

**Massachusetts Private Passenger Automobile  
Summary of 7/1/2026 CAR MAIP Rate Changes  
25,000/50,000 BI & 30,000 PDL Limits - Basic Limits Effective after 7/1/2025**

Coverage	2024 Earned Exposures	Current Average Rates	7/1/2026 Indicated Average Rates	Indicated Change	Proposed Average Rates	Proposed Change
A-1, 25/50	75,534.1	671.91	731.74	8.9%	732.33	9.0%
A-2, PIP	73,417.2	274.60	248.07	-9.7%	248.16	-9.6%
B, 25/50	73,778.1	89.31	93.16	4.3%	93.68	4.9%
B, Excess	23,094.1	460.69	552.11	19.8%	552.85	20.0%
PDL, Basic	75,534.1	1,143.12	1,314.15	15.0%	1,315.05	15.0%
PDL, Excess	67,687.1	18.63	24.97	34.0%	24.99	34.1%
Collision	36,661.3	1,186.17	1,127.54	-4.9%	1,128.88	-4.8%
Med Pmts Basic	16,569.2	106.54	67.80	-36.4%	68.15	-36.0%
Med Pmts Excess	4,599.0	104.48	67.37	-35.5%	67.72	-35.2%
Comp	45,830.4	234.88	251.91	7.3%	251.82	7.2%
U-1, 25/50	75,534.1	53.32	57.08	7.1%	57.43	7.7%
U-2, Total	75,534.1	6.74	7.58	12.5%	7.63	13.2%
U-1, Excess	21,502.2	25.98	27.88	7.3%	28.05	8.0%
<b>Average Manual Rate</b>		<b>3,142.13</b>	<b>3,360.87</b>	<b>7.0%</b>	<b>3,364.32</b>	<b>7.1%</b>
Bodily Injury Coverages		1,264.08	1,324.23	4.8%	1,326.18	4.9%
Property Damage Coverages		1,878.05	2,036.64	8.4%	2,038.15	8.5%
Compulsory Coverages		2,135.24	2,344.10	9.8%	2,346.01	9.9%
Annual Statement Liability		2,423.89	2,660.76	9.8%	2,663.62	9.9%
Annual Statement Phys Dam		718.23	700.11	-2.5%	700.71	-2.4%
<b>Combined Ratios:</b>		<b>Bodily Injury Coverages</b>		<b>101.8%</b>		<b>101.6%</b>
		<b>Property Damage Coverages</b>		<b>99.7%</b>		<b>99.6%</b>
		<b>All Coverages</b>		<b>100.5%</b>		<b>100.4%</b>
<b>Average Excess Limits Factors</b>		<b>B</b>	<b>PDL</b>	<b>MedPay</b>	<b>U-1</b>	
Current Average Rates (100J)		0.6052	0.0163	0.9807	0.4872	
Proposed Average Rates (101)		0.6693	0.0190	0.9937	0.4885	
<b>Average Deductible Relativity</b>		<b>Collision</b>	<b>Comp</b>			
Current Average		0.7769	0.7044			
Proposed Average		0.8923	0.8466			