

**Massachusetts Private Passenger Automobile
Summary of Residual Market Rate Changes**

Coverage	2015 Earned Exposures	Current Average Manual Rates	2/1/2018		Proposed	
			Average Manual Rates	Indicated Change	Average Manual Rates	Proposed Change
A-1, 20/40	53,826.3	484.91	564.50	16.4%	547.32	12.9%
A-2, PIP	52,459.7	241.58	225.27	-6.8%	216.63	-10.3%
B, 20/40	52,540.2	57.05	96.51	69.2%	64.26	12.6%
B, Excess	23,487.6	224.32	273.59	22.0%	253.13	12.8%
PDL, Basic	53,826.3	481.82	579.51	20.3%	505.13	4.8%
PDL, Excess	51,127.3	182.22	219.17	20.3%	191.04	4.8%
Collision 500	18,419.1	914.34	1085.57	18.7%	984.39	7.7%
Med Pmts Basic	12,879.1	49.99	52.15	4.3%	54.80	9.6%
Med Pmts Excess	3,409.6	49.67	51.68	4.0%	54.31	9.3%
Comp 500	25,829.8	252.63	206.96	-18.1%	217.27	-14.0%
U-1, 20/40	53,826.3	29.80	28.73	-3.6%	27.88	-6.4%
U-2, Total	53,826.3	4.94	4.80	-2.8%	4.80	-2.8%
U-1, Excess	20,167.8	12.23	11.79	-3.6%	11.44	-6.5%
Subs Trans	15,239.6	140.49	140.49	0.0%	140.49	0.0%

AVERAGE MANUAL RATE	2057.15	2349.60	14.2%	2152.63	4.6%
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Bodily Injury Coverages	928.36	1051.34	13.2%	985.15	6.1%
Property Damage Coverages	1128.79	1298.26	15.0%	1167.48	3.4%
Compulsory Coverages	1231.98	1392.29	13.0%	1291.46	4.8%
Annual Statement Liability	1583.26	1839.03	16.2%	1671.74	5.6%
Annual Statement Phys Dam	473.89	510.57	7.7%	480.89	1.5%

Combined Ratios:	Bodily Injury Coverages	96.7%	103.2%
	Property Damage Coverages	96.8%	107.6%
	All Coverages	96.8%	105.6%

Notes:	Average Excess Limits Factors:	B	PDL	U-1	MedPay
	Current Average Rates (100J)	0.4139	0.3782	0.4103	0.9935
	Proposed Average Rates (100J, 101)	0.4139	0.3782	0.4103	0.9910