

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

Coverage	2022	Current	2/1/2024		Information Only	
	Earned Exposures	Average Rates	Indicated Average Rates	Indicated Change	Proposed Average Rates	Proposed Change
A-1, 20/40	18,158.1	566.84	563.99	-0.5%	565.56	-0.2%
A-2, PIP	17,857.2	199.05	199.69	0.3%	199.61	0.3%
B, 20/40	17,882.7	79.95	82.22	2.8%	82.51	3.2%
B, Excess	7,660.9	324.56	331.96	2.3%	332.91	2.6%
PDL, Basic	18,158.1	592.38	675.03	14.0%	673.84	13.8%
PDL, Excess	16,719.4	317.16	448.02	41.3%	447.23	41.0%
Collision 500	3,870.9	1,171.94	1,322.34	12.8%	1,319.75	12.6%
Med Pmts Basic	3,651.0	46.75	62.03	32.7%	62.02	32.7%
Med Pmts Excess	3,645.2	34.10	51.39	50.7%	51.38	50.7%
Comp 500	7,219.2	233.93	300.40	28.4%	299.40	28.0%
U-1, 20/40	18,158.1	29.58	33.45	13.1%	33.40	12.9%
U-2, Total	18,158.1	5.09	5.27	3.5%	5.24	2.9%
U-1, Excess	7,000.4	14.37	16.03	11.6%	16.01	11.4%
Average Manual Rate		2,261.96	2,537.96	12.2%	2,537.18	12.2%
Bodily Injury Coverages		1,034.72	1,049.09	1.4%	1,051.17	1.6%
Property Damage Coverages		1,227.25	1,488.88	21.3%	1,486.01	21.1%
Compulsory Coverages		1,384.55	1,468.85	6.1%	1,469.10	6.1%
Annual Statement Liability		1,919.13	2,136.64	11.3%	2,136.81	11.3%
Annual Statement Phys Dam		342.84	401.32	17.1%	400.37	16.8%
			2537.96			
Combined Ratios:		Bodily Injury Coverages		102.4%		102.2%
		Property Damage Coverages		100.5%		100.6%
		All Coverages		101.3%		101.3%
Average Excess Limits Factors		B	PDL	MedPay	U-1	
Current Average Rates (100J)		0.5018	0.5354	0.7295	0.4859	
Proposed Average Rates (101)		0.5137	0.6637	0.8284	0.4793	