

**Massachusetts Private Passenger Automobile
Summary of 11/1/2024 CAR MAIP Rate Changes**

Coverage	2023 Earned Exposures	Current Average Rates	11/1/2024		Information Only	
			Indicated Average Rates	Indicated Change	Proposed Average Rates	Proposed Change
A-1, 20/40	31,676.0	577.23	577.23	0.0%	577.23	0.0%
A-2, PIP	31,029.3	204.37	204.37	0.0%	204.37	0.0%
B, 20/40	30,953.4	84.20	84.20	0.0%	84.20	0.0%
B, Excess	12,883.3	311.86	412.53	32.3%	412.53	32.3%
PDL, Basic	31,676.0	681.01	681.01	0.0%	681.01	0.0%
PDL, Excess	28,861.0	451.65	536.70	18.8%	536.70	18.8%
Collision 500	5,126.6	1,346.29	1,346.29	0.0%	1,346.29	0.0%
Med Pmts Basic	6,500.2	62.57	62.57	0.0%	62.57	0.0%
Med Pmts Excess	1,942.6	57.52	58.62	1.9%	58.62	1.9%
Comp 500	10,684.5	314.39	314.39	0.0%	314.39	0.0%
U-1, 20/40	31,676.0	33.69	33.69	0.0%	33.69	0.0%
U-2, Total	31,676.0	4.78	6.27	31.2%	6.27	31.2%
U-1, Excess	12,013.9	15.38	18.00	17.1%	18.00	17.1%
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Average Manual Rate		2,463.68	2,584.67	4.9%	2,584.67	4.9%
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Bodily Injury Coverages		1,047.22	1,090.72	4.2%	1,090.72	4.2%
Property Damage Coverages		1,416.46	1,493.95	5.5%	1,493.95	5.5%
Compulsory Coverages		1,492.13	1,492.13	0.0%	1,492.13	0.0%
Annual Statement Liability		2,139.74	2,260.73	5.7%	2,260.73	5.7%
Annual Statement Phys Dam		323.94	323.94	0.0%	323.94	0.0%
			2584.67			
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Combined Ratios:		Bodily Injury Coverages		102.3%		102.3%
		Property Damage Coverages		100.5%		100.5%
		All Coverages		101.2%		101.2%
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Average Excess Limits Factors		B	PDL	MedPay	U-1	
Current Average Rates (100J)		0.4715	0.6632	0.9193	0.4565	
Proposed Average Rates (101)		0.6237	0.7881	0.9368	0.5344	