000	882	1201	916	2145	1482	1930	1335	875
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	101	137	120	236	171	212	154	98
	20/50	109	148	129	255	184	229	166	106
	25/50	165	223	196	384	279	346	251	160
	25/60	173	234	205	403	292	362	263	167
	35/80	284	384	338	663	481	596	433	275
	50/100	396	535	470	923	669	830	602	383
	100/300	722	976	858	1684	1222	1515	1099	699
	250/500	1319	1782	1567	3076	2232	2767	2008	1278

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	0	0	35/80 44
	20/50	36	0	0	0	50/100 49
	25/50	39	1	1	1	100/300 62
25/60	40	1	1	1	250/500 81	

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>							
	1577	2538	1902	4242	2668	3818	2401	1570
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	425	425	425	425	425	425	425	425

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	
189	305	228	509	320	458	288	188	
<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>								
	479	665	598	1232	848	1109	763	497	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	205	266	222	428	294	385	265	188	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	531	752	630	1275	933	1148	840	532
	10,000	755	1069	896	1813	1327	1632	1194	757
	15,000	822	1164	975	1974	1444	1777	1300	824
	25,000	864	1224	1025	2074	1518	1868	1367	866
	35,000	875	1239	1038	2100	1537	1891	1383	876
	50,000	879	1245	1043	2111	1545	1901	1391	881
	100,000	884	1251	1048	2122	1553	1910	1398	885
	250,000	890	1261	1057	2138	1565	1925	1409	892
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	70	97	88	179	124	161	112	73
	20/50	75	105	95	193	134	174	121	79
	25/50	114	158	143	292	202	263	182	119
	25/60	119	166	150	306	211	275	191	124
	35/80	196	272	246	504	348	453	313	204
	50/100	273	379	342	701	484	631	436	284
	100/300	498	691	623	1280	882	1152	795	518
	250/500	910	1263	1138	2338	1611	2104	1451	945

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	1912	2913	2270	5272	3173	4745	2856	1895
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	284	284	284	284	284	284	284	284
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	
229	350	272	633	381	569	343	227	
<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	
PART 1	<b>BODILY INJURY TO OTHERS</b>								
	843	1189	1090	1765	1374	1589	1237	744	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	353	526	375	684	476	616	428	314	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	547	793	603	1298	914	1168	823	538
	10,000	778	1128	857	1846	1300	1661	1170	765
	15,000	847	1228	933	2009	1415	1808	1274	833
	25,000	890	1290	981	2112	1487	1900	1339	875
	35,000	901	1306	993	2138	1505	1924	1355	886
	50,000	906	1313	999	2149	1514	1934	1363	891
	100,000	910	1320	1003	2160	1521	1944	1369	895
	250,000	917	1330	1011	2177	1533	1959	1380	902
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	122	173	159	258	201	232	181	109
	20/50	132	187	171	278	217	250	195	118
	25/50	199	282	259	420	327	378	294	177
	25/60	209	296	271	440	343	396	309	186
	35/80	344	486	446	723	563	651	507	305
	50/100	479	677	621	1007	784	906	706	425
	100/300	875	1235	1133	1836	1430	1652	1287	774
	250/500	1598	2257	2070	3353	2611	3018	2351	1414

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	1686	2900	1911	3865	2602	3479	2342	1617
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	417	417	417	417	417	417	417	417
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	
202	348	229	464	312	417	281	194	
<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>								
	622	923	757	1550	1080	1395	972	680	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	227	304	267	466	326	419	293	232	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	696	999	836	1663	1214	1497	1093	768
	10,000	990	1421	1189	2365	1726	2129	1554	1092
	15,000	1077	1546	1294	2574	1879	2317	1692	1189
	25,000	1132	1625	1360	2706	1975	2436	1778	1250
	35,000	1146	1645	1377	2739	1999	2466	1800	1265
	50,000	1153	1654	1384	2754	2010	2479	1810	1272
	100,000	1158	1662	1391	2767	2020	2491	1819	1278
	250,000	1167	1675	1402	2789	2036	2510	1833	1288
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	91	134	111	226	157	203	141	99
	20/50	98	145	120	244	169	219	152	107
	25/50	148	219	180	368	256	331	230	161
	25/60	155	229	189	386	268	347	241	169
	35/80	255	377	311	634	442	571	397	278
	50/100	355	525	432	883	615	794	553	387
	100/300	647	958	788	1611	1122	1449	1009	707
	250/500	1182	1751	1439	2943	2050	2648	1844	1291

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	2558	3928	3122	6795	4320	6116	3888	2769
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	614	614	614	614	614	614	614	614
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$6								

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	
307	471	375	815	518	734	467	332	
<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>							
	527	746	655	1340	954	1206	859	548
PART 2	<b>PERSONAL INJURY PROTECTION</b>							
	189	263	199	367	282	330	254	202
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>							
	5,000	741	575	1250	968	1125	871	620
10,000	1054	818	1778	1376	1600	1239	882	
15,000	1147	890	1935	1498	1742	1348	960	
25,000	1206	936	2034	1575	1830	1417	1009	
35,000	1220	947	2059	1594	1853	1435	1021	
50,000	1227	952	2070	1603	1863	1442	1027	
100,000	1233	957	2080	1611	1872	1449	1032	
250,000	1243	964	2096	1623	1887	1461	1040	
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>							
	20/40	109	95	195	139	176	125	80
20/50	118	103	210	150	190	135	86	
25/50	177	155	318	226	287	204	130	
25/60	186	163	333	237	300	214	137	
35/80	306	268	548	390	494	351	224	
50/100	425	373	763	543	687	489	312	
100/300	776	680	1392	992	1254	893	570	
250/500	1417	1243	2544	1811	2290	1631	1041	

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	1725	2989	2086	4197	2949	3777	2654	2009
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	
207	359	250	504	354	453	318	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 45

MANUAL RATE	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	<b>BODILY INJURY TO OTHERS</b>								
	956	1307	1102	1501	1626	1351	1463	923	
PART 2	<b>PERSONAL INJURY PROTECTION</b>								
	421	557	464	843	599	759	539	373	
PART 4	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY</b>								
	5,000	778	1061	897	1816	1327	1634	1194	755
	10,000	1106	1509	1276	2582	1887	2324	1698	1074
	15,000	1204	1642	1389	2811	2054	2529	1848	1169
	25,000	1266	1726	1459	2955	2159	2659	1943	1228
	35,000	1281	1747	1477	2991	2186	2691	1967	1243
	50,000	1288	1757	1485	3007	2198	2706	1977	1250
	100,000	1295	1766	1493	3022	2208	2719	1987	1256
	250,000	1305	1779	1504	3045	2225	2740	2002	1266
PART 5	<b>OPTIONAL BODILY INJURY TO OTHERS</b>								
	20/40	139	191	160	219	238	197	214	134
	20/50	150	206	173	236	257	212	231	145
	25/50	227	311	261	357	387	321	348	219
	25/60	238	326	274	374	406	336	365	229
	35/80	391	536	450	615	667	553	600	377
	50/100	544	745	627	855	928	770	834	525
	100/300	993	1359	1144	1561	1692	1404	1522	958
	250/500	1814	2483	2091	2851	3090	2565	2780	1751

PART 6	<b>MEDICAL PAYMENTS</b>				
	5,000	10,000	15,000	20,000	25,000
	65	103	129	148	163

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	35	0	35/80	44	4
	20/50	36	0	50/100	49	8
	25/50	39	1	100/300	62	22
25/60	40	1	250/500	81	87	

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>							
	2762	4450	3379	7089	4725	6380	4253	2801
PART 9	<b>COMPREHENSIVE - \$500 DEDUCTIBLE</b>							
	586	586	586	586	586	586	586	586

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$6

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	
331	534	405	851	567	766	510	336	
<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															2010 & Prior
	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	
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															2010 & Prior
	2025	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015	2014	2013	2012	2011	
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 0.020	Maximum Price \$145,000	Factor 0.025	Maximum Price \$110,000	Factor 0.035	Maximum Price \$75,000

For VRG 50 relativities:

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

**STATED AMOUNT DIVISORS**

<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 VRG	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
11	5.33	7.14	6.62	5.67	5.73	6.50	6.11	6.60	8.49	6.56	6.74	6.88	8.63	7.64	9.16	11.62	8.09
12	2.58	3.46	3.21	2.75	2.78	3.15	2.97	3.20	4.12	3.18	3.27	3.34	4.19	3.71	4.44	5.64	3.92
13	2.37	3.18	2.94	2.52	2.55	2.89	2.72	2.94	3.78	2.92	3.00	3.06	3.84	3.40	4.08	5.17	3.60
14	2.20	2.95	2.74	2.35	2.37	2.69	2.53	2.73	3.51	2.71	2.79	2.85	3.57	3.16	3.79	4.81	3.35
15	2.07	2.78	2.58	2.21	2.23	2.53	2.38	2.57	3.31	2.55	2.62	2.68	3.36	2.98	3.57	4.53	3.15
16	1.97	2.64	2.45	2.10	2.12	2.40	2.26	2.44	3.14	2.42	2.49	2.54	3.19	2.83	3.39	4.30	2.99
17	1.89	2.53	2.34	2.01	2.03	2.30	2.16	2.34	3.01	2.32	2.39	2.44	3.06	2.71	3.24	4.11	2.86
18	1.81	2.43	2.25	1.93	1.95	2.21	2.08	2.25	2.89	2.23	2.30	2.34	2.94	2.61	3.12	3.96	2.76
19	1.76	2.36	2.19	1.87	1.89	2.15	2.02	2.18	2.80	2.17	2.23	2.27	2.85	2.52	3.02	3.84	2.67
20	1.71	2.29	2.12	1.82	1.84	2.09	1.96	2.12	2.73	2.11	2.16	2.21	2.77	2.45	2.94	3.73	2.60
21	1.67	2.24	2.08	1.78	1.80	2.04	1.92	2.07	2.66	2.06	2.11	2.16	2.71	2.40	2.87	3.64	2.54
22	1.64	2.20	2.04	1.74	1.76	2.00	1.88	2.03	2.61	2.02	2.07	2.12	2.66	2.35	2.82	3.57	2.49
23	1.61	2.16	2.00	1.72	1.73	1.97	1.85	2.00	2.57	1.99	2.04	2.08	2.61	2.31	2.77	3.52	2.45
24	1.59	2.13	1.98	1.69	1.71	1.94	1.83	1.97	2.54	1.96	2.01	2.05	2.58	2.28	2.74	3.47	2.42
25	1.52	2.03	1.88	1.61	1.63	1.85	1.74	1.88	2.42	1.87	1.92	1.96	2.46	2.18	2.61	3.31	2.30
26	1.41	1.89	1.76	1.50	1.52	1.72	1.62	1.75	2.25	1.74	1.79	1.82	2.29	2.03	2.43	3.08	2.15
27	1.33	1.78	1.65	1.42	1.43	1.62	1.53	1.65	2.12	1.64	1.68	1.72	2.16	1.91	2.29	2.90	2.02
28	1.26	1.69	1.57	1.34	1.36	1.54	1.45	1.56	2.01	1.55	1.60	1.63	2.05	1.81	2.17	2.75	1.92
29	1.21	1.62	1.50	1.29	1.30	1.47	1.39	1.50	1.93	1.49	1.53	1.56	1.96	1.73	2.08	2.64	1.83
30	1.16	1.56	1.45	1.24	1.25	1.42	1.34	1.44	1.86	1.43	1.47	1.50	1.89	1.67	2.00	2.54	1.77
31	1.13	1.52	1.41	1.21	1.22	1.38	1.30	1.41	1.81	1.40	1.44	1.47	1.84	1.63	1.95	2.48	1.72
32	1.12	1.50	1.39	1.19	1.20	1.36	1.28	1.38	1.78	1.38	1.41	1.44	1.81	1.60	1.92	2.44	1.70
33	1.10	1.48	1.37	1.18	1.19	1.35	1.27	1.37	1.76	1.36	1.40	1.43	1.79	1.59	1.90	2.41	1.68
34	1.09	1.47	1.36	1.16	1.18	1.33	1.26	1.35	1.74	1.35	1.38	1.41	1.77	1.57	1.88	2.39	1.66
35	1.09	1.46	1.35	1.16	1.17	1.32	1.25	1.35	1.73	1.34	1.37	1.40	1.76	1.56	1.87	2.37	1.65
36	1.08	1.45	1.34	1.15	1.16	1.32	1.24	1.34	1.72	1.33	1.37	1.40	1.75	1.55	1.86	2.36	1.64
37	1.08	1.44	1.34	1.15	1.16	1.31	1.24	1.33	1.72	1.33	1.36	1.39	1.75	1.55	1.85	2.35	1.64
38	1.08	1.44	1.34	1.14	1.16	1.31	1.23	1.33	1.71	1.32	1.36	1.39	1.74	1.54	1.85	2.35	1.63
39	1.07	1.44	1.34	1.14	1.16	1.31	1.23	1.33	1.71	1.32	1.36	1.39	1.74	1.54	1.85	2.34	1.63
40	1.08	1.44	1.34	1.15	1.16	1.31	1.24	1.33	1.72	1.33	1.36	1.39	1.75	1.55	1.85	2.35	1.64
41	1.08	1.45	1.34	1.15	1.16	1.32	1.24	1.34	1.72	1.33	1.37	1.39	1.75	1.55	1.86	2.35	1.64
42	1.08	1.45	1.35	1.15	1.17	1.32	1.24	1.34	1.73	1.33	1.37	1.40	1.76	1.56	1.86	2.36	1.65
43	1.09	1.46	1.35	1.16	1.17	1.33	1.25	1.35	1.74	1.34	1.38	1.41	1.77	1.56	1.87	2.38	1.65
44	1.10	1.47	1.36	1.17	1.18	1.34	1.26	1.36	1.75	1.35	1.39	1.42	1.78	1.57	1.89	2.39	1.67
45	1.11	1.48	1.37	1.18	1.19	1.35	1.27	1.37	1.76	1.36	1.40	1.43	1.79	1.59	1.90	2.41	1.68
46	1.11	1.49	1.38	1.19	1.20	1.36	1.28	1.38	1.78	1.37	1.41	1.44	1.81	1.60	1.92	2.43	1.69
47	1.13	1.51	1.40	1.20	1.21	1.37	1.29	1.39	1.79	1.39	1.42	1.45	1.82	1.62	1.93	2.45	1.71
48	1.14	1.52	1.41	1.21	1.22	1.39	1.30	1.41	1.81	1.40	1.44	1.47	1.84	1.63	1.95	2.48	1.73
49	1.15	1.54	1.43	1.22	1.24	1.40	1.32	1.42	1.83	1.41	1.45	1.48	1.86	1.65	1.98	2.51	1.75
50	1.16	1.56	1.44	1.24	1.25	1.42	1.33	1.44	1.85	1.43	1.47	1.50	1.88	1.67	2.00	2.54	1.77

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

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

Territory VRG	18	19	20	21	22	23	24	25	26	27	40	41	42	43	44	45
11	10.47	9.06	9.76	10.43	11.50	8.49	5.75	9.42	12.39	5.41	8.57	5.73	8.41	12.39	7.06	11.82
12	5.08	4.39	4.74	5.06	5.58	4.12	2.79	4.57	6.01	2.62	4.16	2.78	4.08	6.01	3.43	5.73
13	4.66	4.03	4.34	4.64	5.12	3.78	2.56	4.19	5.51	2.41	3.82	2.55	3.74	5.51	3.14	5.26
14	4.33	3.75	4.04	4.32	4.76	3.51	2.38	3.90	5.13	2.24	3.55	2.37	3.48	5.13	2.92	4.89
15	4.08	3.53	3.80	4.06	4.48	3.31	2.24	3.67	4.82	2.11	3.34	2.23	3.28	4.82	2.75	4.60
16	3.87	3.35	3.61	3.86	4.25	3.14	2.13	3.48	4.58	2.00	3.17	2.12	3.11	4.58	2.61	4.37
17	3.71	3.21	3.46	3.69	4.07	3.01	2.04	3.34	4.39	1.91	3.04	2.03	2.98	4.39	2.50	4.19
18	3.57	3.09	3.33	3.55	3.92	2.89	1.96	3.21	4.22	1.84	2.92	1.95	2.87	4.22	2.41	4.03
19	3.46	2.99	3.22	3.44	3.80	2.80	1.90	3.11	4.09	1.79	2.83	1.89	2.78	4.09	2.33	3.90
20	3.36	2.91	3.14	3.35	3.69	2.73	1.85	3.02	3.98	1.74	2.75	1.84	2.70	3.98	2.27	3.80
21	3.28	2.84	3.06	3.27	3.61	2.66	1.80	2.95	3.88	1.70	2.69	1.80	2.64	3.88	2.21	3.71
22	3.22	2.79	3.00	3.21	3.54	2.61	1.77	2.90	3.81	1.66	2.64	1.76	2.59	3.81	2.17	3.64
23	3.17	2.74	2.96	3.16	3.48	2.57	1.74	2.85	3.75	1.64	2.60	1.73	2.55	3.75	2.14	3.58
24	3.13	2.71	2.92	3.12	3.43	2.54	1.72	2.81	3.70	1.61	2.56	1.71	2.51	3.70	2.11	3.53
25	2.98	2.58	2.78	2.97	3.28	2.42	1.64	2.68	3.53	1.54	2.44	1.63	2.40	3.53	2.01	3.37
26	2.78	2.40	2.59	2.77	3.05	2.25	1.53	2.50	3.29	1.43	2.27	1.52	2.23	3.29	1.87	3.14
27	2.61	2.26	2.44	2.60	2.87	2.12	1.44	2.35	3.09	1.35	2.14	1.43	2.10	3.09	1.76	2.95
28	2.48	2.15	2.31	2.47	2.73	2.01	1.36	2.23	2.94	1.28	2.03	1.36	1.99	2.94	1.67	2.80
29	2.37	2.05	2.21	2.37	2.61	1.93	1.30	2.14	2.81	1.23	1.94	1.30	1.91	2.81	1.60	2.68
30	2.29	1.98	2.13	2.28	2.51	1.86	1.26	2.06	2.71	1.18	1.87	1.25	1.84	2.71	1.54	2.58
31	2.23	1.93	2.08	2.22	2.45	1.81	1.22	2.01	2.64	1.15	1.83	1.22	1.79	2.64	1.50	2.52
32	2.20	1.90	2.05	2.19	2.41	1.78	1.21	1.98	2.60	1.13	1.80	1.20	1.77	2.60	1.48	2.48
33	2.17	1.88	2.03	2.16	2.39	1.76	1.19	1.95	2.57	1.12	1.78	1.19	1.75	2.57	1.46	2.45
34	2.15	1.86	2.01	2.14	2.36	1.74	1.18	1.93	2.54	1.11	1.76	1.18	1.73	2.54	1.45	2.43
35	2.13	1.85	1.99	2.13	2.34	1.73	1.17	1.92	2.53	1.10	1.75	1.17	1.72	2.53	1.44	2.41
36	2.12	1.84	1.98	2.12	2.33	1.72	1.17	1.91	2.51	1.10	1.74	1.16	1.71	2.51	1.43	2.40
37	2.12	1.83	1.97	2.11	2.33	1.72	1.16	1.90	2.50	1.09	1.73	1.16	1.70	2.50	1.43	2.39
38	2.11	1.83	1.97	2.11	2.32	1.71	1.16	1.90	2.50	1.09	1.73	1.16	1.70	2.50	1.43	2.39
39	2.11	1.83	1.97	2.10	2.32	1.71	1.16	1.90	2.50	1.09	1.73	1.16	1.70	2.50	1.42	2.39
40	2.12	1.83	1.97	2.11	2.32	1.72	1.16	1.90	2.50	1.09	1.73	1.16	1.70	2.50	1.43	2.39
41	2.12	1.84	1.98	2.11	2.33	1.72	1.16	1.91	2.51	1.10	1.74	1.16	1.70	2.51	1.43	2.40
42	2.13	1.84	1.99	2.12	2.34	1.73	1.17	1.92	2.52	1.10	1.74	1.17	1.71	2.52	1.44	2.41
43	2.14	1.85	2.00	2.13	2.35	1.74	1.18	1.93	2.53	1.11	1.75	1.17	1.72	2.53	1.44	2.42
44	2.16	1.87	2.01	2.15	2.37	1.75	1.18	1.94	2.55	1.11	1.77	1.18	1.73	2.55	1.45	2.43
45	2.17	1.88	2.03	2.16	2.39	1.76	1.19	1.95	2.57	1.12	1.78	1.19	1.75	2.57	1.47	2.45
46	2.19	1.90	2.04	2.18	2.41	1.78	1.20	1.97	2.59	1.13	1.79	1.20	1.76	2.59	1.48	2.47
47	2.21	1.91	2.06	2.20	2.43	1.79	1.21	1.99	2.62	1.14	1.81	1.21	1.78	2.62	1.49	2.50
48	2.23	1.93	2.08	2.23	2.45	1.81	1.23	2.01	2.64	1.15	1.83	1.22	1.80	2.64	1.51	2.52
49	2.26	1.95	2.11	2.25	2.48	1.83	1.24	2.03	2.67	1.17	1.85	1.24	1.82	2.67	1.52	2.55
50	2.29	1.98	2.13	2.28	2.51	1.85	1.26	2.06	2.70	1.18	1.87	1.25	1.84	2.70	1.54	2.58



MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

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

<u>VRG</u>	<u>All Territories</u>
11	0.74
12	0.36
13	0.33
14	0.31
15	0.29
16	0.27
17	0.26
18	0.25
19	0.24
20	0.24
21	0.23
22	0.23
23	0.22
24	0.22
25	0.21
26	0.20
27	0.18
28	0.18
29	0.17
30	0.16
31	0.16
32	0.16
33	0.15
34	0.15
35	0.15
36	0.15
37	0.15
38	0.15
39	0.15
40	0.15
41	0.15
42	0.15
43	0.15
44	0.15
45	0.15
46	0.15
47	0.16
48	0.16
49	0.16
50	0.16

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

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

Territory VRG	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17
11	2.99	4.26	3.89	3.23	3.27	3.81	3.54	3.88	5.21	3.85	3.98	4.08	5.30	4.61	5.67	7.39	4.92
12	1.45	2.07	1.89	1.57	1.59	1.85	1.72	1.88	2.53	1.87	1.93	1.98	2.57	2.24	2.75	3.59	2.39
13	1.33	1.90	1.73	1.44	1.46	1.69	1.57	1.73	2.32	1.71	1.77	1.81	2.36	2.05	2.52	3.29	2.19
14	1.24	1.76	1.61	1.34	1.35	1.58	1.46	1.60	2.15	1.59	1.65	1.69	2.19	1.91	2.35	3.06	2.04
15	1.16	1.66	1.52	1.26	1.27	1.48	1.38	1.51	2.03	1.50	1.55	1.59	2.07	1.80	2.21	2.88	1.92
16	1.11	1.58	1.44	1.19	1.21	1.41	1.31	1.43	1.93	1.42	1.47	1.51	1.96	1.71	2.10	2.73	1.82
17	1.06	1.51	1.38	1.14	1.16	1.35	1.25	1.37	1.84	1.36	1.41	1.44	1.88	1.63	2.01	2.62	1.74
18	1.02	1.45	1.33	1.10	1.11	1.30	1.21	1.32	1.77	1.31	1.36	1.39	1.81	1.57	1.93	2.52	1.68
19	0.99	1.41	1.29	1.07	1.08	1.26	1.17	1.28	1.72	1.27	1.31	1.35	1.75	1.52	1.87	2.44	1.63
20	0.96	1.37	1.25	1.04	1.05	1.22	1.14	1.25	1.67	1.24	1.28	1.31	1.70	1.48	1.82	2.37	1.58
21	0.94	1.34	1.22	1.01	1.03	1.19	1.11	1.22	1.63	1.21	1.25	1.28	1.66	1.45	1.78	2.32	1.54
22	0.92	1.31	1.20	0.99	1.01	1.17	1.09	1.19	1.60	1.18	1.22	1.25	1.63	1.42	1.74	2.27	1.51
23	0.90	1.29	1.18	0.98	0.99	1.15	1.07	1.17	1.58	1.17	1.20	1.23	1.61	1.40	1.72	2.24	1.49
24	0.89	1.27	1.16	0.96	0.98	1.14	1.06	1.16	1.55	1.15	1.19	1.22	1.58	1.38	1.69	2.21	1.47
25	0.85	1.21	1.11	0.92	0.93	1.08	1.01	1.10	1.48	1.10	1.13	1.16	1.51	1.31	1.62	2.11	1.40
26	0.79	1.13	1.03	0.86	0.87	1.01	0.94	1.03	1.38	1.02	1.06	1.08	1.41	1.22	1.50	1.96	1.31
27	0.75	1.06	0.97	0.81	0.82	0.95	0.88	0.97	1.30	0.96	0.99	1.02	1.32	1.15	1.42	1.85	1.23
28	0.71	1.01	0.92	0.77	0.78	0.90	0.84	0.92	1.23	0.91	0.94	0.97	1.26	1.09	1.34	1.75	1.17
29	0.68	0.97	0.88	0.73	0.74	0.86	0.80	0.88	1.18	0.87	0.90	0.92	1.20	1.05	1.29	1.68	1.12
30	0.65	0.93	0.85	0.71	0.71	0.83	0.77	0.85	1.14	0.84	0.87	0.89	1.16	1.01	1.24	1.62	1.08
31	0.64	0.91	0.83	0.69	0.70	0.81	0.75	0.83	1.11	0.82	0.85	0.87	1.13	0.98	1.21	1.58	1.05
32	0.63	0.89	0.82	0.68	0.69	0.80	0.74	0.81	1.09	0.81	0.83	0.86	1.11	0.97	1.19	1.55	1.03
33	0.62	0.88	0.81	0.67	0.68	0.79	0.73	0.80	1.08	0.80	0.83	0.85	1.10	0.96	1.18	1.53	1.02
34	0.61	0.87	0.80	0.66	0.67	0.78	0.73	0.80	1.07	0.79	0.82	0.84	1.09	0.95	1.16	1.52	1.01
35	0.61	0.87	0.79	0.66	0.67	0.78	0.72	0.79	1.06	0.79	0.81	0.83	1.08	0.94	1.16	1.51	1.00
36	0.61	0.86	0.79	0.65	0.66	0.77	0.72	0.79	1.06	0.78	0.81	0.83	1.08	0.94	1.15	1.50	1.00
37	0.60	0.86	0.79	0.65	0.66	0.77	0.72	0.78	1.05	0.78	0.80	0.82	1.07	0.93	1.15	1.50	1.00
38	0.60	0.86	0.79	0.65	0.66	0.77	0.71	0.78	1.05	0.78	0.80	0.82	1.07	0.93	1.14	1.49	0.99
39	0.60	0.86	0.79	0.65	0.66	0.77	0.71	0.78	1.05	0.78	0.80	0.82	1.07	0.93	1.14	1.49	0.99
40	0.60	0.86	0.79	0.65	0.66	0.77	0.72	0.78	1.05	0.78	0.80	0.82	1.07	0.93	1.15	1.49	1.00
41	0.61	0.86	0.79	0.65	0.66	0.77	0.72	0.79	1.05	0.78	0.81	0.83	1.07	0.93	1.15	1.50	1.00
42	0.61	0.87	0.79	0.66	0.67	0.77	0.72	0.79	1.06	0.78	0.81	0.83	1.08	0.94	1.15	1.50	1.00
43	0.61	0.87	0.80	0.66	0.67	0.78	0.72	0.79	1.06	0.79	0.81	0.83	1.09	0.94	1.16	1.51	1.01
44	0.62	0.88	0.80	0.66	0.67	0.78	0.73	0.80	1.07	0.79	0.82	0.84	1.09	0.95	1.17	1.52	1.01
45	0.62	0.88	0.81	0.67	0.68	0.79	0.73	0.80	1.08	0.80	0.83	0.85	1.10	0.96	1.18	1.53	1.02
46	0.63	0.89	0.81	0.68	0.68	0.80	0.74	0.81	1.09	0.81	0.83	0.85	1.11	0.97	1.19	1.55	1.03
47	0.63	0.90	0.82	0.68	0.69	0.80	0.75	0.82	1.10	0.81	0.84	0.86	1.12	0.97	1.20	1.56	1.04
48	0.64	0.91	0.83	0.69	0.70	0.81	0.76	0.83	1.11	0.82	0.85	0.87	1.13	0.98	1.21	1.58	1.05
49	0.64	0.92	0.84	0.70	0.71	0.82	0.76	0.84	1.12	0.83	0.86	0.88	1.14	1.00	1.22	1.60	1.06
50	0.65	0.93	0.85	0.70	0.71	0.83	0.77	0.85	1.14	0.84	0.87	0.89	1.16	1.01	1.24	1.61	1.07

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

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

Territory VRG	18	19	20	21	22	23	24	25	26	27	40	41	42	43	44	45
11	6.59	5.60	6.09	6.56	7.31	5.21	3.28	5.85	7.93	3.04	5.26	3.27	5.15	7.93	4.20	7.53
12	3.20	2.72	2.96	3.18	3.55	2.53	1.59	2.84	3.85	1.48	2.55	1.59	2.50	3.85	2.04	3.66
13	2.93	2.49	2.71	2.92	3.25	2.32	1.46	2.61	3.53	1.35	2.34	1.46	2.29	3.53	1.87	3.35
14	2.73	2.32	2.52	2.71	3.02	2.15	1.36	2.42	3.28	1.26	2.18	1.35	2.13	3.28	1.74	3.12
15	2.57	2.18	2.37	2.56	2.85	2.03	1.28	2.28	3.09	1.19	2.05	1.27	2.01	3.09	1.64	2.93
16	2.44	2.07	2.25	2.43	2.70	1.93	1.21	2.17	2.93	1.13	1.95	1.21	1.90	2.93	1.55	2.79
17	2.33	1.98	2.16	2.32	2.59	1.84	1.16	2.07	2.81	1.08	1.86	1.16	1.82	2.81	1.49	2.67
18	2.25	1.91	2.08	2.24	2.49	1.77	1.12	2.00	2.70	1.04	1.79	1.11	1.75	2.70	1.43	2.57
19	2.18	1.85	2.01	2.17	2.41	1.72	1.08	1.93	2.62	1.01	1.74	1.08	1.70	2.62	1.39	2.49
20	2.12	1.80	1.96	2.11	2.35	1.67	1.05	1.88	2.55	0.98	1.69	1.05	1.65	2.55	1.35	2.42
21	2.07	1.76	1.91	2.06	2.29	1.63	1.03	1.84	2.49	0.96	1.65	1.03	1.61	2.49	1.32	2.36
22	2.03	1.72	1.87	2.02	2.25	1.60	1.01	1.80	2.44	0.94	1.62	1.01	1.58	2.44	1.29	2.32
23	2.00	1.70	1.85	1.99	2.21	1.58	0.99	1.77	2.40	0.92	1.59	0.99	1.56	2.40	1.27	2.28
24	1.97	1.67	1.82	1.96	2.18	1.55	0.98	1.75	2.37	0.91	1.57	0.98	1.54	2.37	1.26	2.25
25	1.88	1.60	1.74	1.87	2.08	1.48	0.94	1.67	2.26	0.87	1.50	0.93	1.47	2.26	1.20	2.15
26	1.75	1.49	1.62	1.74	1.94	1.38	0.87	1.55	2.10	0.81	1.40	0.87	1.37	2.10	1.11	2.00
27	1.65	1.40	1.52	1.64	1.82	1.30	0.82	1.46	1.98	0.76	1.31	0.82	1.29	1.98	1.05	1.88
28	1.56	1.33	1.45	1.56	1.73	1.23	0.78	1.39	1.88	0.72	1.25	0.78	1.22	1.88	1.00	1.79
29	1.49	1.27	1.38	1.49	1.66	1.18	0.75	1.33	1.80	0.69	1.19	0.74	1.17	1.80	0.95	1.71
30	1.44	1.22	1.33	1.43	1.60	1.14	0.72	1.28	1.73	0.67	1.15	0.71	1.13	1.73	0.92	1.65
31	1.40	1.19	1.30	1.40	1.56	1.11	0.70	1.25	1.69	0.65	1.12	0.70	1.10	1.69	0.90	1.61
32	1.38	1.18	1.28	1.38	1.53	1.09	0.69	1.23	1.66	0.64	1.10	0.69	1.08	1.66	0.88	1.58
33	1.37	1.16	1.26	1.36	1.52	1.08	0.68	1.21	1.65	0.63	1.09	0.68	1.07	1.65	0.87	1.56
34	1.35	1.15	1.25	1.35	1.50	1.07	0.67	1.20	1.63	0.63	1.08	0.67	1.06	1.63	0.86	1.55
35	1.34	1.14	1.24	1.34	1.49	1.06	0.67	1.19	1.62	0.62	1.07	0.67	1.05	1.62	0.86	1.54
36	1.34	1.14	1.24	1.33	1.48	1.06	0.67	1.19	1.61	0.62	1.07	0.66	1.04	1.61	0.85	1.53
37	1.33	1.13	1.23	1.33	1.48	1.05	0.66	1.18	1.60	0.62	1.06	0.66	1.04	1.60	0.85	1.52
38	1.33	1.13	1.23	1.32	1.48	1.05	0.66	1.18	1.60	0.61	1.06	0.66	1.04	1.60	0.85	1.52
39	1.33	1.13	1.23	1.32	1.48	1.05	0.66	1.18	1.60	0.61	1.06	0.66	1.04	1.60	0.85	1.52
40	1.33	1.13	1.23	1.33	1.48	1.05	0.66	1.18	1.60	0.62	1.06	0.66	1.04	1.60	0.85	1.52
41	1.34	1.13	1.23	1.33	1.48	1.05	0.67	1.19	1.61	0.62	1.07	0.66	1.04	1.61	0.85	1.53
42	1.34	1.14	1.24	1.34	1.49	1.06	0.67	1.19	1.61	0.62	1.07	0.67	1.05	1.61	0.86	1.53
43	1.35	1.15	1.25	1.34	1.50	1.06	0.67	1.20	1.62	0.62	1.08	0.67	1.05	1.62	0.86	1.54
44	1.36	1.15	1.26	1.35	1.51	1.07	0.68	1.21	1.63	0.63	1.08	0.67	1.06	1.63	0.87	1.55
45	1.37	1.16	1.26	1.36	1.52	1.08	0.68	1.21	1.65	0.63	1.09	0.68	1.07	1.65	0.87	1.56
46	1.38	1.17	1.28	1.37	1.53	1.09	0.69	1.23	1.66	0.64	1.10	0.68	1.08	1.66	0.88	1.58
47	1.39	1.18	1.29	1.39	1.54	1.10	0.69	1.24	1.68	0.64	1.11	0.69	1.09	1.68	0.89	1.59
48	1.41	1.20	1.30	1.40	1.56	1.11	0.70	1.25	1.69	0.65	1.12	0.70	1.10	1.69	0.90	1.61
49	1.42	1.21	1.32	1.42	1.58	1.12	0.71	1.26	1.71	0.66	1.14	0.71	1.11	1.71	0.91	1.63
50	1.44	1.22	1.33	1.43	1.60	1.14	0.72	1.28	1.73	0.66	1.15	0.71	1.12	1.73	0.92	1.65

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

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

For Higher Deductibles, Refer to Rule 16

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators				Territory	Experienced Operators			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$22	\$18	\$26	\$24	1	\$2	\$2	\$2	\$2
2	\$24	\$18	\$28	\$26	2	\$2	\$2	\$4	\$2
3	\$24	\$20	\$30	\$26	3	\$2	\$2	\$4	\$2
4	\$24	\$20	\$30	\$28	4	\$2	\$2	\$4	\$2
5	\$28	\$22	\$34	\$32	5	\$4	\$2	\$4	\$4
6	\$32	\$26	\$40	\$38	6	\$4	\$2	\$4	\$4
7	\$34	\$28	\$42	\$40	7	\$4	\$4	\$4	\$4
8	\$34	\$28	\$42	\$40	8	\$4	\$4	\$4	\$4
9	\$42	\$34	\$50	\$48	9	\$4	\$4	\$6	\$6
10	\$44	\$36	\$54	\$50	10	\$4	\$4	\$6	\$6
11	\$42	\$34	\$50	\$48	11	\$4	\$4	\$6	\$6
12	\$44	\$36	\$54	\$50	12	\$4	\$4	\$6	\$6
13	\$50	\$40	\$62	\$56	13	\$6	\$4	\$6	\$6
14	\$62	\$50	\$76	\$70	14	\$6	\$6	\$8	\$8
15	\$64	\$52	\$80	\$74	15	\$8	\$6	\$8	\$8
16	\$72	\$60	\$90	\$82	16	\$8	\$6	\$10	\$10
17	\$62	\$50	\$76	\$70	17	\$6	\$6	\$8	\$8
18	\$62	\$50	\$76	\$70	18	\$6	\$6	\$8	\$8
19	\$62	\$50	\$76	\$70	19	\$6	\$6	\$8	\$8
20	\$62	\$50	\$76	\$70	20	\$6	\$6	\$8	\$8
21	\$62	\$50	\$76	\$70	21	\$6	\$6	\$8	\$8
22	\$62	\$50	\$76	\$70	22	\$6	\$6	\$8	\$8
23	\$62	\$50	\$76	\$70	23	\$6	\$6	\$8	\$8
24	\$62	\$50	\$76	\$70	24	\$6	\$6	\$8	\$8
25	\$62	\$50	\$76	\$70	25	\$6	\$6	\$8	\$8
26	\$62	\$50	\$76	\$70	26	\$6	\$6	\$8	\$8
27	\$22	\$18	\$28	\$26	27	\$2	\$2	\$4	\$2
40	\$60	\$48	\$74	\$68	40	\$6	\$6	\$8	\$8
41	\$56	\$46	\$70	\$66	41	\$6	\$6	\$8	\$8
42	\$70	\$56	\$86	\$80	42	\$8	\$6	\$10	\$8
43	\$64	\$52	\$78	\$74	43	\$6	\$6	\$8	\$8
44	\$74	\$60	\$90	\$84	44	\$8	\$6	\$10	\$10
45	\$64	\$52	\$78	\$72	45	\$6	\$6	\$8	\$8

Notes:

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

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

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

MOTORCYCLE RATES

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$20	\$16	\$26	\$24
2	\$22	\$18	\$28	\$26
3	\$22	\$18	\$28	\$26
4	\$24	\$18	\$28	\$26
5	\$28	\$22	\$34	\$30
6	\$32	\$26	\$40	\$36
7	\$34	\$28	\$42	\$38
8	\$34	\$28	\$42	\$38
9	\$40	\$32	\$50	\$46
10	\$42	\$34	\$52	\$48
11	\$40	\$32	\$50	\$46
12	\$44	\$36	\$54	\$50
13	\$48	\$40	\$60	\$56
14	\$60	\$48	\$74	\$68
15	\$62	\$50	\$76	\$72
16	\$70	\$58	\$86	\$80
17	\$60	\$48	\$72	\$68
18	\$60	\$48	\$72	\$68
19	\$60	\$48	\$72	\$68
20	\$60	\$48	\$72	\$68
21	\$60	\$48	\$72	\$68
22	\$60	\$48	\$72	\$68
23	\$60	\$48	\$72	\$68
24	\$60	\$48	\$72	\$68
25	\$60	\$48	\$72	\$68
26	\$60	\$48	\$72	\$68
27	\$22	\$18	\$26	\$26
40	\$58	\$48	\$72	\$66
41	\$56	\$46	\$68	\$64
42	\$68	\$54	\$82	\$76
43	\$62	\$50	\$76	\$70
44	\$70	\$58	\$88	\$82
45	\$62	\$50	\$76	\$70

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

Notes:

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

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

**Part 4 - Property Damage**

**Rates at Basic limits**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$28	\$24	\$36	\$32
2	\$28	\$24	\$36	\$34
3	\$30	\$24	\$38	\$34
4	\$38	\$28	\$46	\$44
5	\$44	\$36	\$54	\$50
6	\$46	\$36	\$56	\$52
7	\$46	\$38	\$58	\$54
8	\$44	\$36	\$56	\$52
9	\$64	\$52	\$78	\$72
10	\$64	\$52	\$80	\$74
11	\$66	\$54	\$82	\$76
12	\$70	\$56	\$86	\$80
13	\$70	\$56	\$86	\$80
14	\$100	\$82	\$124	\$114
15	\$102	\$84	\$126	\$118
16	\$106	\$86	\$130	\$122
17	\$98	\$80	\$120	\$112
18	\$98	\$80	\$120	\$112
19	\$98	\$80	\$120	\$112
20	\$98	\$80	\$120	\$112
21	\$98	\$80	\$120	\$112
22	\$98	\$80	\$120	\$112
23	\$98	\$80	\$120	\$112
24	\$98	\$80	\$120	\$112
25	\$98	\$80	\$120	\$112
26	\$98	\$80	\$120	\$112
27	\$28	\$24	\$36	\$32
40	\$92	\$70	\$110	\$100
41	\$96	\$78	\$118	\$110
42	\$104	\$86	\$128	\$120
43	\$102	\$84	\$126	\$118
44	\$104	\$84	\$128	\$120
45	\$110	\$86	\$134	\$126

Notes:

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

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

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

**Part 6 - Medical Payments**

**Rates by limit**

All Territories	
Limit per person	All Groups
\$500	\$106
\$750	\$110
\$1,000	\$116
\$2,000	\$136
\$5,000	\$186
\$10,000	\$258
\$15,000	\$320
\$20,000	\$366
\$25,000	\$402

**Part 3 - Uninsured Motorists**

**Rates by limit**

All Territories	
Limit	All Groups
20/40	\$34
20/50	\$34
25/50	\$38
35/80	\$48
50/100	\$56
100/300	\$60
250/500	\$66

**Part 12 - Underinsured Motorists**

**Rates by limit**

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$0
25/50	\$4
35/80	\$16
50/100	\$32
100/300	\$100
250/500	\$378

Notes:

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

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

Territory	Rate per \$100 of value*	
	Experienced	Operators
	All Groups	
1	\$2.19	
2	\$2.15	
3	\$2.30	
4	\$2.21	
5	\$2.83	
6	\$3.14	
7	\$2.95	
8	\$3.16	
9	\$3.81	
10	\$4.22	
11	\$4.28	
12	\$4.69	
13	\$4.69	
14	\$7.48	
15	\$7.77	
16	\$7.69	
17	\$7.40	
18	\$7.40	
19	\$7.40	
20	\$7.40	
21	\$7.40	
22	\$7.40	
23	\$7.40	
24	\$7.40	
25	\$7.40	
26	\$7.40	
27	\$2.07	
40	\$6.89	
41	\$6.46	
42	\$7.30	
43	\$7.22	
44	\$7.36	
45	\$7.79	

**Part 7 - Collision  
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$29
\$1,000	76.3% of \$500 deductible premium
\$2,000	64.5% of \$500 deductible premium

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

All Territories	
Deductible	All Groups
\$300	\$6
\$500	\$8
\$1,000	\$12
\$2,000	\$18

**Part 8 - Limited Collision**

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

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$6
\$300	\$500 deductible premium (Part 8) + \$2
\$1,000	68.4% of \$500 deductible premium (Part 8)
\$2,000	51.3% of \$500 deductible premium (Part 8)

**Motorcycle Age Factors**

Age Group	Based on Model Year (MY)**	Collision Factor
1	Current MY	1.000
2	1 <sup>st</sup> Preceding	0.950
3	2 <sup>nd</sup> Preceding	0.900
4	3 <sup>rd</sup> Preceding	0.850
5	4 <sup>th</sup> Preceding	0.800
6	5 <sup>th</sup> Preceding	0.750
7	6 <sup>th</sup> Preceding	0.700
8	7 <sup>th</sup> Preceding	0.650
9	8 <sup>th</sup> Preceding	0.620
10	9 <sup>th</sup> Preceding	0.580
11	10 <sup>th</sup> Preceding	0.540
12	All Other	0.510

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

\* Determine motorcycle Collision rates by the following procedure:

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

Notes:

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

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MOTORCYCLE RATES

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

Territory	Rate per \$100 of value*
	All Groups
1	\$0.74
2	\$0.79
3	\$0.82
4	\$0.86
5	\$1.32
6	\$1.32
7	\$1.39
8	\$1.51
9	\$2.47
10	\$2.62
11	\$2.93
12	\$2.71
13	\$3.31
14	\$5.95
15	\$6.74
16	\$6.62
17	\$11.06
18	\$11.06
19	\$11.06
20	\$11.06
21	\$11.06
22	\$11.06
23	\$11.06
24	\$11.06
25	\$11.06
26	\$11.06
27	\$0.77
40	\$4.75
41	\$5.23
42	\$6.24
43	\$6.02
44	\$7.03
45	\$6.19

**Part 9 - Comprehensive  
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$2
\$1,000	67.6% of \$500 deductible premium
\$2,000	63.2% of \$500 deductible premium

<b>Fire</b>	Charge 5% of the motorcycle Comprehensive premium
<b>Theft</b>	Charge 90% of the motorcycle Comprehensive premium

**Motorcycle Age Factors**

Age Group	Based on Model Year (MY)**	Comprehensive Factor
1	Current MY	1.000
2	1 <sup>st</sup> Preceding	0.940
3	2 <sup>nd</sup> Preceding	0.880
4	3 <sup>rd</sup> Preceding	0.830
5	4 <sup>th</sup> Preceding	0.770
6	5 <sup>th</sup> Preceding	0.710
7	6 <sup>th</sup> Preceding	0.650
8	7 <sup>th</sup> Preceding	0.590
9	8 <sup>th</sup> Preceding	0.550
10	9 <sup>th</sup> Preceding	0.520
11	10 <sup>th</sup> Preceding	0.470
12	All Other	0.440

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

\*Determine motorcycle Comprehensive rates by the following procedure:

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

Notes:

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



**Motorcycles Rated in the Private Passenger Automobile Insurance Manual**

**Territories**

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

**Commissions**

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

Liability coverages:	13.0%
Physical Damage coverages:	13.0%

**Group Definitions**

The motorcycle group rating variable is defined as follows:

<u>Group</u>	<u>Vehicle Size</u>
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

**Electric Motorcycles**

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

**Substitute Transportation (Part 10)**

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

**Towing and Labor**

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

**Discount (Rule 44)**

<u>Discount</u>	<u>Amount</u>	<u>Coverage</u>
Motorcycle Rider Training Program	10%	Parts 1-8, 12
Insured Age 65 or older	25%	All Parts

**Age Rate Factor**

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

**Merit Rating Plan**

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

**Inexperienced Operator**

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

**Premium Calculation Rule**

Premiums for Motorcycles shall be calculated using the following step procedure. Note that not all of these steps may be applicable for every coverage or policyholder. The premium for each exposure shall be rounded to the nearest whole dollar at the end of each step. (Rounding should occur after the application of each discount)

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

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

Battleship Harley-Davidson Riding Academy, Dartmouth	(200895)
Boston Harley-Davidson Riding Academy, Revere	(200508)
Central Mass Safety Council, West Boylston	(60055)
Husky Riding Academy, North Quincy MA	(200648)
MA Rider Education Program, Springfield	(200683)
Massachusetts Motorcycle School, LLC Dunstable, MA	(200315)
Mass Motorcycle School, LLC (* Harley Davidson Riding Academy), Dunstable, MA	(200777)
Motorcycle Safe Riding Project (Cycles 128), Beverly	(60050)
Pioneer Valley Rider Training, East Longmeadow	(105325)
Sheldon's Harley-Davidson Riding Academy, Auburn	(200523)
Streetwise Cycle School, Stoughton	(123948)
Training Wheels of New England, Inc., East Orleans	(105250)

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

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

**Miscellaneous Rating Factors**

<b>DEDUCTIBLES (RULE 16)</b>							
Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>		\$100** Glass			
Collision:	.68	.53		Not Applicable			
Limited Collision:	.68	.53		Not Applicable			
Comprehensive:	.54	.48		.86			
Including Fire, Theft and Combined Additional Coverages							
Collision Waiver of Deductible Charges:		\$300 Deductible - \$25					
		\$500 Deductible - \$36					
		\$1,000 Deductible - \$48					
		\$2,000 Deductible - \$75					
*Charges based on \$500 Deductible Premium							
**Applies to otherwise determined premium							
<b>SUBSTITUTE TRANSPORTATION (RULE 17)</b>							
	<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>	<u>\$45/Day, \$1,350 Maximum</u>	<u>\$100/Day, \$3,000 Maximum</u>			
Private Passenger:	\$50	\$150	\$185	\$335			
<b>DISCOUNTS (RULE 19)</b>							
Annual Mileage:		0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12					
Multi-Car:		5% Parts 1, 2, 4, 5, 7, 8 and 9					
Continuous Coverage:		10% Parts 1, 2, 4, and 5					
Low Frequency:		10% Parts 1, 2, 4, and 5					
Class 15		25%					
<b>RATE RELATIVITIES FACTOR FOR MODEL YEARS NOT SHOWN IN RATE PAGES (RULE 22)</b>							
Collision:	1.050						
Comprehensive:	1.044						
<b>FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)</b>							
		<u>Actual Cash Value</u>					
Fire		10% of Comprehensive Premium					
Fire & Theft		70% of Comprehensive Premium					
Fire, Theft & C.A.C.		85% of Comprehensive Premium					
<b>PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)</b>							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	16%	29%	41%	51%
Policyholder and Household Members:	2%	6%	11%	21%	39%	53%	66%
<b>TOWING AND LABOR (RULE 33)</b>							
		\$50 per Disablement			\$100 per Disablement		
Private Passenger:		\$8			\$16		
<b>EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)</b>							
Apply a rate of \$4 to each \$100 of valuation.							
<b>CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)</b>							
Refer to Rule 47							

**Miscellaneous Motor Vehicles**

	<b>LIABILITY</b>	<b>PHYSICAL DAMAGE</b>
<b>Trailers (Rule 34)</b>	No Charge	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 VRG based on Base List Price
<b>Motor Homes (Rule 39)</b>	Manual Rates	Parts 7 and 8 – 50% Part 9 – Manual Rate
<b>Low Speed Vehicles/Limited Use Vehicles (Rule 43)</b>	Parts 1,4, and 5: 50% of Class 10 Parts 2,3,6, and 12: 100% of Class 10 Annual mileage, multi-car, continuous coverage, low frequency, class 15 discounts apply (Rule 19)	Parts 7 and 8: 75% of Class 10 Part 9: 50% of Class 10 Annual mileage, multi-car, class 15 discounts apply (Rule 19) VRG based on Base List Price (Rule 22)
<b>Specialty and Classic Cars (Rule 42)</b>	Parts 1,2,4, and 5: 25% of Class 10 Parts 3, 6, and 12: Manual Rates	Parts 7,8, and 9: 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Base List Price for assigning VRG based on Appraised Value
<b>Specialty and Classic Motorcycles (Rule 42)</b>	Parts 1,2,4, and 5: 25% of Class 10 Motorcycle Rates Parts 3,6, and 12: Manual Motorcycle Rates	Parts 7,8, and 9: 50% of Territory 1 Motorcycle Rate

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