

**Massachusetts Private Passenger Automobile
Summary of 7/1/2025 CAR MAIP Rate Changes**

Coverage	2023 Earned Exposures	Current Average Rates	7/1/2025		Information Only	
			Indicated Average Rates	Indicated Change	Proposed Average Rates	Proposed Change
A-1, 20/40	31,676.6	577.26	634.36	9.9%	636.23	10.2%
A-2, PIP	31,029.8	204.20	287.92	41.0%	287.76	40.9%
B, 20/40	30,954.0	84.20	84.71	0.6%	84.57	0.4%
B, Excess	12,883.3	412.22	448.05	8.7%	449.13	9.0%
PDL, Basic	31,676.6	681.04	770.05	13.1%	677.02	-0.6%
PDL, Excess	28,861.5	536.73	702.52	30.9%	533.56	-0.6%
Collision 500	5,126.6	1,408.27	1,506.51	7.0%	1,505.78	6.9%
Med Pmts Basic	6,500.3	62.57	106.83	70.7%	106.85	70.8%
Med Pmts Excess	1,942.6	58.74	100.08	70.4%	100.10	70.4%
Comp 500	10,684.6	315.72	332.87	5.4%	332.15	5.2%
U-1, 20/40	31,676.6	33.69	48.40	43.7%	48.13	42.9%
U-2, Total	31,676.6	6.36	6.69	5.2%	6.70	5.3%
U-1, Excess	12,013.9	17.74	25.86	45.8%	25.72	45.0%
<hr/>						
Average Manual Rate		2,594.93	3,040.60	17.2%	2,794.97	7.7%
<hr/>						
Bodily Injury Coverages		1,090.45	1,274.37	16.9%	1,276.07	17.0%
Property Damage Coverages		1,504.48	1,766.23	17.4%	1,518.90	1.0%
Compulsory Coverages		1,492.02	1,734.85	16.3%	1,643.26	10.1%
Annual Statement Liability		2,260.52	2,684.50	18.8%	2,439.23	7.9%
Annual Statement Phys Dam		334.41	356.09	6.5%	355.73	6.4%
<hr/>						
Combined Ratios:		Bodily Injury Coverages		102.8%		102.6%
		Property Damage Coverages		100.8%		117.2%
		All Coverages		101.6%		110.5%
<hr/>						
Average Excess Limits Factors		B	PDL	MedPay	U-1	
Current Average Rates (100J)		0.6232	0.7881	0.9388	0.5265	
Proposed Average Rates (101)		0.6231	0.7881	0.9368	0.5344	