

**2008
MASSACHUSETTS
PRIVATE PASSENGER
AUTOMOBILE INSURANCE MANUAL**



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SECTION I - GENERAL RULES

RULE 1. MASSACHUSETTS AUTOMOBILE INSURANCE POLICY - ELIGIBILITY

All individually owned vehicles registered under the Massachusetts Compulsory Motor Vehicle Law and rated in accordance with this Manual may be written on the AIB Massachusetts Automobile Insurance Policy.

Coverage for risks not subject to the Compulsory Law may be provided under the countrywide Personal Auto Policy and the Massachusetts Amendment of Policy Provisions Endorsement MP 00 99 at rates determined in accordance with this Manual.

RULE 2. COVERAGES AND LIMITS

The types of coverages available in the AIB Massachusetts Automobile Insurance Policy are:

Compulsory Insurance Coverages

Part 1 - Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident.

Part 2 - Personal Injury Protection

The basic limit is \$8,000 for each person. Refer to Rule 30 for available deductibles.

Part 3 - Bodily Injury Caused By An Uninsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Part 4 - Damage To Someone Else's Property

The basic limit is \$5,000 each accident. Increased limits are available.

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available.

Part 6 - Medical Payments

The basic limit is \$5,000 each person. Higher limits are available for all motor vehicles rated in this manual. Motorcycle limits are available from \$500 to \$50,000. This coverage is excess over Personal Injury Protection.

Part 7 - Collision

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. Waiver of Deductible is available at the option of the insured. Endorsement MPY-0016-S must be attached. This coverage is written on an actual cash value or stated amount basis.

Part 8 - Limited Collision

This coverage is subject to a basic deductible of \$500. Other deductibles or full coverage are available at the option of the insured. This coverage is written on an actual cash value or stated amount basis.

Part 9 - Comprehensive

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. A separate \$100 glass deductible is also available at the option of the insured. Endorsement MPY-0039-S, titled \$100 Glass Deductible, must be issued with the policy. This glass deductible is in addition to the otherwise applicable deductible for Part 9. This coverage is written on an actual cash value, stated amount or agreed amount basis.

Part 10 - Substitute Transportation

This coverage pays for loss of use to a motor vehicle as a result of an accident or loss. Refer to the Miscellaneous Rating factors page for applicable limits and premiums.

Part 11 - Towing And Labor

This coverage will pay up to \$50 or up to \$100 for towing and labor costs for each auto disablement. It is available only for private passenger motor vehicles, as defined in Rule 27, and motorcycles.

Part 12 - Bodily Injury Caused By An Underinsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Other Coverages Available Are For:

Fire, Theft and Combined Additional Coverage subject to a basic deductible of \$500. Higher Deductibles are available at the option of the insured.

Theft coverage may be granted only in connection with Fire Coverage, and for a like amount in both cases.

These coverages are written on an actual cash value basis or stated amount basis.

Endorsement MPY-0031-S, titled Other Optional Insurance – Combined Additional Coverage, must be issued with the policy when this coverage is afforded.

Endorsement MPY-0028—S, titled Other Optional Insurance – Fire, Lightning and Transportation, must be issued with the policy when this coverage is afforded.

Endorsement MPY-0029-S, titled Other Optional Insurance – Theft, must be issued with the policy when this coverage is afforded.

RULE 3. MANDATORY OFFER OF COVERAGE

Massachusetts law requires a company that provides Compulsory Insurance Coverages to make a mandatory offer to issue to any person so insured additional coverages consisting of:

1. Limits up to \$35,000 each person and \$80,000 each accident for Parts 3, 5 and 12.
2. \$5,000 each person for Part 6.
3. Parts 7, 8 and 9, subject to a basic deductible of \$500.
4. Part 10 - Substitute Transportation.
5. Fire, Theft and Combined Additional Coverage subject to a basic deductible of \$500.

Companies must charge an extra-risk rate or refuse Collision and Comprehensive coverages under certain circumstances as required by law. Refer to Rule 24 for extra-risk rating procedures.

RULE 4. STANDARD PROCEDURES

A. Renewals

1. The company must mail the Coverage Selections Page not less than thirty days prior to policy expiration. The Coverage Selections Page may be accompanied by the Massachusetts Renewal Form.

The Massachusetts Renewal Form must be sent to the policyholder at least once every three years. It is not necessary for the policyholder to return this form to the producer or company representative unless the information contained on the Coverage Selections Page or the Massachusetts Renewal Form is inaccurate or obsolete.

2. The Company may elect to secure payment of a deposit premium. The premium quotation shall be based on the latest classification information and premium charges established for the renewal policy.
3. Failure to pay the deposit premium may result in cancellation of the policy or removal of the annual mileage discount. The specific reason for cancellation is non-payment of any required premium.

The Cancellation Notice must also contain the following statement:

"This cancellation will not take effect if the full amount due shown above is paid on or prior to the effective date of cancellation."

B. Non-Renewal

1. No company shall refuse to renew a policy unless written notice is given by the company to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy.
 - a. A notice required to be sent by the company to the insured may be by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. Unless another company has replaced the insurance, the notice should be electronically transmitted to the Registry of Motor Vehicles not earlier than the policy expiration date. If the insurance and registration are coterminous, it will not be necessary to notify the Registry of Motor Vehicles.
 - b. If the notice is required to be sent by the company to the producer or broker producing the business, such producer or broker shall, within fifteen days of receiving such notice, send a copy to the insured by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. The producer or broker must notify the company not later than the policy expiration date if the insurance is not replaced so that the company may, in turn, electronically transmit the notice to the Registry of Motor Vehicles. Notice to the company is not required if the insurance and registration are coterminous.

C. New Business

The producer is required to obtain from the applicant for insurance a new business application in all cases except when the producer is transferring a book of business from one company to another and the acquiring company waives this requirement.

If coverage is being replaced midterm, the producer must verify that there is no automobile insurance premium owed to the former company or producer.

D. Transfer of Insurer

1. The producer of record must provide information necessary for a company to transmit data to the Registry of Motor Vehicles for each vehicle insured.

In addition to reporting the necessary information to the company, the producer shall prepare an RMV-3 form, accompanied by the appropriate fee, for processing by the Registry of Motor Vehicles, if an insured requests a corrected registration certificate.
2. At the same time this transfer information is released to the new carrier, the producer of record must immediately issue to the former producer of record, if known, or if not known, to the former carrier, a Notice of Transfer of Insurer form. The notice must be signed by the producer of record and certified by affixing the company stamp of the new carrier.
3. Upon receipt of the notice of transfer of insurer, the former carrier shall:
 - a. discontinue coverage as of the date shown on a Notice of Transfer of Insurer;
 - b. compute the return premium, if any, as of the date shown on a Notice of Transfer of Insurer; and
 - c. notify the former producer, if any, of the transfer of coverage.

No notice of cancellation is required.

EXCEPTION - Except for D-1 above, Section D of this Rule is not applicable to those specific instances when a producer transfers a block of business from one carrier to another. In such situations the producer should refer to the former carrier for specific procedures. No Notice of Transfer of Insurer is required, but the producer of record must provide the new carrier with information necessary for that carrier to transmit registration data to the Registry of Motor Vehicles.

E. Cancellation (Other Than Transfer of Insurer)

1. Notice of cancellation must be given in a timely manner as required by Massachusetts law and shall include the specific reason(s) for cancellation.
2. The company must electronically notify the Registry of Motor Vehicles immediately upon the intended effective date of cancellation.

Refer to Rule 18.

RULE 5. RESIDENCE AND LOCATION

The proper rate schedules and rules are those effective in the city or town where the automobile is principally garaged. Motor vehicles used by salesmen or solicitors, or those with similar duties, requiring the operation of the motor vehicle in more than one rating territory in Massachusetts, shall be assigned to the territory determined by the place of principal garaging, or, if there is no specific city or town of principal garaging, then, by the residential address of the operator, or, if the residential address of the operator cannot be determined, then, by the Massachusetts business address of the operator. No adjustment of the premium shall be made by reason of a change in the place of principal garaging during the policy period unless such change is permanent.

Massachusetts registration is required of non-residents in accordance with reciprocal agreements with the various states as determined by the Registrar of Motor Vehicles.

Any motor vehicle owned by a non-resident of Massachusetts for which Massachusetts registration is required, regularly garaged inside the Commonwealth, shall be charged the rate for the territory in which the motor vehicle is principally garaged by such non-resident during the period of Massachusetts registration.

RULE 6. OUT-OF-STATE GARAGING

Any motor vehicle, whether owned by a resident or non-resident of Massachusetts for which Massachusetts registration is required, principally garaged outside of Massachusetts shall be written at limits of liability at least equal to the financial responsibility limits of the state of principal garaging, and shall be charged the rates for vehicles garaged in Territory 9.

RULE 7. POLICY PERIOD

- A. The insured shall have the option to purchase and the insurer shall not refuse to issue an annual motor vehicle policy or bond providing compulsory coverages containing any expiration date as the insured may elect. Insurers may offer such policies or bonds for a period of more than one year but not more than two years or may issue an extension of any existing policy or bond.
- B. Policies insuring individually owned motorcycles, trailers and other recreational-type vehicles shall, at the option of the insured, be issued for a period of less than one year with policy expiration to be coterminous with the registration. Endorsement M-0103-S, titled Non-Renewal of Policy (Motorcycles, Recreational Vehicles & Trailers), must be issued with the policy.

"Recreational-type vehicle" means a land motor vehicle subject to a motor vehicle registration which expires November 30 or December 31, and is principally used for vacation travel or leisure-time activity. Registration for motorcycles expires December 31. Registration for all other recreational vehicles expires November 30.

The premium for such policies shall be determined by applying the appropriate percentage to the annual rate based on policy inception date as shown in the table below.

If a short term policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis using the appropriate short rate table applicable to short term policies found in Rule 18.

Percentages for Short Term Policies				
		Date Interval*	Percent of Annual Rates	
All Other		Motorcycle		
Dec.	1-31	Jan.	1-31	100
Jan.	1-31	Feb.	1-28	98
Feb.	1-28	Mar.	1-31	94
Mar.	1-31	Apr.	1-30	90
Apr.	1-30	May	1-31	88
May	1-31	Jun.	1-30	86
Jun.	1-30	Jul.	1-31	80
Jul.	1-15	Aug.	1-15	75
Jul.	16-31	Aug.	16-31	68
Aug.	1-15	Sep.	1-15	60
Aug.	16-31	Sep.	16-30	53
Sep.	1-15	Oct.	1-15	45
Sep.	16-30	Oct.	16-31	38
Oct.	1-15	Nov.	1-15	30
Oct.	16-31	Nov.	16-30	27
Nov.	1-15	Dec.	1-15	20
Nov.	16-30	Dec.	16-31	14

*All dates inclusive

RULE 8. CHANGES

A. All changes requiring adjustments of premium shall be computed pro rata based on the rates in effect on the policy inception date.

B. Minimum Premiums

1. If an outstanding policy is amended and results in a premium adjustment of less than \$5, such adjustment may be waived, or it may be made subject to a minimum adjustment of \$5 except that the actual return premium of less than \$5 shall be allowed at the request of the insured.
2. A minimum premium of \$5 shall apply if an additional premium results because a coverage is added, or the limits of liability are increased, or a deductible is reduced, at the request of the insured during the policy period.
3. If a return premium of less than \$5 results because a coverage is cancelled, or limits of liability are reduced, or a deductible is increased at the request of the insured, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.
4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges; if less than \$5, it may be charged or waived.

RULE 9. MOTOR VEHICLE REGISTRATION CERTIFICATES

The specific insurance certification requirements under the Massachusetts Compulsory Motor Vehicle Insurance Law are included in Section 1A of General Laws Chapter 90. Motor vehicles not subject to the Compulsory Law do not require insurance certification.

Every insurance carrier issuing a motor vehicle liability insurance policy covering a motor vehicle or trailer subject to the Compulsory Law must issue the prescribed Motor Vehicle Registration Certificate indicating a policy or binder has been issued covering such motor vehicle or trailer. No form or certificate shall be used other than that which is a part of the Massachusetts motor vehicle application for registration.

Certificates shall be executed in the name of the insurance carrier only by individuals authorized to sign in the prescribed Authorization To Sign Motor Vehicle Registration Certificates form filed with the Commissioner of Insurance.

Section 34 B of General Laws Chapter 90, G.L. provides penalties for unlawful use of the Motor Vehicle Registration Certificate.

RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

A. Application

If a certificate of insurance is necessary to comply with the requirements of a financial responsibility Law of any state or province of Canada, the insurance company must issue evidence of financial responsibility upon request of the insured.

In the event that evidence of financial responsibility is required as the result of a motor vehicle violation, a policy affording Damage To Someone Else's Property (Part 4) and Optional Bodily Injury To Others (Part 5) shall be construed to have the necessary limits of liability of the state or province.

NOTE: A charge shall be made for any filing required because of a motor vehicle accident.

In the event that a certificate of insurance for the future is required as the result of a conviction of a motor vehicle violation, the policy limits shall be increased to afford limits of liability not less than that required by the financial responsibility laws of the state or province requesting certification and premium shall be increased accordingly.

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following rate surcharge to be allocated evenly between the Part 4 and Part 5 premiums computed as follows:

1. Owners

- a. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be computed by applying the applicable surcharge in Section B to the sum of the total of Parts 1, 2, 4 and 5 premium for the highest rated automobile owned by the insured and the total non-ownership liability premium, modified in accordance with any applicable rating plan.
- b. In all other cases, the additional premium shall be computed by applying the applicable surcharge in Section B to the total premium for Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured, modified in accordance with any applicable rating plan.

2. Non-Owners

- a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be computed by applying the applicable surcharge in Section B to the total bodily injury and property damage premium for the policy.
- b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Use of Other Automobiles Rule (Rule 50), the additional premium shall be computed by applying the applicable surcharge to the (1) bodily injury rate for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located.

B. Surcharges

- 1. A 50% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.
 - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.

- c. Homicide or assault arising out of the operation of a motor vehicle.
2. A 25% surcharge is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% surcharge applies.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. A 5% surcharge is applicable if the certificate is required for any other cause whatsoever.
4. Surcharges are to be applied to the final premium as developed for Parts 1, 2, 4 and 5.

RULE 11. PREMIUM CALCULATION RULE

The following sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.
2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) annual mileage, (2) multi-car, (3) passive restraint, (4) anti-theft, and (5) class 15. The discount shall be rounded to the nearest dollar after each application.

4. Apply the appropriate merit rating plan points to the premium developed in step 3.

NOTE: A discount of the premiums paid for Parts 4 and 7 will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualified public transit system during the policy period. Refer to Rule 19. The discount is applied to the premium developed in step 4.

RULE 12. WHOLE DOLLAR PREMIUM RULE

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, 20/40 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is used.

RULE 14. DEPOSIT PREMIUM RULE

A company, its producer or any broker may require deposit premium prior to the issuance of a policy provided the per vehicle deposit does not exceed 30% of the applicable annual premium for the insurance requested. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating surcharge during the preceding 24 months, the entire policy premium charges are payable in advance.

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages including Fire, Theft and Combined Additional Coverages. Refer to the Miscellaneous Rating Factors page for applicable factors.

RULE 17. SUBSTITUTE TRANSPORTATION

The charges for this coverage are on a per vehicle/per year basis for automobiles and motorcycles. Refer to the Miscellaneous Rating Factors page for applicable limits and premiums.

RULE 18. TERMINATION OF INSURANCE

A. Cancellations

The following provisions apply when a policy is cancelled:

1. If a policy is cancelled by the company at any time, or by the insured within thirty days of the effective date or within thirty days of the receipt of the policy, whichever is later, the return premium shall be computed pro rata. "Policy" in this instance includes the copy of the coverage selections page.

If the policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis except that in the following cases the return premium shall be computed pro rata:

- a. If the insured has disposed of the automobile, provided the insured takes out a new policy in the same company on another automobile to become effective within thirty days of the date of cancellation.
- b. If the insured automobile is repossessed under terms of a financing agreement.
- c. If an automobile is cancelled from a policy, the policy remaining in force on other automobiles, or if there remains in force in the name of the insured or spouse, if a resident of the same household, and in the same company, a concurrent automobile policy covering another automobile.
- d. If the insured enters the military service of the United States of America.
- e. If the insured deletes or reduces any coverage and the policy remains in effect for other coverage.

2. Theft of Vehicle or Plates

- a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.

- b. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.
 - c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the company may cancel the policy.
 3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorists System (UMS). The written notice to the insured shall specify the reason or reasons for cancellation if the cancellation affects Part 1 coverage. If the reason for cancellation is non-payment of premium, the Notice of Cancellation shall state the amount of deficiency of the premium owed to the company for all the insurance provided and shall state in substance that the cancellation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancellation. If a cancellation of the policy results in a return premium of less than \$5.00, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

No policy in effect prior to a rate level revision shall be endorsed or cancelled and rewritten to take advantage of such a revision or to avoid the application of such a revision.

B. Sale or Transfer of Motor Vehicle, Surrender of Registration Plates, or Filing of a New Certificate

The policy shall terminate upon:

1. The sale or transfer of title by the owner of the motor vehicle or trailer thirty (30) days after the transfer unless the owner has registered a replacement motor vehicle.
2. The surrender to the Registry of Motor Vehicles of the registration plates issued to the owner of the motor vehicle by the Registrar of Motor Vehicles under Chapter 90, with a written statement, in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.
3. The filing with the Registry a certificate of insurance of another company as of the effective date of such certificate.

NOTE: If more than one motor vehicle or trailer is described in the policy, the termination of coverage applies only to the motor vehicle or trailer involved in one of the situations described above.

C. Reinstatement

If a policy has been cancelled by an insurance company, and such policy is later reinstated by the Board of Appeal on Motor Vehicle Liability Policies and Bonds or by a court of competent jurisdiction, the premium charge for the unexpired term of the policy shall be calculated pro rata on the premium applicable to the policy when originally issued.

D. Plates Returned Receipt

In the event that a policy has been terminated by (a) sale or transfer of the motor vehicle, or (b) surrender of the registration plates by the owner of the motor vehicle with a written statement in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer, a receipt from the Registry of Motor Vehicles stating that the registration plates have been surrendered must be furnished to the insurance company.

E. Leased Vehicles Under Long Term Contract

In the event a policy on a leased vehicle under a long-term contract is cancelled, the cancellation notice is to be issued in the name of the person or organization to whom the policy was issued. A copy of the cancellation notice must be sent to the owner/registrant also, if it is other than the person to whom the policy was issued.

Upon the intended effective date of cancellation, a notice issued in the name of the actual owner/registrant must be electronically transmitted to the Registry by the company.

F. Instructions For Use of Pro Rata or Short Rate Table

1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g., March 7, 2007, is designated as 2007.181.
2. In like manner express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.
3. The difference, in the case of one year policies, represents the percentage of the annual premium which is to be retained by the carrier.

Examples:

Cancellation date September 22, 2007	2007.726
Effective date July 6, 2007	<u>2007.512</u>
	.214

Earned premium for one year policy term will therefore be .214 times the annual premium.

Cancellation date March 7, 2007	2007.181
Effective date December 15, 2006	<u>2006.956</u>
	.225

Earned premium for one year policy term will therefore be .225 times the annual premium.

NOTE: As it is not customary to charge for the extra day (February 29) which occurs one year in every four years, this table shall also be used for each such year.

The following additional provisions apply to policies with policy terms in excess of 12 months:

- a. If a policy written for a two year term is cancelled after twelve months, but less than twenty-four months, the earned premium shall be the first twelve months' premium plus the pro rata share of the annual premium for the second twelve months.
- b. If a policy written for a term in excess of one year, but less than two years, is cancelled after the first twelve months, the earned premium shall be computed on a pro rata basis in the following manner.

Example: 18 month policy term

No. of days in policy term	547
No. of days in effect	425
425 ÷ 547 = .777 pro rata factor	
.777 x total premium = earned premium	

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Instructions for Short Rate Table:

1. Determine the pro rata earned premium in accordance with the previous instructions.
2. Add that factor to the following factor:

Policy Period		
Months in Effect		
in	but	
excess of	less than	Factors
0	1	.000
1	2	.055
2	3	.050
3	4	.045
4	5	.040
5	6	.035
6	7	.030
7	8	.025
8	9	.020
9	10	.015
10	11	.010
11	12	.005

3. Apply the factor determined in 2 above to the annual premium to compute the percentage of the annual premium which is to be retained by the company.

Example:

Pro rata premium in example	.214
Short rate factor (policy in effect 2-3 months)	<u>.050</u>
	.264

Earned premium for annual policy cancelled on a short rate basis is .264 times the annual premium.

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PRO RATA TABLE

January			February			March			April			May			June		
Day Of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			
July			August			September			October			November			December		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.00

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

(Rule 18)

**SHORT RATE CANCELLATION OF SHORT TERM POLICIES
Percentages of Policy Premiums to be Retained by Insurance Company**

No. of Days in force	Policy Effective Date																
	Jan.	Feb.	Mar.	Apr.	May	June	July	August		September		October		November		December	
								1-15	16-31	1-15	16-30	1-15	16-31	1-15	16-30	1-15	16-31
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

TABLE 1
(Motorcycles with Registration
Expiration of December 31)

No. of Days in force	Policy Effective Date																
	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July		August		September		October		November	
								1-15	16-31	1-15	16-31	1-15	16-30	1-15	16-31	1-15	16-30
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

TABLE 2
(All Vehicles with Registration
Expiration of November 30)

RULE 19. DISCOUNTS

A. Multi-Car

A policyholder who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27. Refer to Miscellaneous Rating Factors page for applicable discount.

B. Public Transit

A discount of the premiums paid for Part 4 and Part 7 coverages will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualifying mass transit system during the automobile policy period. Refer to the Miscellaneous Rating Factors page for the applicable discount.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26 for a minimum of eleven or twelve months of the policy year. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight of the eleven monthly passes or tickets may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. The insurer shall collect all such passes and other evidence used by a policyholder to obtain the discount.

NOTE: If a policyholder purchases a pre-paid non-refundable annual pass and furnishes proof of such purchase, the discount will be applied to the current policy rather than the expiring policy.

2. Replaced Vehicles

The discount will be computed on the basis of combined earned premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount. If the insured changes insurance companies and replaces the vehicle at the same time, the second company will be responsible for the discount provided the policy has been in effect six months or more.

3. Application of Discount

A discount will be applied to Part 4 and 7 premiums for each eligible vehicle. If there is only one eligible operator with more than one vehicle, the discount will be applied to the vehicle with the higher combined premium. If the policy insures only one vehicle, but there are two or more eligible operators, the discount shall be applied only once. If two or more vehicles and operators are eligible for discount, the discount shall first be applied to the vehicle which develops the highest combined premium for Parts 4 and 7, and then in descending order to the vehicle with the lowest combined premium.

This discount is fully earned and returnable directly to the policyholder unless the policyholder directs that the discount be applied as a credit to premium charges for a renewal policy or it is used to offset undisputed outstanding premium due the insurer. The maximum discount per eligible vehicle is \$75.

4. Qualifying Massachusetts Transit Systems

Refer to the Rate Section for a list of approved public transit systems.

5. The public transit discount shall be applied to the final premium as previously calculated and as previously adjusted by the applicable Safe Driver Insurance Plan Rating points or credit, including class 15.

C. Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Rule 54.

D. Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium must be adjusted as of that date. The premium adjustment shall be credited to the policyholder on that date unless that date is within sixty days of the expiration date of the policy, in which case the adjustment may be credited to the renewal policy. A notice of this classification change must be sent to the policyholder either prior to or with the proposed adjustment. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating plan points.

E. Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of points under a merit rating plan.

F. Passive Restraint Discount

A 25% discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain occupant safety features approved by the Commissioner of Insurance. These features are: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an

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automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.

G. Advanced Driver Training

[Reserved]

Rule 20. MODEL YEAR RATING

A. Model Year Defined

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

B. Rating of Model Years Not Shown on Rate Pages

- 1. **1990 and Later Model Years:** Refer to the Miscellaneous Rating Factors section and apply the model year, symbol and coverage factor to the earliest model year \$500 deductible rate displayed in the Rate Section to obtain the actual cash value premium.
- 2. **1989 and Earlier Model Years:**
 - a. Refer to the Miscellaneous Rating Factors section and apply the earliest model year, symbol and coverage factor to the earliest model year \$500 deductible rate for the same symbol displayed in the Rate Section to obtain the actual cash value premium.
 - b. Apply the appropriate symbol factor shown below to the premium obtained in 2.a.:

Comprehensive				Collision			
Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor
1	.24	10	.68	1	.29	10	.71
2	.28	11	.77	2	.32	11	.80
3	.32	12	.88	3	.36	12	.89
4	.36	13	1.00	4	.41	13	1.00
5	.41	14	1.14	5	.46	14	1.12
6	.46	15	1.29	6	.51	15	1.25
7	.53	16	1.47	7	.57	16	1.40
8	.60	17	1.67	8	.64	17	1.57

Rule 21. FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE

A. Actual Cash Value

Refer to Miscellaneous Rating Factors section for the applicable factors.

B. Stated Amount

Refer to the Rate Section for any specified peril

Rule 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES

A. Non-Symbolled Vehicles

1. For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.
2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table.

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

3. Stated or Agreed Amount

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol.

For model years 1980 and prior, with values of \$20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the FOB List Price, Purchase Price or Appraisal Value in determining the applicable symbol.

B. Rating Vehicles with Symbols 18 and Above

For model years 1981 and after, to determine the actual cash value premium for vehicle symbols 18 and above, apply the following factors to the premium shown for Symbol 17 and the applicable territory, class, and model year, before discounts are applied:

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Symbol	Model Year 1989& Prior	Model Year 1990 & Subsequent
18	1.15	1.08
19	1.30	1.15
20	1.45	1.25
21	1.60	1.35
22		1.45
23		1.55
24		1.70
25		1.85
26		2.00
27		*

*Determine the actual cash value premium for Symbol 27 vehicles by:

a) Increasing the factor for Symbol 26 by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.

b) Applying this factor to the Symbol 17 premium shown in the Rate Pages for the applicable territory, class, and model year, before discounts are applied.

RULE 23. HIGH-THEFT VEHICLES

For certain model years, some makes and models are considered high-theft vehicles. These vehicles are identified as such in the Symbol and Identification Section of this Manual.

Any person who acquires ownership of a high-theft vehicle must have a Category III, Category IV or Category V anti-theft device or vehicle recovery system installed in the vehicle, otherwise the company may, at its option, charge an extra-risk rate, decline coverage, or cancel existing coverage.

New Business Rule

Any high-theft vehicle listed on a New Business Application which does not have an appropriate anti-theft device or vehicle recovery system shall be written at the extra-risk rate. If an appropriate device is installed within thirty days of the policy effective date, the extra-risk premium will be waived and the anti-theft discount will be allowed retroactive to policy inception. If an appropriate device is not installed within thirty days of policy inception, the company, at its election, may cancel Collision and Comprehensive or continue such coverage at the extra-risk rate.

A category III, IV, or V device installed more than thirty days after the policy effective date qualifies for the applicable discount, but the discount shall be calculated pro-rata from the date of installation. Any premium charged for an extra-risk rate shall be earned on a pro-rata basis.

RULE 24. EXTRA-RISK RATING (COLLISION AND COMPREHENSIVE)

The following circumstances require the application of the extra-risk rate if the company elects to write the coverage and the insurance to be provided is on a vehicle:

1. customarily driven by or owned by persons who have within the last five years been convicted of vehicular homicide, auto insurance related fraud, or auto theft.
2. customarily driven or owned by persons who have within the last three years, been convicted of any category of driving under the influence of alcohol or drugs.
3. customarily driven by or owned by persons who, within three years preceding the effective date of the policy, have been involved in four or more at-fault auto accidents. An at-fault auto accident is one in which the owner or any person who customarily drives the auto was more than 50% at fault.

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4. designated as a "high-theft vehicle" which does not have at least a minimum anti-theft or auto recovery device as prescribed by the Commissioner of Insurance. (Refer to Rule 23.)
5. customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the effective date of the policy.
6. customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.
7. for which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law. (Coverage cannot be written on a vehicle which has been issued a salvage title.)

The factors for the extra-risk rate are applied to the manual rate as follows:

	Collision	Comprehensive
Vehicular Homicide	1.5	1.0
Auto Insurance Related Fraud	1.5	1.5
Auto Theft	1.5	1.5
Driving Under the Influence of Alcohol or Drugs	1.1	1.0
Four or More At-Fault Accidents	1.1	1.0
High-Theft Vehicle	1.0	1.5
Two or More Total Fire or Total Theft Losses	1.0	1.5
Material Misrepresentation	1.5 (1.2)	1.5 (1.2)
Salvage Title	Coverage not available	

NOTE: For the first instance of a material misrepresentation in the application for insurance, the lower indicated factor may be used, at the option of the company.

Application of Factors

A. Single Vehicle Policies

Where more than one category applies to the same operator or vehicle, the highest applicable factor shall be used respectively for Collision and Comprehensive. For example, if a listed operator is convicted of vehicular homicide and also has a high-theft vehicle, the factor for both Collision and Comprehensive is 1.5. The factors do not compound. In cases where separate policies are issued by the same insurer to the common owner of two or more vehicles, the highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. For each subsequent vehicle, the next highest applicable factor shall be assigned to the next highest premium for Collision and Comprehensive respectively, etc. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to such common owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

B. Multi-Vehicle Policies

The highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. Each subsequent vehicle shall be assigned the next highest applicable factor and so forth. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to the insured owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

RULE 25. VEHICLE SERIES RATING

Vehicle Series Rating (VSR) is a program applied by the Insurance Services Office (ISO) to adjust the Price New Symbols of vehicles to increase or decrease the symbol due to loss experience reflecting crash damage, ease of repair, cost of repair parts, and theft for the particular vehicle, resulting in the Rating Symbol. The Rating Symbol is used to determine a vehicle's premium for Collision, Limited Collision and Comprehensive coverage.

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The VSR program reviews the symbol assignments for all vehicle series three times: when the model year is introduced and in each of the next two annual VSR review years. The symbol for a particular series may be upsymbolled, downsymbolled, or may remain the same.

Reassignment of symbols shall be effective with 2006 and subsequent model year vehicles and may only be applied at policy issuance or renewal. A policy shall not be changed mid-term solely due to a change in symbol assignment based on symbol review.

RULE 26. RESERVED FOR FUTURE USE

SECTION II - PRIVATE PASSENGER AUTOMOBILES

RULE 27. PRIVATE PASSENGER DEFINITION

- A. A motor vehicle of the private passenger or station wagon type that is owned or leased under contract for a continuous period of at least twelve months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and is not used as a public or livery conveyance nor rented to others. A vehicle which meets the conditions of Rule 31, regarding the transportation of fellow employees, students or others for consideration, is included in this definition, provided such vehicle is not registered for carrying passengers for hire.
- B. A motor vehicle that is a pick-up or van, that is owned or leased under contract for a continuous period of at least 12 months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and
 - 1. has a gross vehicle weight rating of less than 10,000 pounds or has a rating symbol assigned to it by the Insurance Services Office (ISO), and
 - 2. is not used for the delivery or transportation of goods or materials unless such use is incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.
- C. Gross Vehicle Weight Rating means the value specified by the manufacturer as the loaded weight of a single vehicle.
- D. At the option of the company, an eligible vehicle under this rule whose title has been transferred to a trust may be written under the Massachusetts Automobile Insurance Policy, subject to the following requirements: the grantor of the trust must be an individual or lawfully married individuals residing in the same household, and must be the only insured(s) named in Item 1 of the Coverage Selections Page. All vehicle(s) insured under the policy must be owned by the trust. A vehicle owned by a trust in which the grantor is a partnership or corporation must be written under a commercial auto policy.

If a motor vehicle is leased as described in the foregoing paragraphs, and the lessee is obtaining the insurance, the policy must be issued to the lessee as named insured and Endorsement M-0070-S, "Coverage For Anyone Renting An Auto To You," must be attached to the policy.

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

A. Operator Classes

- 10 Experienced Operator.** The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- 15 Experienced Operator - age sixty-five or more.** The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.
- 17 Inexperienced Principal Operator - licensed three or more years.** The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.
- 18 Inexperienced Occasional Operator - licensed three or more years.** The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.
- 20 Inexperienced Principal Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.

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- 21 Inexperienced Occasional Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 25 Inexperienced Principal Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.
- 30 Business Use.** The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

B. Operators

All operators of the insured automobiles must be listed on the Coverage Selections Page of the Policy. An operator is a person who has an operator's license, but does not include a person who has only a learner's permit.

1. Assignment of Operators to Automobiles

- a. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and merit rating plan points in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and the operator's merit rating plan points) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:
- i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and merit rating plan points of that operator;
 - ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's merit rating plan points shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the merit rating plan points of the Class 15 operators shall be applied in the manner which produces the highest Combined Premium.
 - iii. If an operator's class and merit rating plan points are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy (Deferred Operator). If all operators listed on a policy are Deferred Operators, the operator producing the lowest Combined Premium shall be assigned to the automobile(s).
 - iv. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and merit rating plan points.
 - v. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator class and merit rating plan points which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.
 - vi. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators (except Deferred Operators) are assigned to an automobile.
- b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.
- c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.

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d. Private passenger automobiles owned by clergy are to be classified as Class 10 or 15 unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.

2. Excluded Operator

If an operator who is a member of the household is to be excluded in rating a particular automobile to produce a lower premium charge, the policyholder must submit a signed statement that such operator does not and will not operate the automobile to be insured. The signed statement must be on the Operator Exclusion Form, M-0106-S.

If any operator excluded as a result of such signed statement operates the automobile, the appropriate operator classification premium for the full policy period may be charged unless a collision or limited collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

3. Driving Experience

An operator new to Massachusetts must provide evidence of licensure from the state or country where the operator was previously licensed in order to assign the correct operator classification under this rule. If electronically available, the company will be responsible for obtaining the motor vehicle operator report from the other state or country. If necessary, a certified English translation may be required. No operator shall be assigned to Class 10 unless the operator has six or more years of driving experience.

The classification assigned to the operator is based on the number of years licensed in the other state or country and the completion of driver training, as established by the evidence of licensure. If no evidence of prior licensure is available, the operator may be assigned to Class 20 (inexperienced principal operator, licensed less than three years, no driver training) or Class 21 (inexperienced occasional operator, licensed less than three years, no driver training). The Massachusetts driving experience will be used thereafter to assign the operator classification.

4. Operator Use

Operators will be classified by the amount of use of an insured automobile:

- Principal Operator – a person who has an operator's license and operates the insured automobile more than any other listed operator as determined by the percentage of use of the automobile.
- Occasional Operator – a person who has an operator's license and operates the insured automobile less than the principal operator.

C. Classification Changes

Classification of each automobile shall be determined by the facts existing as of the effective date of the policy. Premium adjustments shall be made on a pro rata basis if changes occur during the policy period.

D. Satisfactory Driver Training Program

1. Completion and receipt of a certificate under the Massachusetts Driver Education Program prescribed by the Registrar of Motor Vehicles, or
2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - (1) a recognized secondary school, college or university, or
 - (2) other school approved and supervised by the State Department of Education or other responsible state agency.

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- b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.
- c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of twelve clock hours per student in the practice driving phase.

RULE 29. RESERVED FOR FUTURE USE

RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE FORM

The policyholder, at his or her option, may elect an amount to be deducted from the amounts otherwise due each person subject to the deduction, under the following conditions:

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds.
2. The eligible policyholder may select a deductible amount of \$100, \$250, \$500, \$1,000, \$2,000, \$4,000 or \$8,000.
3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.
4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in his household and there is one motor vehicle in the household.
5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

The Personal Injury Protection premium otherwise applicable shall be reduced by the dollar amount determined by applying the percentage shown on the Miscellaneous Rating Factors page to the manual premium.

The discount shall not apply to other coverages.

RULE 31. TRANSPORTATION OF FELLOW EMPLOYEES

If a private passenger motor vehicle has a seating capacity of not more than eight passengers other than the driver and is used to carry fellow employees, students or others for a consideration, expressed or implied, to or from, or near their place of employment or education, the premium to be charged shall be the otherwise applicable private passenger automobile rate. For vehicles in excess of eight passengers, refer to the rule for van pools in the commercial automobile manual.

All policies subject to this rule must contain the endorsement titled Transportation of Fellow Employees, Students or Others, M-0004-S.

RULE 32. PICK-UPS, VANS AND SIMILAR TYPE VEHICLES

Except for those vehicles for which a specific symbol is shown in the Symbol and Identification Section, pick ups, vans and similar type vehicles which qualify as private passenger automobiles in accordance with Rule 27(B), refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

To determine the private passenger symbol group for Parts 7, 8 and 9, refer to Rule 22.

Using FOB List or purchase price, whichever is greater, apply the age group factor for the model year and follow ACV rating procedure.

RULE 33. TOWING AND LABOR COST

Private Passenger Automobiles and Motorcycles only.

Refer to the Miscellaneous Rating Factors page for limits and premiums.

Applicable regardless of the term of the policy or endorsement.

RULE 34. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater.

RULES 35 - 38. RESERVED FOR FUTURE USE

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

RULE 39. MOTOR HOMES/CAMPER BODIES

A. Motor Homes

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

Refer to the Miscellaneous Motor Vehicles page under Motor Homes for rating methods and factors; for Parts 7, 8 and 9, refer to Rule 22 to determine rating symbol.

B. Camper Bodies

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the vehicle should be rated as follows:

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

RULE 40. ANTIQUÉ MOTOR CARS AND ANTIQUÉ MOTORCYCLES

Any motor vehicle or motorcycle registered as an antique or, if not registered, is over twenty-five years old which is maintained solely for use in exhibitions, club activities, parades and other functions of public interest and which is not used primarily for the transportation of passengers or goods over any way, provided that the application for registration thereof is accompanied by an affidavit upon a form provided by the Registrar which shall include a statement of the age and intended use of such motor vehicle.

The merit rating plan does not apply to vehicles described in this Rule.

Endorsement M-0047-S titled Antique Auto must be issued with the policy.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

RULE 41. STATED AMOUNT COVERAGE

Parts 7, 8 and 9

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the Stated Amount Rate Page in this manual. Apply the rate obtained from this Stated Amount Rate Page to each \$100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.

Endorsement MPY-0027-S titled Stated Amount Coverage must be issued with the policy. This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

RULES 42-43. RESERVED FOR FUTURE USE

RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The merit rating plan points assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy, except that an operator with less than five years of motorcycle experience will not be eligible for any discount and an operator with less than six years, but more than five years, of motorcycle experience will not be eligible for the highest discount. Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

If there is more than one operator on a policy, the operators shall be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's classification, including the 25% discount for operators age 65 and over, and the operator's merit rating plan points. Any motorcycles remaining after assignment of all operators shall be assigned the classification merit rating plan points and merit rating plan points producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles shall be assigned an inexperienced operator classification.

Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement M-0002-S titled "Guest Occupants Exclusion" must be issued with the policy.

The term "Motorcycle" shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

The multi-car discount does not apply to any motorcycle.

Motorcycles shall be classified on the basis of cubic centimeter displacement in accordance with the following groups and written at the rate shown on the Rate Sheets.

Group A - Cubic Centimeter Engine Displacement of 100 or less.

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Group B - Cubic Centimeter Engine Displacement of 101-350.

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

Fire - See rate section.

Theft - See rate section.

Comprehensive - See rate section.

Collision - See rate section.

Limited Collision - See rate section.

Substitute Transportation – See Miscellaneous Rating Factors page.

Towing and Labor – See Miscellaneous Rating Factors page.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a 25% discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 10% discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Miscellaneous Motor Vehicles Page for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 20% discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

Coverage for vehicles rated in accordance with this Rule and not subject to the Compulsory Law shall be provided on a Personal Auto Policy without a Personal Injury Protection Endorsement.

RULE 45. AGREED AMOUNT COVERAGE - COMPREHENSIVE

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value" means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.
2. Refer to Rule 22 to determine the appraised value symbol group.
3. Obtain the stated amount rate from the Rate Page Section of the Manual.
4. Apply the rate obtained to each \$100 of valuation.
5. Multiply the premium obtained in (4) above by the factor of 110%.

Endorsement MPY-0034-S titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.

This rating procedure is not available for antique automobiles and antique motorcycles as defined in Rule 40.

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been

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permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available, as follows:

1. Determine the value of the equipment, including installation, in excess of \$1,000
2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.
3. Endorsement MPY-0041-S, "Excess Electronic Equipment Coverage," must be issued with the policy.

Refer to the Miscellaneous Rating Factors page for premium charges.

RULE 47. CUSTOMIZED VANS AND PICK-UPS

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Coverage for customizing equipment is available for any pick-up or van insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement MPY-0037-S, Coverage for Customized Vans and Pick-Ups, and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated as follows:

A. Symbolled Pick-Up or Van

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.
4. Develop the premium according to the rating symbol determined in Item 3 and the model year indicated in the rate section.

B. Non-Symbolled Pick-Up or Van

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.
2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section.

RULE 48. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE

Coverage Parts 7, 8, 9

Coverage for payment of an amount necessary to replace damaged crash parts of an auto with parts manufactured or licensed by the original equipment manufacturer is provided for autos with less than 20,000 miles. At the option of the company, this coverage may be extended. Crash parts are defined to be sheet metal or plastic parts that constitute the visible exterior of the vehicle excluding glass and mechanical parts.

Eligible autos are private passenger automobiles as defined in Rule 27 which are insured for Collision, Limited Collision or Comprehensive coverage, and which are up to 10 model years old. For purposes of this rule, July 1 shall be considered the date at which model years age. For example, a model year 2007 vehicle will be new on July 1, 2006. It will be one model year old on July 1, 2007, two model years old on July 1, 2008, etc. It will be 10 model years old on July 1, 2016.

Refer to the Miscellaneous Rating Factors section for premium development.

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Endorsement MPY-0040-S titled Original Equipment Manufacturer Parts Coverage must be issued with the policy.

SECTION IV - NON-OWNED AUTOMOBILES

RULE 49. NAMED NON-OWNER POLICY

A policy may be written, at the option of the company, to insure a named individual who does not own an auto but drives borrowed or rented autos. The policy may also provide coverage for family members. Use Personal Auto Policy PP 00 01 and the Named Non-Owner Coverage Endorsement PP 03 22.

The following rates apply:

Bodily Injury Liability, Property Damage Liability, Medical Payments

If the exclusions for vehicles furnished or available for regular use apply:

Charge 40 % of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual.

Charge 60% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members.

If the exclusions for vehicles furnished or available for regular use do not apply:

Charge 60% of the applicable Parts 1, 4, 5 and 6 to provide coverage for a named individual.

Charge 80% of the applicable Parts 1, 4, 5 and 6 rates to provide coverage for a named individual and family members

Uninsured Motorists and Underinsured Motorists

Charge the applicable Part 3 and Part 12 private passenger rates.

RULE 50. USE OF OTHER AUTOMOBILES

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

Endorsement M-0051-S, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

Endorsement M-0052-S, Use of Other Automobiles-Vehicles Furnished or Available For Use as Public or Livery Conveyances, may be used to cover non-owned public or livery conveyances. Primary insurance must be in effect for these vehicles.

The following rates apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

1. Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances

- A. No Primary Insurance - 90% of the applicable Private Passenger rate for an individual and 100% for individual and household members.
- B. Primary Insurance – 12% of the applicable Private Passenger rate for an individual and 13% for individual and household members.
- C. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be changed shall be 100% of the applicable private passenger rate.

2. Vehicles Furnished or Available For Use As Public or Livery Conveyances

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50% of the applicable Private Passenger rate for an individual and 60% for an individual and household members.

Physical Damage Coverages

A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the applicable private passenger class, symbol 5 and the latest model year shown in the manual for the territory in which the named individual resides.

RULES 51 - 53. RESERVED FOR FUTURE USE

SECTION V - SUPPLEMENTAL INFORMATION

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS

RULES REGARDING REDUCTIONS IN PREMIUM CHARGES FOR PRIVATE PASSENGER MOTOR VEHICLES AND CERTAIN COMMERCIAL MOTOR VEHICLES EQUIPPED WITH AN ANTI-THEFT MECHANISM AND VEHICLE RECOVERY SYSTEMS

1. Purpose and Scope

This rule is adapted from 211 CMR 86 promulgated by the Commissioner of Insurance.

2. Eligibility

This rule is applicable to:

- (1) Private Passenger Automobiles as defined in Private Passenger Definition (Rule 27) in the Private Passenger Manual.
- (2) Private Passenger Types as defined in the Commercial Manual.
- (3) Commercial Vehicles which are registered with the Massachusetts Registry of Motor Vehicles and which have a gross weight of 8,000 pounds or under.

3. Coverages

The discount is applicable to the Comprehensive coverage or other combination of specified perils which afford Theft coverage.

4. Discounts Applicable

The following discounts are to be applied:

Vehicles Qualifying for	Discount
Category I	5%
Category II	15%
Category III	20%
Category IV	20%
Category IV, plus Category I	25%
Category IV, plus Category II	30%
Category IV, plus Category III	35%
Category V	25%
Category V, plus Category I	28%
Category V, plus Category II	32%
Category V, plus Category III	36%

5. Definitions

As used in this regulation, the following words shall mean:

“Passive” describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

“Alarm,” except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

“Tubular” describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

“Electronic lock or keyless device” is an electronic coding device which must have more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

6. General

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in Item 4.
Discounts Applicable.

Insurers may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

Categories Defined

Category I

Devices qualifying in this category receive 5% discounts.

(a) Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons

This device is an ignition cut-off switch (sometimes called a "kill switch") or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver's position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors.

A sticker may identify the presence of this system.

(b) Ignition or Starter Cut-Off Switches

Such ignition or starter cut-off switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable, or operate passively.

(c) Non-Passive, Externally-Operated Alarm

This is a non-passive warning alarm which is installed in an auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by use of a key inserted in a lock mounted on the outside of the auto.

(d) Internally-Operated Alarm Not Meeting Category II or Category III Criteria

This is an alarm system which is activated from within the vehicle but which does not meet all the criteria found in Section (5.3) (a) or Section (5.4)(a); alarm must be triggered by entry of doors, hood or trunk.

(e) Steering Column Armored Collar

This is a device similar to an oversized padlock which clamps on the steering column over the ignition lock and prevents access to it. This device, upon being locked, prevents the vehicle from being started, or if the auto is hot-wired and started, the device prevents it from being steered. No part of the device, when not in operation, is attached to the steering column. A sticker may identify the presence of this device.

(f) Steering Wheel Removal Lock

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle's steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock's security key is then removed. Re-

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attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel have been locked into place.

Category II

Devices qualifying in this category receive 15% discounts.

(a) Internally-Operated Alarm Systems Not Meeting Category III Criteria

This is an alarm system which is activated from within the auto but which does not meet all the criteria in Section (5.4)(a). The ignition must be automatically cut off, or the starter must be disconnected automatically. The alarm must be triggered by entry of doors, hood or trunk.

(b) Non-Passive Fuel Cut-Off Device

This is a shut-off device which operates to block the fuel line when a switch is tripped or when the device is engaged by a key. The switch to open or shut off the fuel line must be well hidden from view.

(c) Non-Passive Steering Wheel Lock

This device prevents the steering wheel from turning. A steel collar and barrel, into which the shackle of a lock fits, are permanently attached to the steering post. The shackle, made of case-hardened alloy steel, fits over the steering wheel spoke and into the barrel. A tubular key operates the lock. The collar, barrel and shackle must resist cutting with a file. A sticker may identify the presence of this system.

(d) Armored Cable Hood Lock and Ignition Cut-Off Switch

This system is one which meets all the criteria of Section (5.4)(f)(1) except paragraph (a). Armor must be similar to that used in outdoor telephone booths; it must extend through firewall and be secured so as to prevent retraction.

(e) Window Identification System

A window identification is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all the windows of the vehicle other than the small vent window.

Provision must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

A sticker may identify the presence of this identification system.

(f) Emergency Handbrake Lock

This device prevents the release of the emergency handbrake. The lock replaces the handbrake grip, and is permanently attached to the handbrake lever. The lock encasement must be all metal construction. The lock is released by entering a preset digital combination. A sticker may identify the presence of this device.

(g) Car Transmission Lock

The device prevents the vehicle from moving from a parked position by locking the gear shift. A steel encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gear shift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

A sticker may identify this system.

Category III

Devices qualifying in this category receive 20% discounts.

(a) **Passive Alarm System** - This is an alarm system meeting the following criteria:

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- (1) Ignition must be cut off automatically, or starter must be disabled automatically.
- (2) Alarm must be triggered by entry of doors, hood or trunk.
- (3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
- (4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.
- (5) Alarm must not emit a pulsating, whooping, or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
- (6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.
- (7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

(b) Passive Fuel Cut-Off Device

This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the car is started. This device must meet the following criteria:

- (1) The fuel line must be blocked when the power is off.
- (2) The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.
- (3) A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.
- (4) Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

(c) Armored Ignition Cut-Off Switch

This device is a kill switch designed to resist tampering. To prevent hot-wiring of the auto, a protective cap is attached to the coil or starter solenoid. Such devices must meet the following criteria:

- (1) Armored cable must run from a separate key to the coil, starter solenoid, or other engine component. Such cable must be similar to that used in outdoor telephone booths, collapse when cut, and preclude quick reconnection of the cut wire inside; alternatively, some other effective means of preventing defeat of the system by cutting the armored cable must be employed.
- (2) The device must prevent hot-wiring of the car.
- (3) A separate lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(d) Passive Multi-Component Cut-Off Switch

This device is a kill switch activated when the ignition key is turned to the off position. It is designed to prevent hot-wiring of the auto. Such device must meet the following criteria:

- (1) The primary wire to the ignition coil must be disconnected.
- (2) The device must disconnect the starter.

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- (3) One or more wires to the electronic ignition system, or to the points and condenser must be disconnected and grounded to the chassis.
- (4) The wiring must blend with factory-installed wiring, and the disconnecting/grounding wires must be routed to random points in the electrical system away from the components they affect.
- (5) The control module, if separate from the electronic locking mechanism, must be hidden in the engine compartment or other part of the car so that it is not easily detectable.
- (6) In order to start the car, a lock or electronic device must be used to deactivate the system. The lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(e) Passive Time Delay Ignition System

This is a device which allows the car to start only if the operator waits a prescribed time, which must vary from device to device in a range of three to twenty seconds, before moving the ignition key from "On" to "Start". If the auto does not start, the operator must be required to wait at least ninety seconds before the device can be operated successfully on a subsequent try.

The device must be resistant to tampering; for example, if it is forcibly removed, reconnection of the electrical system must not be possible with a hot-wire device. Alternatively, the device must be installed with a hood lock operated by a tubular key.

(f) Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switch

This is a supplemental hood lock operated from within the auto which also cuts off the ignition when engaged. Such devices must meet the following criteria:

(1) Armored Cable Hood Lock

- (a) The hood lock cable must be armored by case hardened solid steel tubing designed to resist cutting; tubing must extend through firewall and be secured so as to prevent retraction. Otherwise, an alarm meeting the criteria of Section (5.3)(a) must be installed.
- (b) The system must be engaged by a push button or other device which facilitates use. The push button or other device must be installed within reach of driver when seated.
- (c) No portion of the hood lock cable may be accessible so that it could be grasped from underneath the car; and, if accessible through the grillwork, armor must extend to the locking mechanism.

(2) Electrically Operated Hood Lock

- (a) The hood lock is electrically operated and functions so that it remains locked even if the wiring operating the hood lock is cut.
- (b) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a separate key or electronic keyless device must be used.
- (c) If the hood lock can be reached through the grillwork or from underneath the car, the hood lock must be shielded or armored so that it cannot be manually operated. The locks controlling the devices must be of tubular type or operate electronically.

(g) Passive, Delayed Ignition Cut-Off System

This electronic system disables the ignition circuit at a preset engine speed such that the engine cannot be restarted or hot-wired. Such device must meet these criteria:

- (1) The ignition must cut off automatically as soon as the engine reaches a speed in the range of 1,500 to 2,000 RPM.

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- (2) The system must be automatically armed when the ignition key is turned to the off position.
- (3) A push button or other type of disarm switch must be well hidden from view. The wiring must blend with factory-installed wiring if placed under the dash. In the alternative, a tubular key or an electronic keyless device may be used.
- (4) An alarm or horn shall be actuated at the same time the ignition is disabled.
- (5) If a parking/service attendant switch is provided, a buzzer must sound all the time the engine is running. The switch must be hidden in a remote place.

(h) Passive Ignition Lock Protective system

This is a case hardened steel, protective cap which fits over the ignition lock so as to prevent extraction of the ignition lock cylinder. The cap fastens to a steel collar which fits around the steering post and over the ignition lock. The ignition key fits through a slot in the cap.

A sticker may identify the presence of this system.

(i) High Security Ignition Replacement Lock

This is a high security, case hardened steering column ignition lock, conforming to NHTSA Standard No. 1141, which cannot be removed using a conventional slide hammer or lock puller equipment.

A sticker may identify the presence of this system.

(j) Hydraulic Brake Lock

This is a dash-mounted device which, when activated and pressurized with the brake pedal, maintains hydraulic pressure on the brakes at two or more of a vehicle's wheels so that the vehicle cannot be driven. The device must have a high security locking system with at least 50,000 combinations and a lock which cannot be pulled using a conventional slide hammer or lock puller equipment.

Category IV

Devices qualifying in this category receive 20% discounts.

Vehicle Recovery System

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or another public or private entities regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

Category V

Devices qualifying in this category receive 25% discounts.

Vehicle Recovery System with Unauthorized Movement Notification

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

General Laws Chapter 90, section 113S, and the implementing regulations, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles. The following is a summary of the requirements of the regulation.

Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 8,000 pounds are required to be inspected by an insurer prior to the issuance of physical damage coverages by the insurer.

Exemptions to Inspection Requirement

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the insurer is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.
2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the insurer to which the application is submitted; or any applicant involuntarily transferred to another insurer due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.
3. An inspection is waived by the insurer.
4. Any private passenger motor vehicle not owned by the applicant, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.
5. A motor vehicle which is leased less than six months, provided the insurer receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.
6. When requiring an inspection would cause a serious hardship to the insurer or the applicant and such hardship is documented in the applicant's policy record.
7. When the insurer has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

Waiver of Inspection

An inspection may be waived if:

1. The motor vehicle is ten or more model years older for all policies issued or renewed during the current calendar year.

Example: For policies issued or renewed during calendar year 2005, inspection of all 1995 and older model year vehicles may be waived.
2. A non-owned vehicle is insured under a policy providing physical damage coverage issued by an insurer which has inspected such motor vehicle in accordance with the provisions of this regulation.
3. A producer is transferring a book of business from one insurer to one or more insurers.
4. An individual applicant's coverage is being transferred by an independent insurance producer to a new insurer and said producer provides the new insurer with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if the new insurer does not receive a copy of the

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inspection report sixty days prior to the first annual date, the insurer must, upon renewal of the physical damage insurance, require an inspection.

5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.

Deferral of Inspection

An insurer may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant. An inspection may also be deferred for applicants ceded to Commonwealth Automobile Reinsurers.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of the insurer at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The insurer must retain the original report and photographs for three years except as provided by the Regulation.

The insurers shall maintain an up-to-date list of all its authorized representatives and inspection sites.

RULE 56. MERIT RATING PLAN

The merit rating plan is the Safe Driver Insurance Plan (SDIP) adopted in 2006. The following is an overview of the terms of the plan and its impact on underlying rates. For specific details, refer to 211 CMR 134.00 and the administrative procedures of the Merit Rating Board.

Surcharge Points/Experience Period

Each listed operator on a policy is assigned an Operator Surcharge Factor or a Credit Factor based on the operator's driving history record. The Operator Surcharge Factor is the factor applied to the otherwise applicable rate which reflects the number, type, and age of surchargeable incidents during the Policy Experience Period. The Credit Factor is either the Excellent Driver Discount, awarded to operators with Incident-Free Periods of more than five but less than six years, or the Excellent Driver Discount Plus, awarded to operators with Incident-Free Periods of at least six years. The Experience Period is the six year period immediately preceding the effective date of the policy. The points for the 2006 policy year, and subsequent policy years, will range from 0 to 45; the Commissioner may establish or modify this point range annually. The Merit Rating Board will compute and report to the Insurer the total number of operator Surcharge Points or Credits for each listed operator.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years or such operator is being added to an existing policy, the operator's Policy Experience Period will begin as of the effective date of that policy until the company receives an authorized inquiry response from the Merit Rating Board indicating the operator's credit or surcharge points.

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If an operator's Motor Vehicle Report (MVR) is electronically available, the company will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more than one state or country must be combined by the company and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, the company must submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's MVR with motor vehicle violations or at-fault accidents must be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's credit or surcharge points.

If an MVR is not electronically available, the operator's Policy Experience Period will begin as of the effective date of the policy until the company receives an authorized inquiry response from the Merit Rating Board with the operator's actual credit or surcharge points. The operator may obtain an official driving record or a record from a previous insurer and submit it to the company. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to the company. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator's record, the company must submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator's record with motor vehicle violations or at-fault accidents must be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's credit or surcharge points.

Classification of Surcharge Points

Surcharge points are assigned as follows:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

A claim payment for Bodily Injury Liability, Damage to Someone Else's Property, Collision or Limited Collision of at least \$500 and up to \$2,000 constitutes a minor at-fault accident. A claim payment of more than \$2,000 constitutes a major at-fault accident. An "at-fault" accident is one in which the company determines that the listed operator is more than 50% at fault.

Surcharge points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation or if it occurs in the sixth (oldest) year in the operator's six year Policy Experience Period.

Calculation of Premium Adjustment

The credit or surcharge factor is applied to Compulsory Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4) and Collision (Part 7).

The premium adjustment is the last step in the rating process after all discounts and rating factors have been completed.

	<u>Experienced Operators</u>	<u>Inexperienced Operators</u>
	<u>Credit Factor</u>	<u>Credit Factor</u>
Excellent Driver Discount Plus (6 Years Incident-Free)	<u>-0.17</u>	
Excellent Driver Discount (5 Years Incident-Free)	<u>-0.07</u>	<u>-0.07</u>
	<u>Surcharge Factor</u>	<u>Surcharge Factor</u>
Number of Points X	0.15	0.075

Total operator points are based on the Incident Free Period. When the Incident Free Period is less than or equal to three, the total number of Surcharge Points applicable to the operator shall be the sum of the surcharge points identified for each Surchargeable Incident in the Policy Experience Period. When the Incident Free Period is greater than three and the total number of Surchargeable Incidents in the most recent five years of the Policy Experience

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Period is three or less, the Surcharge Points applicable to each incident shall be reduced by one and the total number of Surcharge Points applicable to the Operator shall be the sum of those reduced surcharge points. In no event shall the surcharge points for any single incident be reduced below zero.

Assignment of Operators to Vehicles

The assignment of operators to vehicles is made in accordance with the provisions of Rule 28.

Excellent Driver Discount and Excellent Driver Discount Plus

A percentage value will reflect the lower expected loss experience of operators with incident-free periods of more than five and less than six, and of at least six years, respectively, which may vary according to the affected Liability and Collision coverages, irrespective of the class and territory of the policy.

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Merit Rating Plan

Calculation of Credits and Surcharges
 Factors to Apply to Otherwise Applicable Premiums *

<u>Points</u>	<u>Experienced Operators</u> (Rate Class 10, 15 or 30)		<u>Inexperienced Operators</u> (All Other Rate Classes)	
	<u>Parts 1, 2, and 4</u>	<u>Part 7</u>	<u>Parts 1, 2, and 4</u>	<u>Part 7</u>
	Credit Factors			
Excellent Driver Plus	0.170	0.170	NA	NA
Excellent Driver	0.070	0.070	0.070	0.070
	No Credit/No Surcharge Factors			
0	0.000	0.000	0.000	0.000
	Surcharge Factors			
1	0.150	0.150	0.075	0.075
2	0.300	0.300	0.150	0.150
3	0.450	0.450	0.225	0.225
4	0.600	0.600	0.300	0.300
5	0.750	0.750	0.375	0.375
6	0.900	0.900	0.450	0.450
7	1.050	1.050	0.525	0.525
8	1.200	1.200	0.600	0.600
9	1.350	1.350	0.675	0.675
10	1.500	1.500	0.750	0.750
11	1.650	1.650	0.825	0.825
12	1.800	1.800	0.900	0.900
13	1.950	1.950	0.975	0.975
14	2.100	2.100	1.050	1.050
15	2.250	2.250	1.125	1.125
16	2.400	2.400	1.200	1.200
17	2.550	2.550	1.275	1.275
18	2.700	2.700	1.350	1.350
19	2.850	2.850	1.425	1.425
20	3.000	3.000	1.500	1.500
21	3.150	3.150	1.575	1.575
22	3.300	3.300	1.650	1.650
23	3.450	3.450	1.725	1.725
24	3.600	3.600	1.800	1.800
25	3.750	3.750	1.875	1.875
26	3.900	3.900	1.950	1.950
27	4.050	4.050	2.025	2.025
28	4.200	4.200	2.100	2.100
29	4.350	4.350	2.175	2.175
30	4.500	4.500	2.250	2.250
31	4.650	4.650	2.325	2.325
32	4.800	4.800	2.400	2.400

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33	4.950	4.950	2.475	2.475
	<u>Merit Rating Plan</u>			
34	5.100	5.100	2.550	2.550
35	5.250	5.250	2.625	2.625
36	5.400	5.400	2.700	2.700
37	5.550	5.550	2.775	2.775
38	5.700	5.700	2.850	2.850
39	5.850	5.850	2.925	2.925
40	6.000	6.000	3.000	3.000
41	6.150	6.150	3.075	3.075
42	6.300	6.300	3.150	3.150
43	6.450	6.450	3.225	3.225
44	6.600	6.600	3.300	3.300
45	6.750	6.750	3.375	3.375

* Total policy credit or surcharge is determined by applying the above factors (for the appropriate points) to rates by coverage (after all applicable discounts and rating factors), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

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INCREASED LIMITS TABLES AND IMPLICIT SURCHARGE EXCLUSION FACTORS

Unless otherwise specified, the basic limits rates shown on the rate pages are for \$20,000/\$40,000 bodily injury (Parts 1 and 5) and \$5,000 property damage (Part 4). The charge for bodily injury increased limits is determined by applying the factors shown on the Increased Limits Tables to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

Adjusted Part 1 premium is determined by applying the Implicit Surcharge Exclusion Factor to the Part 1 premium appearing in the Rate Pages for the particular territory and operator classification. The result should be rounded to the nearest whole dollar amount only after all calculations have been completed.

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	1.004	1.065	1.100	1.062	1.062	1.062	1.062	1.026
2	1.001	1.113	1.082	1.062	1.046	1.062	1.046	0.997
3	0.995	1.068	1.111	1.031	1.043	1.031	1.043	0.968
4	0.986	1.113	1.075	1.027	1.047	1.027	1.047	1.006
5	0.999	1.115	1.088	1.039	1.033	1.039	1.033	0.961
6	1.017	1.109	1.139	1.053	1.044	1.053	1.044	1.049
7	0.998	1.138	1.043	1.034	1.069	1.034	1.069	1.012
8	1.011	1.093	1.080	1.023	1.050	1.023	1.050	0.935
9	1.031	1.105	1.117	1.050	1.047	1.050	1.047	1.115
10	1.019	1.110	1.093	1.044	1.023	1.044	1.023	1.257
11	1.022	1.047	1.124	1.059	1.057	1.059	1.057	1.247
12	1.014	1.089	1.109	1.076	1.041	1.076	1.041	1.146
13	1.027	1.113	0.984	1.044	1.129	1.044	1.129	1.095
14	1.023	1.114	1.045	1.033	1.069	1.033	1.069	1.137
15	0.992	1.120	1.186	1.000	1.000	1.000	1.000	1.146
16	1.024	1.090	1.000	1.450	1.525	1.450	1.525	0.961
17	1.013	1.110	1.068	1.214	1.004	1.214	1.004	0.908
18	1.036	1.056	1.007	1.056	1.000	1.056	1.000	0.893
19	1.029	1.115	1.151	1.026	1.035	1.026	1.035	1.059
20	1.031	1.184	1.241	0.976	1.034	0.976	1.034	1.000
21	1.029	1.122	1.177	1.033	1.057	1.033	1.057	1.059
22	1.037	1.146	1.071	1.038	1.000	1.038	1.000	1.440
23	0.994	1.084	1.090	1.045	1.036	1.045	1.036	1.143
24	1.002	1.038	1.004	1.107	1.057	1.107	1.057	0.874
25	1.003	0.982	1.159	1.150	1.225	1.150	1.225	0.883
26	0.984	1.146	1.000	1.094	1.109	1.094	1.109	0.830
27	0.988	1.103	1.089	1.037	1.028	1.037	1.028	1.050
40	0.947	1.510	1.178	1.000	0.862	1.000	0.862	0.830
41	1.014	1.098	0.995	1.000	1.029	1.000	1.029	1.450
42	0.997	1.088	1.114	1.055	1.029	1.055	1.029	0.953
43	0.979	1.130	1.213	1.175	1.023	1.175	1.023	0.957
44	0.991	1.075	1.143	1.099	1.000	1.099	1.000	0.906
45	1.018	1.127	1.125	1.086	1.114	1.086	1.114	1.193

Motorcycles All Territories 1.04

INCREASED LIMITS TABLES							
<u>Damage to Someone Else's Property</u>							
Limit:	\$5,000	\$10,000	\$15,000	\$25,000	\$35,000	\$50,000	\$100,000
Factor:	1.000	1.215	1.230	1.246	1.260	1.277	1.288
<u>Bodily Injury to Others</u>							
Limits:	20/40	20/50	25/50	25/60	35/80	50/100	100/100
Factor:	1.00	1.01	1.06	1.07	1.17	1.28	1.52
Limits:	100/200	100/300	200/400	250/500	250/1000	300/500	500/500
Factor:	1.53	1.54	1.92	2.04	2.09	2.30	3.01
Limits:	500/1000						
Factor:	3.06						

RULE 57. RESERVED FOR FUTURE USE

RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES

The following is a general summary of Registry of Motor Vehicles procedures. For specific details about procedures, contact the Registry.

Registration Requirements

A Registration is required for all vehicles and trailers. A complete "RMV-1" form must be submitted, along with the previous owner's title or certificate of origin, or a bill of sale for a vehicle that has not been titled previously.

Six to eight weeks prior to the expiration date of registration, the Registry will mail an "RMV-2" renewal card, which will show the current registration data for the owner of the vehicle and the vehicle. Certain changes may be made by the owner on the application.

An "RMV-3" Amendment of Registration form may be used to change information on a current registration, renew a current registration if an "RMV-2" form has not been received, swap from one license plate to another type of plate, such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.

Registration Transfer

Valid plates from a previously-owned vehicle may be transferred to a newly acquired vehicle provided the owner is at least eighteen and has lost possession of the vehicle through either a transfer of ownership or sale of the vehicle.

An owner has seven (7) calendar days to operate a newly acquired vehicle with current plates before the transfer is processed at the Registry, and the intent of the owner is to transfer the registration from the previous vehicle to a newly acquired vehicle of the same type.

Restrictions on a registration transfer are: the owner must be the same on both vehicles, the transferred registration must be active, and the new vehicle must have the same type of plate.

Salvage Title

All vehicles for which an insurance company has made a total loss payment must be titled as a salvage vehicle except for vehicles 10 years or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle has passed a salvage inspection. The vehicle must be either towed to the salvage inspection site or a repair plate must be attached.

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**PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX**

<u>TITLE</u>	<u>AIB FORM NO.</u>
Agreed Amount – Comprehensive	MPY-0034-S (Ed. 04-08)
Antique Auto	M-0047-S (Ed. 04-08)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 04-08)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08)
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Guest Occupants Exclusion – Motorcycles	M-0002-S (Ed. 04-08)
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Operator Exclusion Form	M-0106-S (Ed. 04-08)
Original Equipment Manufacturer Parts Coverage	MPY-0040-S (Ed. 04-08)
Other Optional Insurance – Combined Additional Coverage	MPY-0031-S (Ed. 04-08)
Other Optional Insurance – Fire, Lightning and Transportation	MPY-0028-S (Ed. 04-08)
Other Optional Insurance – Theft	MPY-0029-S (Ed. 04-08)
Stated Amount Coverage	MPY-0027-S (Ed. 04-08)
Suspension of Coverage - Reduction of Limits	MPY-0032-S (Ed. 04-08)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052—S (Ed. 040-08)
Waiver of Deductible	MPY-0016-S (Ed. 04-08)

PRIVATE PASSENGER FORMS

<u>Title</u>	<u>Edition</u>
Massachusetts Automobile Insurance Policy	2008 Ed.
Application for Massachusetts Motor Vehicle Insurance	2008 Ed.
Coverage Selections Page	2008 Ed.
Massachusetts Renewal Form	2008 Ed.
Annual Mileage Discount Form	2008 Ed.
Application for Benefits – Personal Injury Protection	
Massachusetts Motor Vehicle Liability Bond	
Statutory Notice of Cancellation of the Massachusetts Motor Vehicle Liability Policy	2008 Ed.
Legal Notice of Non-Renewal of Your Massachusetts Automobile Insurance Policy	
Notice of Transfer of Insurer	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PERSONAL AUTO FORMS INDEX
(MASSACHUSETTS)**

For Vehicles Not Subject to the Compulsory Law

<u>Form Title Policy</u>	<u>Form Number and Edition Date</u>
PERSONAL AUTO POLICY	PP 00 01 01 05
AMENDMENT OF POLICY – MASSACHUSETTS	MP 00 99 11 01
<u>Endorsements</u>	
ADDITIONAL INSURED – LESSOR	PP 03 19 08 86
AUTO LOAN/LEASE COVERAGE	PP 03 35 09 93
CERTIFICATE OF INSURANCE – TRUSTS	PP 03 33 06 98
CHANGE ENDORSEMENT	PP 03 10 08 86
COVERAGE FOR DAMAGE TO YOUR AUTO (MAXIMUM LIMIT OF LIABILITY)	PP 03 08 06 94
COVERAGE FOR DAMAGE TO YOUR AUTO EXCLUSION ENDORSEMENT	PP 13 01 12 99
CUSTOMIZING EQUIPMENT COVERAGE	PP 03 18 01 05
EXCESS ELECTRONIC EQUIPMENT COVERAGE	PP 03 13 01 05
EXTENDED NON-OWNED COVERAGE FOR VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE	PP 03 06 01 05
EXTENDED NON-OWNED COVERAGE – VEHICLES FURNISHED OR AVAILABLE FOR USE AS A PUBLIC OR LIVERY CONVEYANCE	PP 13 05 01 05
FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS	PP 03 01 08 86
JOINT OWNERSHIP COVERAGE	PP 03 34 01 05
LIABILITY COVERAGE EXCLUSION ENDORSEMENT	PP 03 26 06 94
LIMITED MEXICO COVERAGE	PP 03 21 01 05
MISCELLANEOUS TYPE VEHICLE AMENDMENT (MOTOR HOMES)	PP 03 28 06 98
MISCELLANEOUS TYPE VEHICLE ENDORSEMENT	PP 03 23 01 05
NAMED NON-OWNER COVERAGE	PP 03 22 01 05
OPTIONAL LIMITS TRANSPORTATION EXPENSES COVERAGE	PP 03 02 06 98
REINSTATEMENT OF INSURANCE	PP 02 02 08 86
SINGLE LIABILITY LIMIT	PP 03 09 01 05
SINGLE UNDERINSURED MOTORISTS LIMIT	PP 04 02 06 98
SINGLE UNINSURED MOTORISTS LIMIT	PP 04 01 06 98
SNOWMOBILE ENDORSEMENT	PP 03 20 01 05
SUSPENSION OF INSURANCE	PP 02 01 01 05
TOWING AND LABOR COSTS COVERAGE	PP 03 03 04 86
TRAILER/CAMPER BODY COVERAGE (MAXIMUM LIMIT OF LIABILITY)	PP 03 07 01 05
TRIP INTERRUPTION COVERAGE	PP 13 02 01 05
TRUST ENDORSEMENT	PP 13 03 01 05
UNDERINSURED MOTORISTS COVERAGE	PP 03 11 01 05

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RATING TERRITORIES SECTION

TERRITORY DEFINITIONS

Except for East Boston and South Boston, sections of cities and towns designated "North," "East," "South," and "West" or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as **North** Andover) there are two distinct townships, Andover and North Andover, in which case both are listed.

Counties are indicated by the Statistical Code Numbers as follows:

Left Hand Digit	County	Left Hand Digit	County
0.....	Barnstable Dukes Nantucket Plymouth	4.....	Franklin Hampden
1.....	Berkshire	5.....	Hampshire
2.....	Bristol	6.....	Middlesex
3.....	Essex	7.....	Norfolk
		8.....	Suffolk
		9.....	Worcester

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CITY OF BOSTON

Definition	Rating Territory	Statistical Code
BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	24	822
CHARLESTOWN - EAST BOSTON - (Zip Codes 02128, 02129)	26	824
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	21*	819
EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129)	26	824
HYDE PARK - (Zip Codes 02136, 02137)	20	818
JAMAICA PLAIN - (Zip Code 02130)	19	817
ROSLINDALE - (Zip Code 02131)	18	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	22	820
SOUTH BOSTON - (Zip Code 02127)	25	823
WEST ROXBURY (Zip Code 02132)	17	815

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Rating Territory	Statistical Code
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Readville - (Hyde Park)	20	818

*A portion of postal zip code district 02126 falls in Hyde Park (Territory 20) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:

Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset St. to Neponset River. Border goes down the middle of these streets.

The following list contains Out of State Territorial Schedules and Statistical Codes

Location	Rating Territory	Statistical Code
Connecticut	9	991
Maine	9	992
New Hampshire	9	993
New York	9	994
Rhode Island	9	995
Vermont	9	996
Other	9	999

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RATING TERRITORIES

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
A					
ABINGTON	8	010	CHARLESTOWN - Boston (Zip Codes 02128, 02129)	26	824
ACTON.....	27	630	CHARLTON.....	4	936
ACUSHNET	7	230	CHATHAM.....	27	051
ADAMS	27	110	CHELMSFORD	2	612
AGAWAM.....	7	420	CHELSEA.....	16	802
ALFORD.....	27	170	CHESHIRE	27	130
AMESBURY	2	310	CHESTER	1	440
AMHERST	5	510	CHESTERFIELD	27	570
ANDOVER	3	311	CHICOPEE	9	402
ARLINGTON	4	610	CHILMARK	27	081
ASHBURNHAM	1	930	CLARKSBURG.....	27	131
ASHBY.....	1	670	CLINTON.....	6	911
ASHFIELD	27	470	COHASSET	4	732
ASHLAND	5	631	COLRAIN.....	1	431
ATHOL	3	910	CONCORD	27	613
ATTLEBORO	5	210	CONWAY	27	473
AUBURN.....	6	931	CUMMINGTON	27	571
AVON.....	11	730	D		
AYER	3	632	DALTON.....	27	132
B			DANVERS	5	313
BARNSTABLE	5	021	DARTMOUTH.....	7	211
BARRE.....	2	932	DEDHAM	8	712
BECKET.....	2	171	DEERFIELD	27	432
BEDFORD.....	2	633	DENNIS	3	052
BELCHERTOWN	3	530	DIGHTON	5	232
BELLINGHAM.....	3	731	DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819
BELMONT.....	3	611	DOUGLAS	2	937
BERKLEY.....	6	231	DOVER.....	2	733
BERLIN	27	933	DRACUT.....	6	614
BERNARDSTON.....	27	471	DUDLEY	3	938
BEVERLY.....	5	312	DUNSTABLE	1	673
BILLERICA.....	5	634	DUXBURY	3	031
BLACKSTONE	2	934	E		
BLANDFORD	3	490	EAST BOSTON - Boston (Zip Codes 02128, 02129)	26	824
BOLTON	1	970	EAST BRIDGEWATER	6	032
BOSTON CENTRAL - (Zip Codes 02101- 02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241).....	23	821	EAST BROOKFIELD	2	973
BOURNE.....	4	050	EASTHAM	27	082
BOXBOROUGH.....	27	671	EASTHAMPTON	3	511
BOXFORD	3	370	EAST LONGMEADOW	6	441
BOYLSTON.....	2	971	EASTON.....	7	212
BRAINTREE	8	710	EDGARTOWN.....	27	053
BREWSTER.....	27	080	EGREMONT	27	172
BRIDGEWATER	6	011	ERVING.....	27	433
BRIGHTON - Boston (Zip Codes 02134, 02135, 02163).....	24	822	ESSEX.....	2	330
BRIMFIELD.....	3	491	EVERETT	14	602
BROCKTON.....	45	002	F		
BROOKFIELD.....	3	935	FAIRHAVEN.....	7	213
BROOKLINE	8	702	FALL RIVER	13	201
BUCKLAND	27	430	FALMOUTH.....	3	054
BURLINGTON.....	4	635	FITCHBURG.....	7	902
C			FLORIDA	2	173
CAMBRIDGE	11	600	FOXBOROUGH.....	3	734
CANTON.....	8	711	FRAMINGHAM	9	615
CARLISLE.....	27	672	FRANKLIN.....	1	713
CARVER	7	030	FREETOWN.....	5	233
CHARLEMONT	27	472			

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City or Town	Rating Territory	Statistical Code	City or Town	Territory	Code
G			LINCOLN	1	639
GARDNER	3	912	LITTLETON	27	640
GAY HEAD	27	083	LONGMEADOW	4	442
GEORGETOWN	3	331	LOWELL	41	601
GILL	27	474	LUDLOW	7	421
GLOUCESTER	5	314	LUNENBURG	1	945
GOSHEN	27	573	LYNN	43	300
GOSNOLD	27	084	LYNNFIELD	7	334
GRAFTON	3	913	M		
GRANBY	4	574	MALDEN	14	603
GRANVILLE	2	492	MANCHESTER	27	335
GREAT BARRINGTON	1	111	MANSFIELD	3	214
GREENFIELD	3	410	MARBLEHEAD	4	316
GROTON	27	636	MARION	3	038
GROVELAND	3	332	MARLBOROUGH	5	618
H			MARSHFIELD	7	039
HADLEY	27	531	MASHPEE	5	085
HALIFAX	5	070	MATTAPOISETT	3	040
HAMILTON	1	333	MAYNARD	27	620
HAMPDEN	5	493	MEDFIELD	27	736
HANCOCK	27	174	MEDFORD	12	604
HANOVER	4	033	MEDWAY	27	737
HANSON	5	034	MELROSE	6	619
HARDWICK	27	939	MENDON	27	946
HARVARD	27	974	MERRIMAC	3	336
HARWICH	1	055	METHUEN	10	317
HATFIELD	27	532	MIDDLEBOROUGH	6	013
HAVERHILL	8	302	MIDDLEFIELD	1	576
HAWLEY	27	475	MIDDLETON	6	337
HEATH	2	476	MILFORD	5	915
HINGHAM	4	012	MILLBURY	4	916
HINSDALE	2	133	MILLIS	27	738
HOLBROOK	11	735	MILLVILLE	1	947
HOLDEN	3	940	MILTON	11	714
HOLLAND	1	494	MONROE	1	479
HOLLISTON	2	637	MONSON	3	422
HOLYOKE	40	403	MONTAGUE	27	411
HOPEDALE	2	941	MONTEREY	27	175
HOPKINTON	27	638	MONTGOMERY	27	495
HUBBARDSTON	1	942	MOUNT WASHINGTON	27	176
HUDSON	3	616	N		
HULL	9	035	NAHANT	8	338
HUNTINGTON	2	533	NANTUCKET	27	056
HYDE PARK - Boston (Zip Codes 02136, 02137)	20	818	NATICK	3	621
I			NEEDHAM	2	715
IPSWICH	2	315	NEW ASHFORD	1	177
J			NEW BEDFORD	13	200
JAMAICA PLAIN - Boston (Zip Code 02130)	19	817	NEW BRAINTREE	27	975
K			NEWBURY	1	339
KINGSTON	4	036	NEWBURYPORT	1	318
L			NEW MARLBOROUGH	27	178
LAKEVILLE	5	037	NEW SALEM	27	480
LANCASTER	2	943	NEWTON	6	605
LANESBOROUGH	1	134	NORFOLK	1	739
LAWRENCE	44	303	NORTH ADAMS	2	112
LEE	27	135	NORTHAMPTON	3	512
LEICESTER	7	944	NORTH ANDOVER	5	319
LENOX	27	136	NORTH ATTLEBORO	3	215
LEOMINSTER	5	914	NORTHBOROUGH	27	949
LEVERETT	1	477	NORTH BROOKFIELD	3	948
LEXINGTON	2	617	NORTHBRIDGE	3	917
LEYDEN	1	478	NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819
	Rating	Statistical			

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
NORTHFIELD	27	434	SHREWSBURY	5	918
NORTH READING	5	641	SHUTESBURY	2	482
NORTON	5	234	SOMERSET	6	238
NORWELL	3	041	SOMERVILLE	12	606
NORWOOD	7	716	SOUTHAMPTON	1	580
O			SOUTHBOROUGH	27	952
OAK BLUFFS	27	057	SOUTH BOSTON - Boston (Zip Code 02127)	25	823
OAKHAM	1	976	SOUTHBRIDGE	6	919
ORANGE	2	412	SOUTH HADLEY	4	513
ORLEANS	27	058	SOUTHWICK	4	444
OTIS	27	179	SPENCER	6	920
OXFORD	5	950	SPRINGFIELD	42	400
P			STERLING	27	953
PALMER	4	423	STOCKBRIDGE	1	138
PAXTON	5	977	STONEHAM	8	623
PEABODY	10	320	STOUGHTON	12	718
PELHAM	27	577	STOW	27	644
PEMBROKE	6	042	STURBRIDGE	1	954
PEPPERELL	27	642	SUDBURY	27	645
PERU	1	180	SUNDERLAND	3	436
PETERSHAM	27	978	SUTTON	27	955
PHILLIPSTON	1	979	SWAMPSCOTT	9	322
PITTSFIELD	4	102	SWANSEA	5	239
PLAINFIELD	27	578	T		
PLAINVILLE	4	740	TAUNTON	9	202
PLYMOUTH	7	014	TEMPLETON	27	956
PLYMPTON	6	071	TEWKSBURY	5	646
PRINCETON	27	980	TISBURY	27	061
PROVINCETOWN	27	059	TOLLAND	1	496
Q			TOPSFIELD	4	371
QUINCY	12	703	TOWNSEND	27	647
R			TRURO	1	086
RANDOLPH	14	717	TYNGSBOROUGH	3	648
RAYNHAM	6	235	TYRINGHAM	27	184
READING	3	622	U		
REHOBOTH	4	236	UPTON	27	957
REVERE	15	803	UXBRIDGE	27	921
RICHMOND	27	181	W		
ROCHESTER	3	043	WAKEFIELD	6	624
ROCKLAND	9	015	WALES	2	497
ROCKPORT	2	340	WALPOLE	4	719
ROSLINDALE - Boston (Zip Code 02131)	18	816	WALTHAM	7	607
ROWE	27	481	WARE	3	514
ROWLEY	3	341	WAREHAM	8	016
ROXBURY - Boston (Zip Codes 02119, 02120, 02121)	22	820	WARREN	3	958
ROYALSTON	1	981	WARWICK	27	483
RUSSELL	3	443	WASHINGTON	27	185
RUTLAND	3	951	WATERTOWN	7	608
S			WAYLAND	2	649
SALEM	12	304	WEBSTER	7	922
SALISBURY	5	342	WELLESLEY	1	720
SANDISFIELD	27	182	WELLFLEET	27	087
SANDWICH	3	060	WENDELL	27	484
SAUGUS	12	321	WENHAM	2	343
SAVOY	27	183	WESTBOROUGH	2	923
SCITUATE	6	044	WEST BOYLSTON	2	959
SEEKONK	4	237	WEST BRIDGEWATER	8	045
SHARON	6	741	WEST BROOKFIELD	27	960
SHEFFIELD	27	137	WESTFIELD	6	424
SHELburne	1	435	WESTFORD	27	650
SHERBORN	1	674	WESTHAMPTON	27	581
SHIRLEY	2	643	WESTMINSTER	1	961
			WEST NEWBURY	27	344
	Rating	Statistical	City or Town	Rating	Statistical
	Territory	Code		Territory	Code

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

WESTON	3	651
WESTPORT.....	5	240
WEST ROXBURY - Boston (Zip Code 02132).....	17	815
WEST SPRINGFIELD.....	10	425
WEST STOCKBRIDGE.....	1	139
WEST TISBURY	27	088
WESTWOOD	4	742
WEYMOUTH.....	9	721
WHATELY.....	27	437
WHITMAN.....	8	017
WILBRAHAM	5	445
WILLIAMSBURG	27	534
WILLIAMSTOWN.....	27	140
WILMINGTON.....	4	652
WINCHENDON.....	3	924
WINCHESTER.....	3	625
WINDSOR.....	1	186
WINTHROP.....	13	810
WOBURN.....	7	626
WORCESTER.....	13	900
WORTHINGTON.....	1	582
WRENTHAM.....	2	743
	Y	
YARMOUTH.....	4	062

RATE SECTION

Memorandum

The rates shown on the rate sheets are the liability and physical damage rates filed on behalf of companies writing less than 1 percent of the private passenger automobile insurance in Massachusetts and by insurers newly entering the Massachusetts market.

The rating procedures and factors for Antique Autos were filed by the AIB on an advisory basis and on behalf of insurance companies authorizing the AIB to make such filings.

The same rates apply under a Personal Auto Policy on a risk for which compulsory coverage is not required. For bodily injury charge the total of the Parts 1, 2 and 5 premiums for risks subject to the compulsory law.

The increased limits factors shown in this manual are to be applied against the Part 1 and Part 5, basic limits, premium in determining the increased limits premium. Increased limits factors are not applicable to Part 2.

The private passenger rate pages display liability rates for various classes at selected limits. For most risks, the premium can be determined directly from the rate pages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 1

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	92	187	106	366	168	330	151	90	
PART 2	PERSONAL INJURY PROTECTION								
	38	77	45	151	71	135	64	38	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	155	277	196	525	326	473	293	162
	10,000	188	337	238	638	396	575	356	197
	25,000	193	345	244	654	406	589	365	202
	50,000	198	354	250	670	416	604	374	207
	100,000	200	357	252	676	420	609	377	209
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	13	29	17	55	25	49	23	13
	25/50	19	43	25	82	37	73	34	19
	35/80	31	68	40	130	60	117	54	31
	50/100	43	93	54	179	82	161	74	42
	100/300	70	152	89	295	135	265	122	70
	250/500	123	266	156	516	237	464	214	123
	500/500	225	488	286	947	434	852	392	225
	500/1000	230	499	292	969	444	872	401	230

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO									
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO									
	PART 3				PART 12					
	20/40	12	0					100/300	20	48
	25/50	14	3					250/500	23	139
	35/80	16	12					500/500	34	349
50/100	17	21					500/1000	35	359	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	56	60	63	67	71	75	79	84	89	95	100	107	113	120	128	136
2008	55	59	62	66	69	73	78	83	88	93	99	105	111	118	126	134
2007	55	58	61	64	68	72	77	81	86	91	97	103	109	116	124	132
2006	54	57	60	63	67	71	75	80	85	90	95	101	108	114	121	129
2005	53	56	59	62	66	70	74	79	83	88	94	99	106	112	119	127
2004	52	55	58	61	65	69	73	77	82	87	92	98	104	110	117	125
2003	51	54	57	60	64	68	72	76	80	85	90	96	102	108	115	123
2002	50	53	56	59	63	67	70	75	79	84	89	94	100	107	113	120
2001	50	52	55	59	62	65	69	73	78	82	87	93	99	105	111	118
2000	49	52	55	58	61	64	68	72	76	81	86	91	97	103	109	116

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 2

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	100	204	119	397	190	358	171	98	
PART 2	PERSONAL INJURY PROTECTION								
	40	84	49	163	78	146	70	40	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	168	291	201	566	349	509	314	171
	10,000	204	354	244	688	424	618	382	208
	25,000	209	363	250	705	435	634	391	213
	50,000	215	372	257	723	446	650	401	218
	100,000	216	375	259	729	450	656	404	220
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	14	32	19	59	29	54	25	14
	25/50	21	48	28	88	43	80	37	21
	35/80	33	76	44	141	68	128	60	33
	50/100	46	105	60	194	93	176	82	45
	100/300	76	172	99	319	152	288	135	74
	250/500	133	301	173	559	266	506	237	130
	500/500	243	553	316	1025	487	927	435	239
500/1000	249	566	323	1049	498	948	445	244	

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO									
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO									
	PART 3				PART 12					
	20/40	12	0					100/300	20	48
	25/50	14	3					250/500	23	139
	35/80	16	12					500/500	34	349
50/100		17	21					500/1000	35	359

MODEL YEAR	PART 9 COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	57	61	64	68	72	76	81	86	91	96	102	109	116	123	131	139
2008	57	60	63	67	71	75	79	84	89	95	101	107	114	121	128	137
2007	56	59	62	66	70	74	78	83	88	93	99	105	112	119	126	134
2006	55	58	61	65	68	73	77	81	86	92	97	103	110	117	124	132
2005	54	57	60	64	67	71	76	80	85	90	96	102	108	115	122	129
2004	53	56	59	63	66	70	74	79	83	89	94	100	106	113	120	127
2003	52	55	58	62	65	69	73	77	82	87	92	98	104	111	118	125
2002	52	54	57	61	64	68	72	76	81	86	91	96	102	109	115	123
2001	51	54	57	60	63	67	71	75	79	84	89	95	101	107	113	121
2000	50	53	56	59	62	66	69	74	78	83	88	93	99	105	112	118

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 3

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	105	214	128	431	203	388	183	104
PART 2	PERSONAL INJURY PROTECTION							
	45	87	53	176	83	159	75	43
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	171	298	215	588	352	529	316	182
10,000	208	362	261	714	428	643	384	221
25,000	213	371	268	733	439	659	394	227
50,000	218	381	275	751	450	676	404	232
100,000	220	384	277	757	453	681	407	234
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	15	33	20	64	31	58	28	14
25/50	22	49	30	95	46	85	41	21
35/80	35	77	48	150	72	136	65	33
50/100	48	106	65	206	99	186	89	46
100/300	80	174	108	339	162	305	146	76
250/500	139	305	189	593	283	534	256	133
500/500	255	559	346	1086	519	979	468	244
500/1000	261	572	354	1111	531	1002	479	250

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3				PART 12			
	20/40	12	0	100/300	20	48		
	25/50	14	3	250/500	23	139		
	35/80	16	12	500/500	34	349		
50/100	17	21	500/1000	35	359			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	60	63	67	71	75	79	84	89	95	100	106	113	120	128	136	145
2008	59	62	66	70	74	78	83	88	93	99	105	111	118	126	134	142
2007	58	61	65	68	72	77	81	86	91	97	103	109	116	123	131	140
2006	57	60	64	67	71	75	80	85	90	95	101	107	114	121	129	137
2005	56	59	63	66	70	74	79	83	88	94	99	106	112	119	127	135
2004	55	58	62	65	69	73	77	82	87	92	98	104	110	117	124	132
2003	54	57	61	64	68	72	76	80	85	91	96	102	108	115	122	130
2002	54	56	60	63	67	71	75	79	84	89	94	100	106	113	120	128
2001	53	56	59	62	66	69	74	78	83	87	93	98	105	111	118	125
2000	52	55	58	61	65	68	72	77	81	86	91	97	103	109	116	123

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 4

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	113	238	132	478	236	430	212	110	
PART 2	PERSONAL INJURY PROTECTION								
	46	97	54	195	96	175	86	46	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	182	310	218	630	377	567	339	199
	10,000	221	377	265	765	458	689	412	242
	25,000	227	386	272	785	470	706	422	248
	50,000	232	396	278	805	481	724	433	254
	100,000	234	399	281	811	486	730	437	256
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	16	37	21	71	35	64	32	16
	25/50	24	55	31	105	52	94	47	24
	35/80	38	88	49	167	83	150	75	38
	50/100	52	122	67	228	114	206	103	51
	100/300	85	200	109	374	187	337	169	84
	250/500	149	351	190	655	328	590	296	148
	500/500	272	644	348	1200	602	1080	542	271
	500/1000	278	659	357	1229	616	1106	555	277

PART 6	MEDICAL PAYMENTS							
	5,000	10,000	15,000	20,000	25,000	50,000	100,000	
	17	22	29	30	34	39	47	

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO								
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO								
		PART 3			PART 12				
	20/40	12		0			100/300	20	48
	25/50	14		3			250/500	23	139
	35/80	16		12			500/500	34	349
	50/100	17		21			500/1000	35	359

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	59	62	66	69	73	78	82	87	93	98	104	111	118	125	133	142
2008	58	61	64	68	72	76	81	86	91	97	103	109	116	123	131	139
2007	57	60	63	67	71	75	80	84	90	95	101	107	114	121	129	137
2006	56	59	62	66	70	74	78	83	88	93	99	105	112	119	126	135
2005	55	58	61	65	69	73	77	82	87	92	98	104	110	117	124	132
2004	54	57	60	64	68	72	76	80	85	90	96	102	108	115	122	130
2003	53	56	60	63	67	70	74	79	84	89	94	100	106	113	120	128
2002	53	55	59	62	65	69	73	78	82	87	92	98	104	111	118	125
2001	52	55	58	61	64	68	72	76	81	86	91	97	103	109	116	123
2000	51	54	57	60	63	67	71	75	80	84	89	95	101	107	114	121

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 5

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	116	237	149	503	252	453	226	116	
PART 2	PERSONAL INJURY PROTECTION								
	48	96	60	205	102	185	92	48	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	182	314	217	650	400	585	360	204
	10,000	221	382	264	790	486	711	437	248
	25,000	227	391	270	810	498	729	449	254
	50,000	232	401	277	830	511	747	460	261
	100,000	234	404	279	837	515	753	464	263
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	16	37	23	76	38	68	34	17
	25/50	24	55	34	112	56	100	50	25
	35/80	38	88	54	178	89	160	79	39
	50/100	53	121	75	244	122	219	109	53
	100/300	87	200	123	399	199	359	178	86
	250/500	153	350	216	699	348	628	312	151
	500/500	281	643	395	1279	638	1151	572	275
	500/1000	288	658	404	1309	653	1178	585	282

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3				PART 12			
	20/40		12		0		100/300	
	25/50		14		3		250/500	
	35/80		16		12		500/500	
	50/100		17		21		500/1000	
	20		20		48			
	23		139		34		349	
	35		359		35		359	

PART 9 MODEL YEAR	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	61	64	68	72	76	81	86	91	96	102	108	115	123	130	139	147
2008	60	63	67	71	75	79	84	89	95	100	107	113	120	128	136	145
2007	59	62	66	70	74	78	83	88	93	99	105	111	118	126	134	142
2006	58	61	65	69	73	77	81	86	91	97	103	109	116	124	131	140
2005	57	60	64	67	71	76	80	85	90	95	101	108	114	121	129	137
2004	56	59	63	66	70	74	79	83	88	94	100	106	112	119	127	135
2003	55	58	62	65	69	73	77	82	87	92	98	104	110	117	125	132
2002	55	58	61	64	68	72	76	81	85	91	96	102	108	115	122	130
2001	54	57	60	63	67	71	75	79	84	89	94	100	107	113	120	128
2000	53	56	59	62	66	70	74	78	83	88	93	99	105	111	118	126

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 6

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	126	263	147	539	288	485	260	124
PART 2	PERSONAL INJURY PROTECTION							
	51	106	60	220	117	197	104	51
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	193	320	230	654	414	589	373	207
10,000	234	389	279	795	503	716	453	252
25,000	240	399	287	815	516	734	465	258
50,000	246	409	294	835	529	752	476	264
100,000	249	412	296	842	533	759	480	267
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	18	41	23	81	43	72	39	18
25/50	27	61	34	120	64	107	58	27
35/80	43	98	55	191	101	171	92	43
50/100	59	134	76	263	139	235	126	59
100/300	97	221	126	431	229	387	207	98
250/500	170	387	221	756	400	678	362	172
500/500	312	710	406	1385	734	1243	663	316
500/1000	319	726	415	1417	751	1272	679	323

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3				PART 12			
	20/40	12		0		100/300	20	48
	25/50	14		3		250/500	23	139
	35/80	16		12		500/500	34	349
50/100	17		21		500/1000	35	359	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	63	67	71	75	79	84	89	94	100	106	113	120	127	135	144	153
2008	62	66	69	73	78	82	87	93	98	104	111	118	125	133	141	150
2007	61	65	68	72	76	81	86	91	97	102	109	115	123	130	139	148
2006	60	64	67	71	75	80	84	89	95	101	107	113	121	128	136	145
2005	59	63	66	70	74	78	83	88	93	99	105	112	118	126	134	142
2004	58	62	65	69	73	77	82	87	92	97	103	110	116	124	132	140
2003	57	61	64	68	72	76	80	85	90	96	101	108	114	122	129	137
2002	57	60	63	67	70	75	79	84	89	94	100	106	112	119	127	135
2001	56	59	62	66	69	73	78	82	87	92	98	104	111	117	125	133
2000	55	58	61	64	68	72	76	81	86	91	96	102	109	115	123	130

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
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TERRITORY 7

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	128	254	163	572	294	515	264	126	
PART 2	PERSONAL INJURY PROTECTION								
	52	102	66	233	118	209	106	51	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	198	323	243	673	441	606	397	216
	10,000	241	392	295	818	536	736	482	262
	25,000	247	402	303	839	549	755	495	269
	50,000	253	412	310	859	563	774	507	276
	100,000	255	416	313	867	568	781	511	278
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	18	40	25	85	44	77	39	18
	25/50	27	60	37	126	65	114	58	27
	35/80	43	96	58	200	105	181	94	43
	50/100	59	132	80	274	144	248	129	59
	100/300	97	218	130	450	237	406	212	97
	250/500	170	382	228	789	417	711	373	169
	500/500	311	701	417	1445	764	1302	685	310
	500/1000	318	718	427	1478	782	1333	701	318

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO									
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO									
	PART 3				PART 12					
	20/40	12	0					100/300	20	48
	25/50	14	3					250/500	23	139
	35/80	16	12					500/500	34	349
50/100	17	21					500/1000	35	359	

PART 9 MODEL YEAR	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	65	69	73	77	82	87	92	98	104	110	117	124	132	140	149	158
2008	64	68	72	76	81	85	91	96	102	108	115	122	129	138	146	156
2007	63	67	71	75	79	84	89	94	100	106	113	120	127	135	144	153
2006	62	66	70	74	78	83	88	93	98	104	111	118	125	133	141	150
2005	61	65	69	72	77	81	86	91	97	102	109	116	123	130	139	147
2004	60	64	68	71	75	80	85	90	95	101	107	114	121	128	136	145
2003	60	63	66	70	74	79	83	88	93	99	105	112	118	126	134	142
2002	59	62	65	69	73	77	82	87	92	97	103	110	116	124	131	140
2001	58	61	64	68	72	76	81	85	90	96	102	108	115	122	129	137
2000	57	60	63	67	71	75	79	84	89	94	100	106	112	119	127	135

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

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TERRITORY 8

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	137	282	168	601	316	542	284	135
PART 2	PERSONAL INJURY PROTECTION							
	55	113	68	244	127	220	114	54
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	200	343	249	695	442	626	398	225
10,000	243	417	303	844	537	761	484	273
25,000	249	427	310	866	551	780	496	280
50,000	255	438	318	888	564	799	508	287
100,000	258	442	321	895	569	806	513	290
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	19	44	26	90	47	81	42	20
25/50	28	65	38	132	70	119	62	29
35/80	46	104	61	210	111	189	100	45
50/100	63	143	84	287	153	259	137	61
100/300	104	234	138	471	252	424	226	99
250/500	183	410	242	823	441	742	396	172
500/500	336	752	443	1507	808	1358	726	314
500/1000	343	770	453	1542	827	1390	743	321

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3				PART 12			
	20/40	12		0		100/300	20	48
	25/50	14		3		250/500	23	139
	35/80	16		12		500/500	34	349
50/100	17		21		500/1000	35	359	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	68	72	76	80	85	90	95	101	107	114	121	128	136	145	154	164
2008	67	70	74	79	83	88	94	99	105	112	119	126	134	142	151	161
2007	66	69	73	77	82	87	92	98	104	110	117	124	131	140	149	158
2006	65	68	72	76	81	85	91	96	102	108	115	122	129	137	146	155
2005	64	67	71	75	79	84	89	94	100	106	113	120	127	135	143	153
2004	63	66	70	74	78	83	88	93	98	104	111	118	125	133	141	150
2003	62	65	69	73	77	81	86	91	97	103	109	116	123	130	139	147
2002	61	64	68	72	76	80	85	90	95	101	107	114	121	128	136	145
2001	60	63	67	70	74	79	83	88	94	99	105	112	119	126	134	142
2000	59	62	66	69	73	77	82	87	92	97	103	110	116	124	131	140

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

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TERRITORY 9

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	156	302	191	623	329	560	296	154
PART 2	PERSONAL INJURY PROTECTION							
	64	121	77	253	132	228	119	61
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	207	351	247	708	445	637	400	213
10,000	252	426	300	860	541	774	486	259
25,000	258	437	308	882	554	794	498	265
50,000	264	448	315	904	568	813	511	272
100,000	267	452	318	912	573	820	515	274
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	23	47	30	93	49	84	44	22
25/50	34	70	45	138	73	124	65	34
35/80	54	112	71	220	116	198	104	55
50/100	74	154	98	302	159	272	143	76
100/300	122	253	161	496	261	447	235	127
250/500	214	443	283	870	458	783	412	223
500/500	393	812	519	1595	840	1435	755	411
500/1000	402	831	531	1632	860	1468	773	421

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3				PART 12			
	20/40	12		0		100/300	20	48
	25/50	14		3		250/500	23	139
	35/80	16		12		500/500	34	349
50/100	17		21		500/1000	35	359	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	67	70	74	79	83	88	94	99	105	112	119	126	134	142	152	161
2008	66	69	73	77	82	87	92	98	104	110	117	124	132	140	149	158
2007	65	68	72	76	81	85	90	96	102	108	115	122	129	137	146	155
2006	64	67	71	75	79	84	89	94	100	106	113	120	127	135	144	153
2005	62	66	70	74	78	83	88	93	98	104	111	118	125	133	141	150
2004	62	65	69	73	77	81	86	91	97	103	109	116	123	130	139	147
2003	61	64	68	71	76	80	85	90	95	101	107	114	121	128	136	145
2002	60	63	67	70	74	79	83	88	93	99	105	112	119	126	134	142
2001	59	62	66	69	73	77	82	87	92	97	103	110	117	124	131	140
2000	58	61	64	68	72	76	80	85	90	96	102	108	114	122	129	137

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 10

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	158	354	213	663	380	597	342	162
PART 2	PERSONAL INJURY PROTECTION							
	64	141	85	264	152	237	137	64
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	209	355	249	713	448	642	403	215
10,000	254	431	303	866	544	780	490	261
25,000	260	442	310	888	558	800	502	268
50,000	267	453	318	911	572	820	515	275
100,000	269	457	321	918	577	827	519	277
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	23	52	34	94	56	85	50	22
25/50	34	79	50	141	83	127	74	36
35/80	54	128	79	228	132	205	118	60
50/100	75	177	109	314	181	283	162	85
100/300	122	292	178	519	296	467	266	144
250/500	214	515	311	912	519	822	466	257
500/500	393	946	570	1674	950	1509	854	476
500/1000	402	969	584	1714	972	1544	874	487

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3				PART 12			
	20/40	12		0		100/300	20	48
	25/50	14		3		250/500	23	139
	35/80	16		12		500/500	34	349
50/100	17		21		500/1000	35	359	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	71	75	80	84	89	94	100	106	113	119	127	135	143	152	162	172
2008	70	74	78	83	88	93	98	104	111	117	125	132	141	150	159	169
2007	69	73	77	81	86	91	97	103	109	115	123	130	138	147	156	166
2006	68	72	76	80	85	90	95	101	107	113	120	128	136	144	153	163
2005	67	71	75	79	83	88	94	99	105	111	118	126	133	142	151	160
2004	66	69	73	78	82	87	92	98	103	110	116	124	131	139	148	158
2003	65	68	72	76	81	85	90	96	102	108	114	121	129	137	146	155
2002	64	67	71	75	79	84	89	94	100	106	112	119	127	135	143	152
2001	63	66	70	74	78	83	88	93	98	104	110	117	125	132	140	149
2000	62	65	69	73	77	81	86	91	97	102	109	115	122	130	138	147

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
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TERRITORY 11

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	153	385	211	652	382	587	344	176
PART 2	PERSONAL INJURY PROTECTION							
	63	154	84	260	153	234	138	69
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	206	377	255	707	446	636	400	217
10,000	250	458	310	859	542	773	486	264
25,000	257	470	318	881	556	792	498	270
50,000	263	481	326	903	570	812	511	277
100,000	265	486	328	911	574	819	515	279
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	23	58	32	93	56	84	51	26
25/50	34	86	48	140	84	126	76	41
35/80	53	136	78	226	134	204	121	68
50/100	73	187	107	312	185	282	167	95
100/300	120	307	177	516	304	465	275	159
250/500	210	538	312	908	534	818	482	281
500/500	384	985	573	1668	980	1502	884	519
500/1000	392	1008	586	1707	1003	1538	905	532

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3				PART 12			
	20/40	12	0	100/300	20	48		
	25/50	14	3	250/500	23	139		
	35/80	16	12	500/500	34	349		
50/100	17	21	500/1000	35	359			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	76	81	85	90	96	101	107	114	121	128	136	144	153	163	174	185
2008	75	79	84	89	94	99	105	112	119	126	134	142	151	160	170	181
2007	74	78	83	87	92	98	104	110	117	124	131	139	148	157	167	178
2006	73	77	81	86	91	96	102	108	115	122	129	137	146	155	164	175
2005	72	76	80	84	89	95	100	106	113	119	127	135	143	152	161	172
2004	70	74	79	83	88	93	99	105	111	118	125	132	141	149	159	169
2003	69	73	77	82	87	92	97	103	109	116	122	130	138	147	156	166
2002	68	72	76	81	85	90	95	101	107	113	120	128	136	144	153	163
2001	67	71	75	79	84	89	94	99	105	112	118	126	133	142	150	160
2000	66	70	74	78	82	87	92	98	103	110	116	124	131	139	148	157

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

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PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 11

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2009	232	246	260	276	292	310	329	349	370	393	417	443	471	501	533	567	
	2008	221	234	248	262	278	294	312	330	351	372	395	420	446	474	504	536	
	2007	211	222	235	249	263	279	296	314	332	353	375	398	423	449	477	508	
	2006	200	212	224	237	250	265	281	298	315	335	355	377	400	425	452	480	
	2005	191	202	213	225	238	252	267	283	299	317	337	358	379	403	428	455	
	2004	182	192	203	214	226	240	253	268	284	301	319	339	360	382	405	431	
	2003	173	183	193	204	215	228	241	255	270	286	303	322	341	362	384	408	
	2002	166	174	184	194	205	217	229	242	256	271	288	305	323	343	364	387	
	2001	158	166	175	185	195	206	218	230	244	258	273	290	307	325	345	367	
	2000	151	159	167	176	186	197	207	219	232	245	260	275	291	309	327	347	
17	2009	518	549	581	615	652	691	733	778	826	877	931	990	1052	1118	1189	1265	
	2008	493	522	553	585	619	656	696	738	782	831	882	937	996	1059	1125	1197	
	2007	470	496	525	555	588	623	661	700	742	787	837	888	943	1002	1065	1133	
	2006	447	473	499	528	559	592	627	664	704	747	792	842	894	949	1009	1072	
	2005	426	450	475	502	531	562	595	631	668	708	752	798	847	899	956	1015	
	2004	406	428	452	478	506	535	565	599	634	673	713	757	803	852	905	961	
	2003	387	409	431	455	481	508	538	570	603	638	677	718	761	808	857	911	
	2002	370	389	410	433	458	484	511	541	572	606	642	681	722	766	813	863	
	2001	352	371	392	413	436	461	486	514	544	575	609	646	685	726	770	818	
	2000	337	355	374	394	415	439	463	489	518	547	580	614	650	689	731	775	
18	2009	317	335	355	376	398	422	448	475	505	536	569	605	642	683	726	773	
	2008	301	319	338	357	378	401	425	451	478	508	539	572	609	647	687	731	
	2007	287	303	321	339	359	381	404	428	453	481	511	542	576	612	651	692	
	2006	273	289	305	323	341	361	383	406	430	456	484	514	546	580	616	655	
	2005	261	275	290	307	325	344	364	385	408	433	459	488	517	549	584	620	
	2004	248	261	276	292	309	327	345	366	388	411	435	462	491	521	553	587	
	2003	236	250	263	278	294	311	328	348	368	390	414	438	465	494	524	556	
	2002	226	238	251	264	280	296	312	331	350	370	392	416	441	468	497	527	
	2001	215	227	239	252	266	281	297	314	332	351	372	395	418	444	471	500	
	2000	206	217	228	241	254	268	283	299	316	334	354	375	397	421	446	474	
20	2009	765	810	858	908	963	1021	1083	1149	1219	1295	1375	1461	1552	1650	1755	1867	
	2008	728	770	816	863	914	968	1027	1089	1155	1227	1302	1383	1470	1563	1661	1767	
	2007	694	733	775	820	868	920	975	1033	1095	1162	1235	1311	1393	1480	1572	1672	
	2006	660	698	737	780	825	873	925	981	1039	1102	1170	1242	1319	1401	1489	1583	
	2005	630	664	701	741	784	830	879	931	986	1046	1110	1178	1250	1327	1410	1499	
	2004	599	632	667	706	746	789	834	884	936	993	1052	1117	1186	1258	1336	1419	
	2003	571	603	636	672	709	750	794	841	890	942	1000	1059	1124	1193	1265	1344	
	2002	545	575	605	639	676	715	755	799	845	894	948	1005	1066	1131	1200	1274	
	2001	520	548	578	610	643	680	718	759	803	849	900	954	1011	1072	1137	1208	
	2000	497	523	552	581	613	647	683	722	764	807	856	906	960	1017	1078	1145	
21	2009	508	538	570	603	639	678	719	763	810	860	913	970	1031	1096	1166	1240	
	2008	484	512	542	573	607	643	682	723	767	815	865	919	977	1038	1103	1173	
	2007	461	487	514	544	577	611	648	686	727	772	820	870	925	983	1044	1111	
	2006	438	463	489	518	548	580	614	651	690	732	777	825	876	930	989	1051	
	2005	418	441	466	492	521	551	584	618	655	695	737	782	830	882	937	995	
	2004	398	419	443	469	496	524	554	587	622	660	699	742	787	836	887	942	
	2003	379	401	422	446	471	498	527	558	591	625	664	704	746	792	840	893	
	2002	362	382	402	424	449	475	501	530	561	594	630	667	708	751	797	846	
	2001	346	364	384	405	427	452	477	504	533	564	597	634	671	712	755	802	
	2000	330	348	366	386	407	430	454	480	507	536	568	602	637	676	716	760	
25	2009	689	729	772	817	867	919	974	1034	1097	1165	1237	1315	1397	1485	1580	1680	
	2008	656	693	734	777	823	871	924	980	1040	1104	1172	1245	1323	1407	1495	1590	
	2007	624	659	697	738	781	828	878	930	986	1046	1112	1180	1253	1332	1415	1505	
	2006	594	628	663	702	743	786	832	883	936	992	1053	1118	1187	1261	1340	1425	
	2005	567	598	631	667	706	747	791	838	887	941	999	1060	1125	1195	1270	1349	
	2004	539	569	601	636	672	710	751	796	843	894	947	1006	1067	1132	1202	1277	
	2003	514	543	572	604	639	675	714	757	801	848	900	954	1011	1074	1139	1210	
	2002	491	517	545	575	608	643	679	719	761	805	853	904	959	1018	1080	1147	
	2001	468	493	520	549	579	612	646	683	723	764	810	859	910	965	1024	1087	
	2000	447	471	497	523	552	583	615	650	688	727	770	815	864	916	971	1030	
26	2009	457	484	512	543	575	610	647	686	728	774	821	873	928	986	1049	1115	
	2008	435	460	487	516	546	578	614	651	690	733	778	826	879	934	992	1056	
	2007	414	438	463	490	519	550	583	617	654	695	738	783	832	884	939	999	
	2006	394	417	440	466	493	522	553	586	621	659	699	742	788	837	890	946	
	2005	376	397	419	443	468	496	525	556	589	625	663	704	747	793	843	896	
	2004	358	377	399	422	446	472	499	528	560	593	629	668	708	752	798	848	
	2003	341	360	380	401	424	448	474	502	532	563	597	633	671	713	756	803	
	2002	326	344	362	382	404	427	451	477	505	534	566	600	637	676	717	761	
	2001	311	327	345	364	384	406	429	453	480	507	538	570	604	641	679	722	
	2000	297	313	330	347	366	387	408	431	457	482	511	541	573	608	644	684	
30	2009	232	245	259	275	291	309	328	348	369	392	416	442	470	499	531	565	
	2008	220	233	247	261	277	293	311	329	349	371	394	418	445	473	502	535	
	2007	210	222	234	248	263	278	295	313	331	352	374	397	421	448	476	506	
	2006	200	211	223	236	250	264	280	297	315	334	354	376	399	424	451	479	
	2005	190	201	212	224	237	251	266	282	298	316	336	356	378	402	427	453	
	2004	181	191	202	214	226	239	252	267	283	301	318	338	359	381	404	429	
	2003	173	183	192	203	215	227	240	254	269	285	302	321	340	361	383	407	
	2002	165	174	183	193	204	216	228	242	256	271	287	304	322	342	363	385	
	2001	157	166	175	184	195	206	217	230	243	257	272	289	306	324	344	365	
	2000	150	158	167	176	185	196	207	218	231	244	259	274	290	308	326	346	

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	51
17	114
18	70
20	168
21	112
25	151
26	100
30	51
Waiver of Deductible Charges \$500 Deductible.....10	
\$500 Deductible..... 13	

LIMITED COLLISION	
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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 12

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	170	367	230	653	410	588	369	167	
PART 2	PERSONAL INJURY PROTECTION								
	68	147	91	260	164	234	147	66	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	229	384	272	723	477	651	430	233
	10,000	278	467	330	878	580	791	522	283
	25,000	285	478	339	901	594	811	536	290
	50,000	292	490	347	923	609	831	549	298
	100,000	295	495	350	931	614	838	554	300
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	25	56	36	93	61	84	55	27
	25/50	37	83	53	141	90	127	81	40
	35/80	59	133	85	228	144	206	130	64
	50/100	80	184	117	316	198	285	178	88
	100/300	132	302	193	523	324	471	292	145
	250/500	230	530	339	920	568	829	512	254
	500/500	422	972	621	1692	1041	1525	938	466
	500/1000	432	995	636	1732	1066	1560	960	477

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO									
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO									
	PART 3				PART 12					
	20/40	12	0					100/300	20	48
	25/50	14	3					250/500	23	139
	35/80	16	12					500/500	34	349
50/100		17	21					500/1000	35	359

MODEL YEAR	PART 9 COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	79	83	88	93	98	104	110	117	124	132	140	149	158	168	179	190
2008	77	82	86	91	97	102	109	115	122	130	138	146	155	165	176	187
2007	76	80	85	90	95	101	107	113	120	127	135	144	152	162	172	183
2006	75	79	84	88	94	99	105	111	118	125	133	141	150	159	169	180
2005	74	78	82	87	92	97	103	109	116	123	131	139	147	156	166	177
2004	73	77	81	86	91	96	102	108	114	121	128	136	145	154	164	174
2003	71	75	80	84	89	94	100	106	112	119	126	134	142	151	161	171
2002	70	74	79	83	88	93	98	104	110	117	124	132	140	148	158	168
2001	69	73	77	82	86	91	97	102	108	115	122	129	137	146	155	165
2000	68	72	76	80	85	90	95	101	107	113	120	127	135	143	152	162

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 12

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2009	258	273	289	306	324	344	365	387	411	436	463	492	523	556	591	629	
	2008	245	259	275	291	308	326	346	367	389	413	439	466	495	526	559	595	
	2007	234	247	261	276	292	310	329	348	369	392	416	441	469	498	530	563	
	2006	222	235	248	263	278	294	312	330	350	371	394	418	444	472	502	533	
	2005	212	224	236	250	264	280	296	314	332	352	374	397	421	447	475	505	
	2004	202	213	225	238	251	266	281	298	315	335	354	376	399	424	450	478	
	2003	192	203	214	226	239	253	267	283	300	317	337	357	378	402	426	453	
	2002	184	194	204	215	228	241	254	269	285	301	319	338	359	381	404	429	
	2001	175	184	195	205	217	229	242	256	270	286	303	321	341	361	383	407	
	2000	167	176	186	196	206	218	230	243	257	272	288	305	323	343	363	386	
17	2009	533	564	597	632	671	711	754	800	849	902	957	1017	1081	1149	1222	1300	
	2008	507	537	568	601	637	674	715	758	804	854	907	963	1024	1088	1157	1230	
	2007	483	510	539	571	605	641	679	720	763	810	860	913	970	1031	1095	1165	
	2006	460	486	513	543	575	608	644	683	724	768	815	865	919	976	1037	1102	
	2005	438	463	488	516	546	578	612	649	687	728	773	821	870	925	982	1044	
	2004	417	440	465	492	520	550	581	616	652	692	733	778	826	876	930	988	
	2003	397	420	443	468	494	523	553	586	620	656	696	738	783	831	881	936	
	2002	380	400	422	445	471	498	526	556	589	623	660	700	742	788	836	887	
	2001	362	381	403	425	448	474	500	529	559	591	627	665	704	747	792	841	
	2000	346	365	384	405	427	451	476	503	532	562	596	631	668	709	751	797	
18	2009	332	352	372	394	418	443	470	498	529	562	596	634	674	716	762	810	
	2008	316	334	354	374	397	420	446	472	501	532	565	600	638	678	720	767	
	2007	301	318	336	356	377	399	423	448	475	504	536	569	604	642	682	725	
	2006	286	303	320	338	358	379	401	425	451	478	508	539	572	608	646	687	
	2005	273	288	304	321	340	360	381	404	428	454	482	511	542	576	612	650	
	2004	260	274	290	306	324	342	362	383	406	431	456	485	514	546	580	616	
	2003	248	262	276	291	308	326	344	365	386	409	434	460	487	518	549	583	
	2002	237	249	263	277	293	310	327	347	367	388	411	436	462	491	521	553	
	2001	226	238	251	264	279	295	311	329	348	368	390	414	439	465	493	524	
	2000	216	227	239	252	266	281	296	313	332	350	371	393	416	441	468	497	
20	2009	769	814	862	912	967	1025	1088	1154	1225	1301	1381	1468	1560	1658	1764	1875	
	2008	732	774	819	867	919	973	1032	1094	1161	1232	1308	1390	1477	1570	1668	1775	
	2007	697	736	778	824	872	924	980	1038	1100	1168	1241	1317	1399	1487	1580	1680	
	2006	663	701	740	784	829	878	929	985	1044	1108	1175	1248	1325	1408	1496	1590	
	2005	633	667	704	744	788	834	883	936	991	1051	1115	1184	1256	1334	1417	1506	
	2004	602	635	671	710	750	793	838	888	941	998	1057	1123	1191	1264	1342	1426	
	2003	573	606	639	675	713	754	797	845	894	946	1004	1064	1129	1199	1271	1351	
	2002	548	578	608	642	679	718	758	803	849	899	953	1010	1071	1136	1206	1280	
	2001	523	550	581	612	646	683	721	762	807	853	904	959	1016	1077	1143	1213	
	2000	499	526	554	584	616	650	686	725	768	811	860	910	964	1022	1083	1150	
21	2009	557	590	624	661	701	743	788	836	887	942	1001	1063	1130	1201	1278	1359	
	2008	530	561	594	628	666	705	747	793	841	893	948	1007	1070	1138	1209	1286	
	2007	505	533	564	597	632	669	710	752	797	846	899	954	1014	1077	1144	1217	
	2006	480	508	536	568	601	636	673	714	757	802	851	904	960	1020	1084	1152	
	2005	458	483	510	539	571	604	640	678	718	761	808	858	910	966	1027	1091	
	2004	436	460	486	514	543	575	607	643	682	723	766	813	863	916	972	1033	
	2003	415	439	463	489	516	546	578	612	648	685	728	771	818	868	921	978	
	2002	397	418	441	465	492	520	549	581	615	651	690	731	776	823	874	927	
	2001	379	399	421	444	468	495	522	552	584	618	655	695	736	780	828	879	
	2000	362	381	402	423	446	471	497	526	556	588	623	659	698	741	785	833	
25	2009	691	732	774	820	869	921	977	1037	1101	1169	1241	1319	1402	1490	1585	1685	
	2008	658	696	736	779	826	874	927	983	1043	1107	1176	1249	1328	1411	1499	1595	
	2007	626	661	699	740	784	830	881	933	989	1050	1115	1183	1257	1336	1420	1510	
	2006	596	630	665	704	745	789	835	885	939	996	1056	1122	1191	1265	1345	1429	
	2005	568	600	633	669	708	750	793	841	890	944	1002	1064	1128	1199	1274	1353	
	2004	541	570	603	638	674	713	754	798	846	897	950	1009	1070	1136	1206	1281	
	2003	515	545	574	606	641	678	716	759	804	850	902	957	1014	1077	1143	1214	
	2002	493	519	547	577	610	645	681	721	763	808	856	907	962	1021	1084	1150	
	2001	470	494	522	550	581	614	648	685	725	767	812	862	913	968	1027	1090	
	2000	449	473	498	525	553	585	617	652	690	729	772	818	866	919	974	1033	
26	2009	500	530	561	594	629	667	708	751	797	846	899	955	1015	1079	1147	1220	
	2008	476	504	533	564	598	633	671	712	755	802	851	904	961	1022	1085	1155	
	2007	453	479	506	536	567	601	638	675	716	760	807	857	910	967	1028	1093	
	2006	431	456	482	510	539	571	605	641	679	721	765	812	862	916	973	1035	
	2005	412	434	458	484	513	543	574	609	644	684	725	770	817	868	922	980	
	2004	392	413	436	462	488	516	545	578	612	649	688	730	775	822	873	927	
	2003	373	394	416	439	464	491	519	550	582	616	653	692	734	780	827	879	
	2002	357	376	396	418	442	467	493	522	552	585	620	657	697	739	785	833	
	2001	340	358	378	398	420	444	469	496	525	555	588	624	661	701	743	789	
	2000	325	342	361	380	401	423	447	472	499	528	559	592	627	665	705	748	
30	2009	257	272	288	305	323	343	364	386	409	435	462	491	521	554	590	627	
	2008	245	259	274	290	307	325	345	366	388	412	437	465	494	525	558	593	
	2007	233	246	260	275	292	309	328	347	368	390	415	440	468	497	528	562	
	2006	222	234	247	262	277	293	311	329	349	370	393	417	443	471	500	532	
	2005	211	223	235	249	263	279	295	313	331	351	373	396	420	446	474	503	
	2004	201	212	224	237	251	265	280	297	315	334	353	375	398	423	449	477	
	2003	192	203	214	226	238	252	267	282	299	316	336	356	377	401	425	451	
	2002	183	193	203	215	227	240	253	268	284	300	318	337	358	380	403	428	
	2001	175	184	194	205	216	228	241	255	270	285	302	321	340	360	382	406	
	2000	167	176	185	195	206	217	229	243	257	271	287	304	322	342	362	384	

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	57
17	117
18	73
20	169
21	122
25	152
26	110
30	56
Waiver of Deductible Charges \$500 Deductible.....10	
\$300 Deductible..... 13	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 13

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	193	399	248	654	413	589	371	190
PART 2	PERSONAL INJURY PROTECTION							
	77	164	98	260	165	234	148	75
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	238	383	271	722	477	651	430	238
10,000	289	465	329	877	580	791	522	289
25,000	297	477	338	900	594	811	536	297
50,000	304	489	346	922	609	831	549	304
100,000	307	493	349	930	614	838	554	307
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	28	63	39	93	62	84	56	27
25/50	42	93	56	140	94	126	84	41
35/80	66	149	87	225	152	203	137	67
50/100	91	205	118	310	210	280	189	93
100/300	150	337	192	512	347	461	312	154
250/500	263	590	333	900	611	811	550	271
500/500	483	1082	608	1652	1124	1489	1010	499
500/1000	494	1108	622	1691	1150	1524	1034	511

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3				PART 12			
	20/40	12	0	100/300	20	48		
	25/50	14	3	250/500	23	139		
	35/80	16	12	500/500	34	349		
50/100	17	21	500/1000	35	359			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	88	93	99	104	111	117	124	131	140	148	157	167	177	189	201	213
2008	87	92	97	103	109	115	122	129	137	146	155	164	174	185	197	210
2007	86	90	95	101	107	113	120	127	135	143	152	161	171	182	194	206
2006	84	89	94	99	105	111	118	125	133	141	149	158	168	179	190	202
2005	83	87	92	98	103	109	116	123	130	138	147	156	165	176	187	199
2004	82	86	91	96	102	108	114	121	128	136	144	153	163	173	184	195
2003	80	85	90	95	100	106	112	119	126	134	142	151	160	170	180	192
2002	79	83	88	93	98	104	110	117	124	131	139	148	157	167	177	188
2001	78	82	87	92	97	102	109	115	122	129	137	145	154	164	174	185
2000	77	81	85	90	95	101	107	113	120	127	135	143	152	161	171	182

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 13

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	259	274	290	308	326	346	367	389	413	439	466	495	526	559	595	632
	2008	247	261	276	292	310	328	348	369	391	415	441	468	498	529	562	598
	2007	235	248	262	278	294	312	330	350	371	394	418	444	472	501	533	566
	2006	224	236	250	264	279	296	313	332	352	373	396	421	447	475	504	536
	2005	213	225	237	251	266	281	298	315	334	354	376	399	423	450	478	508
	2004	203	214	226	239	253	267	283	299	317	336	356	378	402	426	452	481
	2003	193	204	215	227	240	254	269	285	302	319	339	359	381	404	429	455
	2002	185	195	205	216	229	242	256	271	286	303	321	340	361	383	407	431
	2001	176	185	196	206	218	230	243	257	272	288	305	323	342	363	385	409
	2000	168	177	187	197	208	219	231	245	259	273	290	307	325	345	365	388
17	2009	483	512	542	574	608	645	684	726	770	818	869	923	981	1042	1109	1179
	2008	460	487	515	545	578	612	649	688	730	775	823	874	929	987	1049	1116
	2007	438	463	489	518	548	581	616	653	692	734	780	828	880	935	993	1056
	2006	417	441	465	493	521	552	584	620	657	697	739	785	833	885	941	1000
	2005	398	420	443	468	495	525	555	588	623	661	701	744	789	839	891	947
	2004	378	399	422	446	471	499	527	558	592	627	665	706	749	795	844	896
	2003	361	381	402	424	448	474	501	531	562	595	631	669	710	754	799	849
	2002	345	363	382	404	427	452	477	505	534	565	599	635	673	714	758	805
	2001	329	346	365	385	406	430	454	479	507	537	568	603	639	677	718	763
	2000	314	331	349	367	387	409	432	456	483	510	540	572	606	643	681	723
18	2009	353	374	396	419	444	471	500	530	563	598	634	674	716	761	810	861
	2008	336	356	376	398	422	447	474	502	533	566	601	638	679	721	766	815
	2007	320	338	357	378	401	424	450	477	505	536	570	605	643	683	726	772
	2006	305	322	340	360	381	403	427	453	480	509	540	573	609	647	687	730
	2005	291	307	323	342	362	383	405	430	455	483	512	544	577	613	651	692
	2004	276	291	308	326	344	364	385	408	432	458	485	516	547	581	616	655
	2003	263	278	293	310	327	346	366	388	411	435	461	489	518	550	584	620
	2002	252	265	279	295	312	330	348	369	390	413	437	464	492	522	554	588
	2001	240	253	267	281	297	314	331	350	371	392	415	440	467	495	525	557
	2000	229	242	255	268	283	299	315	333	353	372	395	418	443	469	498	528
20	2009	775	820	868	919	975	1033	1096	1163	1234	1311	1392	1479	1572	1670	1777	1890
	2008	737	780	826	874	926	980	1040	1102	1169	1242	1318	1400	1489	1582	1681	1789
	2007	702	742	784	830	879	931	987	1046	1109	1177	1250	1327	1410	1498	1592	1693
	2006	668	706	746	789	835	884	936	993	1052	1116	1184	1258	1335	1418	1508	1602
	2005	637	672	710	750	794	841	890	943	998	1059	1124	1193	1265	1344	1428	1517
	2004	606	639	676	715	755	799	845	895	948	1005	1065	1131	1200	1274	1352	1436
	2003	578	611	644	680	718	760	803	851	901	953	1012	1073	1137	1208	1281	1361
	2002	552	582	613	647	684	724	764	809	855	905	960	1017	1079	1145	1215	1290
	2001	527	554	585	617	651	688	727	768	813	860	911	966	1024	1085	1151	1223
	2000	503	530	559	588	620	655	692	731	774	817	866	917	971	1030	1092	1159
21	2009	561	594	629	666	706	749	794	843	894	950	1008	1072	1139	1210	1288	1369
	2008	534	565	598	633	671	710	753	799	847	900	955	1015	1079	1146	1218	1296
	2007	509	537	568	601	637	675	715	758	803	853	906	961	1022	1086	1153	1227
	2006	484	512	540	572	605	641	678	719	763	809	858	911	968	1028	1093	1161
	2005	462	487	514	544	575	609	645	683	723	767	814	864	917	974	1035	1099
	2004	439	463	490	518	547	579	612	648	687	729	772	820	870	923	980	1041
	2003	419	443	466	493	520	550	582	617	653	691	733	777	824	875	928	986
	2002	400	422	444	469	496	524	554	586	620	656	695	737	782	830	880	934
	2001	382	402	424	447	472	499	527	557	589	623	660	700	742	786	834	886
	2000	365	384	405	426	449	475	501	530	561	592	628	665	704	746	791	840
25	2009	697	738	781	827	877	929	986	1046	1110	1179	1252	1330	1413	1502	1598	1700
	2008	663	701	743	786	833	881	935	991	1052	1117	1186	1259	1339	1423	1512	1609
	2007	632	667	705	746	790	837	888	941	997	1058	1124	1193	1268	1347	1432	1523
	2006	601	635	671	710	751	795	842	893	946	1004	1065	1131	1201	1276	1356	1441
	2005	573	605	638	675	714	756	800	848	898	952	1011	1073	1138	1209	1284	1365
	2004	545	575	608	643	679	719	760	805	853	904	958	1017	1079	1146	1216	1292
	2003	520	549	579	612	646	683	723	766	811	857	910	965	1023	1086	1152	1224
	2002	497	523	551	582	615	651	687	727	769	814	863	915	970	1030	1093	1160
	2001	474	499	526	555	586	619	654	691	731	773	819	869	921	976	1035	1100
	2000	453	477	502	529	558	590	622	657	696	735	779	825	874	926	982	1042
26	2009	505	535	566	600	636	674	715	759	805	855	908	965	1025	1090	1159	1233
	2008	481	509	539	570	604	639	678	719	763	810	860	913	971	1032	1097	1167
	2007	458	484	511	541	573	607	644	682	723	768	815	865	920	977	1038	1104
	2006	436	461	486	515	545	577	611	648	686	728	772	820	871	925	983	1045
	2005	416	439	463	489	518	548	580	615	651	691	733	778	825	877	931	990
	2004	396	417	441	466	493	521	551	584	618	656	695	738	783	831	882	937
	2003	377	398	420	443	468	496	524	555	588	622	660	700	742	788	836	888
	2002	360	380	400	422	446	472	498	527	558	591	626	663	704	747	793	841
	2001	344	362	382	403	425	449	474	501	530	561	594	630	668	708	751	797
	2000	328	346	364	384	405	428	451	477	505	533	565	598	634	672	712	756
30	2009	256	271	287	304	322	342	363	385	408	434	460	489	520	553	588	625
	2008	244	258	273	289	306	324	344	365	387	411	436	463	492	523	556	592
	2007	232	245	259	275	291	308	327	346	367	389	414	439	466	496	527	560
	2006	221	234	247	261	276	293	310	328	348	369	392	416	442	469	499	530
	2005	211	222	235	248	263	278	294	312	330	350	372	395	419	445	472	502
	2004	201	212	224	237	250	264	279	296	314	333	352	374	397	421	447	475
	2003	191	202	213	225	238	251	266	282	298	315	335	355	376	400	424	450
	2002	183	193	203	214	226	239	253	268	283	300	318	337	357	379	402	427
	2001	174	183	194	204	215	228	240	254	269	284	301	320	339	359	381	404
	2000	166	175	185	195	205	217	229	242	256	270	287	303	321	341	361	383

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	57
17	78
18	78
20	170
21	123
25	153
26	111
30	56
Waiver of Deductible Charges \$300 Deductible.....10 \$500 Deductible..... 13	

LIMITED COLLISION	
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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 14

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	216	417	278	644	426	579	384	213
PART 2	PERSONAL INJURY PROTECTION							
	86	173	109	256	170	231	153	83
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
	5,000	415	287	726	493	653	444	256
	10,000	504	349	882	599	793	539	311
	25,000	517	358	905	614	814	553	319
	50,000	530	366	927	630	834	567	327
	100,000	535	370	935	635	841	572	330
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
	20/40	67	43	92	63	83	56	30
	25/50	99	63	137	94	124	84	46
	35/80	157	100	221	151	199	135	76
	50/100	216	136	304	208	274	187	106
	100/300	354	223	501	343	451	308	177
	250/500	620	390	880	602	791	541	313
	500/500	1135	713	1614	1105	1452	994	577
	500/1000	1162	730	1652	1131	1486	1017	591

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO									
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO									
	PART 3				PART 12					
	20/40	12	0					100/300	20	48
	25/50	14	3					250/500	23	139
	35/80	16	12					500/500	34	349
50/100	17	21					500/1000	35	359	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	92	98	103	109	116	122	130	137	146	155	164	175	185	197	210	223
2008	91	96	101	107	114	120	127	135	143	152	162	172	182	194	206	219
2007	89	94	100	105	112	118	125	133	141	149	159	168	179	190	202	215
2006	88	93	98	104	110	116	123	131	139	147	156	166	176	187	199	212
2005	87	91	97	102	108	114	121	128	136	144	153	163	173	184	195	208
2004	85	90	95	101	106	113	119	126	134	142	151	160	170	180	192	204
2003	84	88	94	99	105	111	117	124	132	140	148	157	167	177	189	201
2002	83	87	92	97	103	109	115	122	129	137	145	155	164	174	185	197
2001	81	86	91	96	101	107	113	120	127	135	143	152	161	171	182	193
2000	80	84	89	94	100	105	111	118	125	133	141	149	158	168	179	190

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 14

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	288	305	322	341	362	384	407	432	458	487	517	549	583	620	660	702
	2008	274	290	307	324	344	364	386	409	434	461	489	520	553	587	624	664
	2007	261	275	291	308	326	346	367	388	412	437	464	493	523	556	591	628
	2006	248	262	277	293	310	328	348	369	391	414	440	467	496	527	560	595
	2005	237	250	263	278	295	312	330	350	371	393	417	443	470	499	530	563
	2004	225	237	251	265	280	297	314	332	352	373	395	420	446	473	502	533
	2003	214	227	239	252	267	282	298	316	335	354	376	398	422	448	476	505
	2002	205	216	228	240	254	269	284	300	318	336	356	378	401	425	451	479
	2001	196	206	217	229	242	256	270	285	302	319	338	359	380	403	427	454
	2000	187	197	207	218	230	243	257	271	287	303	322	340	361	382	405	430
17	2009	535	567	600	635	673	714	757	803	853	906	961	1022	1086	1154	1227	1305
	2008	509	539	570	603	639	677	718	761	808	858	911	967	1028	1093	1161	1236
	2007	485	512	542	573	607	643	682	723	766	813	864	917	974	1035	1100	1169
	2006	462	488	515	545	577	611	647	686	727	771	818	869	922	980	1041	1107
	2005	440	465	490	518	548	581	614	651	689	731	776	824	874	928	986	1048
	2004	419	442	467	494	522	552	584	618	655	695	736	781	829	880	934	992
	2003	399	422	445	470	496	525	555	588	623	659	699	741	786	834	885	940
	2002	381	402	423	447	473	500	528	559	591	625	663	703	745	791	839	891
	2001	364	383	404	426	450	476	502	531	562	594	629	667	707	750	795	845
	2000	348	366	386	406	429	453	478	505	534	564	598	634	671	711	754	800
18	2009	384	407	431	456	484	513	544	577	612	650	691	734	780	829	882	938
	2008	366	387	410	433	459	486	516	547	580	616	654	695	739	785	834	888
	2007	348	368	389	412	436	462	490	519	550	584	620	658	700	743	790	840
	2006	332	351	370	392	414	439	465	493	522	554	588	624	663	704	748	795
	2005	316	334	352	372	394	417	441	468	495	525	558	592	628	667	709	753
	2004	301	317	335	355	375	397	419	444	470	499	529	561	596	632	671	713
	2003	287	303	319	337	356	377	399	422	447	473	502	532	564	599	636	675
	2002	274	289	304	321	340	359	379	401	425	449	476	505	535	568	603	640
	2001	261	275	290	306	323	342	361	381	403	427	452	479	508	539	571	607
	2000	250	263	277	292	308	325	343	363	384	406	430	455	482	511	542	575
20	2009	756	801	848	898	952	1009	1070	1136	1205	1280	1359	1444	1535	1631	1735	1845
	2008	720	762	806	853	904	957	1015	1076	1142	1213	1287	1367	1454	1545	1642	1747
	2007	686	724	766	810	858	909	964	1021	1083	1149	1221	1296	1377	1463	1554	1653
	2006	652	690	728	771	816	863	914	969	1028	1090	1156	1228	1304	1385	1472	1565
	2005	622	657	693	732	775	821	869	921	975	1034	1097	1165	1235	1312	1394	1482
	2004	592	624	660	698	738	780	825	874	926	982	1040	1104	1172	1244	1321	1403
	2003	564	596	629	664	701	742	784	831	880	931	988	1047	1111	1179	1251	1329
	2002	539	568	598	632	668	707	746	790	835	884	937	993	1054	1118	1187	1259
	2001	514	541	571	603	636	672	710	750	794	840	889	943	1000	1060	1124	1194
	2000	491	517	545	575	606	640	675	714	755	798	846	896	949	1006	1066	1131
21	2009	587	621	658	696	738	783	830	881	935	993	1054	1120	1190	1265	1346	1431
	2008	559	591	625	662	701	742	787	835	886	941	999	1061	1128	1199	1273	1355
	2007	532	562	594	629	666	705	748	792	840	891	947	1005	1068	1135	1206	1282
	2006	506	535	565	598	633	670	709	752	797	845	897	953	1012	1074	1142	1214
	2005	483	509	538	568	601	637	674	714	756	802	851	904	958	1018	1082	1149
	2004	459	484	512	542	572	605	640	678	718	762	807	857	909	965	1024	1088
	2003	438	463	488	515	544	575	609	645	683	722	767	812	862	915	970	1031
	2002	418	441	464	490	518	548	579	613	648	686	727	771	817	867	920	977
	2001	399	420	443	467	493	521	550	582	616	651	690	732	775	822	872	926
	2000	381	401	423	446	470	496	524	554	586	619	656	695	736	780	827	878
25	2009	681	721	763	808	856	908	963	1022	1085	1152	1223	1300	1381	1468	1561	1661
	2008	648	685	726	768	813	861	913	969	1028	1091	1158	1230	1308	1390	1477	1572
	2007	617	652	689	729	772	818	868	919	974	1034	1099	1166	1239	1316	1399	1488
	2006	587	621	655	694	734	777	823	872	925	981	1041	1105	1173	1246	1325	1408
	2005	560	591	624	659	698	739	782	828	877	930	987	1048	1112	1181	1255	1333
	2004	533	562	594	628	664	702	742	786	833	884	936	994	1055	1119	1188	1262
	2003	508	537	566	597	631	668	706	748	792	838	889	942	1000	1061	1126	1196
	2002	485	511	539	568	601	636	671	711	752	796	843	894	948	1006	1068	1133
	2001	463	487	514	542	572	605	639	675	714	755	800	849	899	954	1012	1074
	2000	442	466	491	517	545	576	608	642	680	718	761	806	854	905	959	1018
26	2009	528	559	592	626	664	704	747	792	841	893	948	1008	1071	1138	1211	1288
	2008	502	531	563	595	631	668	708	751	797	846	898	954	1014	1078	1146	1219
	2007	479	505	534	566	599	634	673	713	755	802	852	904	961	1021	1085	1153
	2006	455	481	508	538	569	602	638	676	717	761	807	857	910	966	1027	1092
	2005	434	458	484	511	541	573	606	642	680	721	766	813	862	916	973	1034
	2004	413	436	460	487	515	544	576	610	646	685	726	771	818	868	921	979
	2003	394	416	439	463	489	518	547	580	614	650	689	731	775	823	873	927
	2002	376	397	418	441	466	493	521	551	583	617	654	693	735	780	828	879
	2001	359	378	399	421	444	469	495	523	554	586	621	658	697	740	784	833
	2000	343	361	381	401	423	447	471	498	527	557	590	625	662	702	744	790
30	2009	285	302	320	339	359	381	404	428	455	483	513	545	579	615	655	696
	2008	272	287	304	322	341	361	383	406	431	457	486	516	548	583	619	659
	2007	259	273	289	306	324	343	364	385	408	434	461	489	519	552	586	624
	2006	246	260	275	291	308	326	345	366	388	411	436	463	492	523	555	590
	2005	235	248	261	276	292	310	328	347	368	390	414	439	466	495	526	559
	2004	223	236	249	263	278	294	311	330	349	370	392	417	442	469	498	529
	2003	213	225	237	250	265	280	296	314	332	351	373	395	419	445	472	501
	2002	203	214	226	238	252	267	281	298	315	334	354	375	397	422	448	475
	2001	194	204	216	227	240	254	268	283	299	317	336	356	377	400	424	450
	2000	185	195	206	217	229	241	255	269	285	301	319	338	358	379	402	427

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	63
17	118
18	84
20	166
21	129
25	150
26	116
30	63
Waiver of Deductible Charges \$300 Deductible.....10	
\$500 Deductible..... 13	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 15

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	257	465	291	642	460	578	414	249	
PART 2	PERSONAL INJURY PROTECTION								
	99	190	115	256	183	230	165	94	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	267	456	305	737	533	664	479	272
	10,000	324	554	371	895	648	807	582	330
	25,000	333	568	380	918	664	827	597	339
	50,000	341	582	389	941	681	848	612	347
	100,000	344	587	393	949	687	855	617	350
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	39	72	46	92	69	83	62	38
	25/50	57	108	69	136	101	123	91	57
	35/80	89	173	112	217	159	195	143	93
	50/100	121	238	156	298	217	268	195	129
	100/300	198	392	257	488	355	440	319	213
	250/500	345	689	453	855	619	770	557	374
	500/500	630	1264	832	1567	1132	1412	1019	688
	500/1000	645	1293	852	1604	1159	1445	1043	704

PART 6	MEDICAL PAYMENTS							
	5,000	10,000	15,000	20,000	25,000	50,000	100,000	
	17	22	29	30	34	39	47	

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3				PART 12			
	20/40	12	0		100/300	20	48	
	25/50	14	3		250/500	23	139	
	35/80	16	12		500/500	34	349	
	50/100	17	21		500/1000	35	359	

MODEL YEAR	PART 9 COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	114	120	127	135	143	151	160	170	180	191	203	216	229	243	259	275
2008	112	118	125	132	140	148	157	167	177	188	199	212	225	239	254	271
2007	110	116	123	130	138	146	155	164	174	184	196	208	221	235	250	266
2006	109	115	121	128	136	144	152	161	171	181	193	204	217	231	245	261
2005	107	113	119	126	133	141	150	159	168	178	189	201	213	227	241	256
2004	105	111	117	124	131	139	147	156	165	175	186	198	210	223	237	252
2003	104	109	116	122	129	137	145	153	163	172	183	194	206	219	233	248
2002	102	108	114	120	127	134	142	151	160	169	180	191	203	215	229	243
2001	100	106	112	118	125	132	140	148	157	167	177	188	199	211	225	239
2000	99	104	110	116	123	130	138	146	154	164	174	184	196	208	221	235

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 16

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	215	475	380	628	446	565	402	223
PART 2	PERSONAL INJURY PROTECTION							
	86	194	149	250	177	225	160	88
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	234	449	302	721	478	649	431	242
10,000	284	546	367	876	581	789	524	294
25,000	292	559	376	898	596	809	537	302
50,000	299	573	386	921	610	829	550	309
100,000	301	578	389	929	616	836	555	312
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	43	70	55	88	66	79	59	43
25/50	59	105	81	148	111	133	99	58
35/80	88	170	129	258	193	232	173	87
50/100	117	235	177	368	275	331	247	115
100/300	185	387	290	627	469	564	422	182
250/500	317	681	507	1127	842	1013	758	311
500/500	572	1251	929	2095	1566	1884	1410	560
500/1000	585	1281	951	2145	1603	1929	1443	573

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3				PART 12			
	20/40	12	0	100/300	20	48		
	25/50	14	3	250/500	23	139		
	35/80	16	12	500/500	34	349		
50/100	17	21	500/1000	35	359			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	184	195	206	218	231	245	259	275	292	309	329	349	371	394	420	446
2008	181	192	203	214	227	240	255	270	287	304	323	343	365	388	412	438
2007	179	189	200	211	223	237	250	266	282	299	318	337	358	381	405	431
2006	176	186	196	208	220	233	247	261	277	294	312	331	352	374	398	423
2005	173	183	193	204	216	229	242	257	272	289	307	326	346	367	390	415
2004	170	180	190	201	213	225	238	253	268	284	301	320	340	361	384	408
2003	168	177	187	198	209	221	234	248	263	279	296	315	334	355	377	401
2002	165	174	184	195	206	218	231	244	259	274	291	309	328	349	370	394
2001	163	172	181	191	203	214	227	240	255	270	286	304	323	342	364	387
2000	160	169	179	188	199	211	223	236	250	265	281	299	317	337	358	380

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$6

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 17

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	164	358	204	638	328	573	295	167	
PART 2	PERSONAL INJURY PROTECTION								
	66	143	82	259	132	233	118	66	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	216	415	258	722	421	650	379	216
	10,000	262	504	313	877	512	790	460	262
	25,000	269	517	321	900	525	810	472	269
	50,000	276	530	329	922	538	830	484	276
	100,000	278	535	332	930	542	837	488	278
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	24	53	31	94	49	85	43	24
	25/50	35	80	46	146	72	132	63	35
	35/80	56	130	73	242	113	218	101	54
	50/100	77	179	101	337	155	304	138	73
	100/300	127	296	165	563	253	507	226	119
	250/500	222	521	290	997	442	897	396	207
	500/500	406	958	531	1840	809	1654	725	377
	500/1000	416	981	544	1883	828	1693	742	386

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3				PART 12			
	20/40	12	0	100/300	20	48		
	25/50	14	3	250/500	23	139		
	35/80	16	12	500/500	34	349		
50/100	17	21	500/1000	35	359			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	65	69	73	77	82	87	92	98	104	110	117	124	132	140	149	158
2008	64	68	72	76	81	85	91	96	102	108	115	122	129	138	146	156
2007	63	67	71	75	79	84	89	94	100	106	113	120	127	135	144	153
2006	62	66	70	74	78	83	88	93	98	104	111	118	125	133	141	150
2005	61	65	69	72	77	81	86	91	97	102	109	116	123	130	139	147
2004	60	64	68	71	75	80	85	90	95	101	107	114	121	128	136	145
2003	60	63	66	70	74	79	83	88	93	99	105	112	118	126	134	142
2002	59	62	65	69	73	77	82	87	92	97	103	110	116	124	131	140
2001	58	61	64	68	72	76	81	85	90	96	102	108	115	122	129	137
2000	57	60	63	67	71	75	79	84	89	94	100	106	112	119	127	135

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
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TERRITORY 18

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	167	468	232	654	410	589	369	192	
PART 2	PERSONAL INJURY PROTECTION								
	67	186	92	261	164	234	147	76	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	236	466	287	739	479	666	432	233
	10,000	287	566	349	898	582	809	525	283
	25,000	294	581	358	921	597	830	538	290
	50,000	301	595	366	944	612	850	552	298
	100,000	304	600	370	952	617	858	556	300
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	29	71	36	92	61	83	55	33
	25/50	41	105	52	139	89	125	80	45
	35/80	63	167	82	225	141	203	127	68
	50/100	86	229	111	311	193	280	174	90
	100/300	138	376	182	515	315	464	284	143
	250/500	239	659	316	906	551	816	496	246
	500/500	435	1207	578	1665	1008	1500	907	444
	500/1000	445	1235	591	1704	1031	1535	928	454

PART 6	MEDICAL PAYMENTS							
	5,000	10,000	15,000	20,000	25,000	50,000	100,000	
	17	22	29	30	34	39	47	

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3				PART 12			
	20/40	12	0		100/300	20	48	
	25/50	14	3		250/500	23	139	
	35/80	16	12		500/500	34	349	
	50/100	17	21		500/1000	35	359	

MODEL YEAR	PART 9 COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	134	141	149	158	168	177	188	199	212	224	238	253	269	286	304	324
2008	132	139	147	156	165	174	185	196	208	221	234	249	264	281	299	318
2007	130	137	145	153	162	172	182	193	204	217	230	244	260	276	294	312
2006	128	135	142	151	159	169	179	189	201	213	226	240	255	271	288	307
2005	125	133	140	148	157	166	176	186	197	209	223	236	251	266	283	301
2004	124	130	138	146	154	163	173	183	194	206	219	232	247	262	278	296
2003	122	128	136	144	152	161	170	180	191	203	215	228	242	257	274	291
2002	120	126	134	141	149	158	167	177	188	199	211	224	238	253	269	286
2001	118	125	132	139	147	155	165	174	185	196	208	220	234	248	264	281
2000	116	122	129	137	145	153	162	171	181	192	204	217	230	244	259	276

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$5

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TERRITORY 19

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	203	458	275	625	416	563	374	229
PART 2	PERSONAL INJURY PROTECTION							
	81	187	109	248	166	224	149	90
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	246	460	295	717	462	646	416	238
10,000	299	559	358	871	561	785	505	289
25,000	307	573	368	893	576	805	518	297
50,000	314	587	377	916	590	825	531	304
100,000	317	592	380	923	595	832	536	307
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	33	70	41	89	62	80	56	38
25/50	48	105	62	133	92	119	83	55
35/80	74	169	102	213	146	192	131	86
50/100	101	233	141	293	200	264	180	117
100/300	164	384	234	483	328	435	295	189
250/500	285	674	413	848	574	764	517	330
500/500	519	1237	760	1557	1052	1402	947	602
500/1000	531	1266	778	1593	1077	1435	969	616

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3				PART 12			
	20/40	12	0	100/300	20	48		
	25/50	14	3	250/500	23	139		
	35/80	16	12	500/500	34	349		
50/100	17	21	500/1000	35	359			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	147	155	164	174	184	195	206	219	232	246	262	278	295	314	334	355
2008	144	153	162	171	181	191	203	215	228	242	257	273	290	309	328	349
2007	142	150	159	168	178	188	199	212	224	238	253	268	285	303	322	343
2006	140	148	156	165	175	185	196	208	221	234	248	264	280	298	317	337
2005	138	146	154	163	172	182	193	205	217	230	244	259	275	293	311	331
2004	136	143	151	160	169	179	190	201	213	226	240	255	271	287	306	325
2003	134	141	149	158	167	176	187	198	210	222	236	251	266	283	300	319
2002	132	139	147	155	164	173	184	195	206	219	232	246	261	278	295	313
2001	130	137	144	152	161	171	181	191	203	215	228	242	257	273	290	308
2000	128	134	142	150	159	168	178	188	199	211	224	238	252	268	285	303

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$5

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 20

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	188	467	259	648	428	584	386	210	
PART 2	PERSONAL INJURY PROTECTION								
	74	192	103	258	171	232	153	86	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	229	457	278	734	468	660	421	241
	10,000	278	555	338	892	569	802	512	293
	25,000	285	569	346	915	583	822	525	300
	50,000	292	584	355	937	598	843	538	308
	100,000	295	589	358	945	603	850	542	310
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	33	72	41	92	62	83	56	38
	25/50	47	109	63	135	92	122	83	53
	35/80	72	178	103	215	148	194	133	80
	50/100	97	247	142	295	203	266	183	107
	100/300	155	409	237	483	334	436	302	172
	250/500	269	722	418	845	587	762	529	296
	500/500	489	1328	769	1548	1076	1395	971	536
	500/1000	500	1359	788	1584	1101	1428	994	549

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO									
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO									
	PART 3				PART 12					
			20/40	12	0			100/300	20	48
			25/50	14	3			250/500	23	139
			35/80	16	12			500/500	34	349
		50/100	17	21			500/1000	35	359	

PART 9 MODEL YEAR	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	133	141	149	157	167	177	187	198	211	223	237	252	268	285	303	322
2008	131	139	146	155	164	174	184	195	207	220	233	248	263	280	298	317
2007	129	136	144	152	161	171	181	192	204	216	229	243	259	275	292	311
2006	127	134	142	150	159	168	178	189	200	212	225	239	254	270	287	306
2005	125	132	139	147	156	165	175	186	197	208	222	235	250	265	282	300
2004	123	130	137	145	154	163	172	183	193	205	218	231	245	261	277	295
2003	121	128	135	143	151	160	169	179	190	202	214	227	241	256	272	290
2002	119	126	133	141	149	157	167	176	187	198	210	223	237	252	267	284
2001	117	124	131	138	146	155	164	173	184	195	207	219	233	247	263	279
2000	116	122	129	136	144	152	161	171	181	192	203	216	229	243	258	274

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$5

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 21

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	230	471	352	630	450	567	405	323
PART 2	PERSONAL INJURY PROTECTION							
	91	192	141	251	179	226	161	127
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	269	504	323	722	523	650	471	270
10,000	327	612	392	877	635	790	572	328
25,000	335	628	402	900	652	810	587	336
50,000	344	644	412	922	668	830	601	345
100,000	346	649	416	930	674	837	607	348
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	45	71	55	90	67	81	60	54
25/50	62	107	83	134	100	121	89	78
35/80	93	173	135	216	159	194	143	121
50/100	124	239	186	297	219	268	197	165
100/300	197	395	308	490	360	441	324	268
250/500	338	694	543	860	631	774	568	466
500/500	611	1276	998	1579	1158	1421	1041	850
500/1000	625	1306	1022	1616	1185	1454	1065	870

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3				PART 12			
	20/40	12	0	100/300	20	48		
	25/50	14	3	250/500	23	139		
	35/80	16	12	500/500	34	349		
50/100	17	21	500/1000	35	359			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	181	191	202	214	227	240	254	270	286	304	322	343	364	387	412	438
2008	178	188	199	211	223	236	250	265	281	299	317	337	358	380	404	430
2007	176	185	196	207	219	232	246	261	277	293	312	331	351	374	397	423
2006	173	182	193	204	216	228	242	256	272	288	306	325	345	367	390	415
2005	170	179	190	200	212	225	238	252	267	283	301	320	339	361	383	408
2004	167	176	187	197	209	221	234	248	263	279	296	314	334	354	377	401
2003	165	174	184	194	205	217	230	244	259	274	291	309	328	348	370	394
2002	162	171	181	191	202	214	226	240	254	269	286	303	322	342	363	386
2001	160	169	178	188	199	210	223	236	250	265	281	298	317	336	357	380
2000	157	166	175	185	196	207	219	232	245	260	276	293	311	330	351	373

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$6

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 22

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	227	471	343	631	443	568	398	313
PART 2	PERSONAL INJURY PROTECTION							
	89	192	139	252	176	226	159	123
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	341	538	401	720	562	649	507	333
10,000	414	654	487	875	683	789	616	405
25,000	425	670	500	897	700	809	632	415
50,000	435	687	512	919	718	829	647	425
100,000	439	693	516	927	724	836	653	429
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	44	71	55	89	66	80	59	53
25/50	61	108	80	134	97	120	86	83
35/80	91	175	127	215	153	194	137	139
50/100	122	242	173	297	209	267	187	194
100/300	195	401	283	491	341	442	306	325
250/500	335	706	494	863	595	776	534	577
500/500	606	1299	904	1584	1089	1426	978	1065
500/1000	620	1329	925	1622	1115	1459	1000	1091

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO								
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO								
	PART 3				PART 12				
	20/40		12		0		100/300		
	25/50		14		3		250/500		
	35/80		16		12		500/500		
								20	48
								23	139
								34	349
								35	359

PART 9 MODEL YEAR	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	204	216	228	242	256	271	287	304	323	343	364	387	411	437	465	494
2008	201	213	225	238	252	266	283	299	318	337	358	380	404	429	457	486
2007	198	209	221	234	247	262	278	294	312	331	352	373	397	422	448	477
2006	195	206	218	230	243	258	273	289	307	326	346	367	390	415	440	469
2005	192	202	214	226	239	253	269	285	302	320	340	361	383	407	433	460
2004	189	199	211	223	236	250	264	280	297	315	334	355	377	400	425	452
2003	186	196	208	219	232	245	260	275	292	309	328	349	370	393	418	444
2002	183	193	204	216	228	241	256	271	287	304	322	342	364	386	410	436
2001	180	190	201	212	224	237	251	266	282	299	317	337	358	379	403	429
2000	178	187	198	209	221	233	247	262	277	294	312	331	351	373	396	421

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$7

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 23

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	173	434	274	638	408	574	368	177	
PART 2	PERSONAL INJURY PROTECTION								
	68	179	109	254	163	228	146	70	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	206	469	302	733	486	659	437	225
	10,000	250	570	367	891	590	801	531	273
	25,000	257	584	376	913	606	821	545	280
	50,000	263	599	386	936	621	842	558	287
	100,000	265	604	389	944	626	849	563	290
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	24	70	41	89	60	80	54	25
	25/50	36	102	61	134	89	121	80	39
	35/80	57	162	99	217	142	196	128	64
	50/100	79	221	136	301	195	270	176	89
	100/300	130	362	224	497	321	447	289	148
	250/500	228	632	394	875	562	787	507	261
	500/500	418	1156	724	1608	1030	1446	929	482
	500/1000	428	1183	741	1646	1054	1480	951	493

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO									
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO									
	PART 3				PART 12					
			20/40	12	0			100/300	20	48
			25/50	14	3			250/500	23	139
			35/80	16	12			500/500	34	349
		50/100	17	21			500/1000	35	359	

PART 9 MODEL YEAR	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	123	130	137	145	154	163	173	183	194	206	219	233	247	263	280	297
2008	121	128	135	143	151	160	170	180	191	203	215	229	243	258	275	292
2007	119	126	133	141	149	158	167	177	188	199	212	225	239	254	270	287
2006	117	124	131	138	146	155	164	174	185	196	208	221	235	249	265	282
2005	115	122	129	136	144	152	162	171	181	192	205	217	230	245	260	277
2004	114	120	127	134	142	150	159	168	178	189	201	213	227	241	256	272
2003	112	118	125	132	140	148	156	165	176	186	197	210	222	237	251	267
2002	110	116	123	130	137	145	154	163	173	183	194	206	219	232	247	262
2001	108	114	121	128	135	143	151	160	170	180	191	203	215	228	243	258
2000	107	113	119	125	133	140	149	157	167	177	187	199	211	224	238	253

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of Class 10 final rates for all coverages.

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TERRITORY 24

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	175	388	226	641	367	576	330	179	
PART 2	PERSONAL INJURY PROTECTION								
	70	155	91	255	146	229	132	71	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	250	469	301	736	466	663	418	245
	10,000	304	570	366	894	566	806	508	298
	25,000	312	584	375	917	581	826	521	305
	50,000	319	599	384	940	595	847	534	313
	100,000	322	604	388	948	600	854	538	316
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	25	56	34	89	53	80	48	26
	25/50	37	84	50	137	79	123	72	37
	35/80	59	134	78	225	128	202	115	57
	50/100	81	184	107	313	176	281	159	77
	100/300	133	304	175	520	291	468	262	125
	250/500	233	533	305	920	512	826	461	216
	500/500	428	978	558	1694	939	1522	846	393
	500/1000	438	1001	571	1734	961	1558	865	402

PART 6	MEDICAL PAYMENTS							
	5,000	10,000	15,000	20,000	25,000	50,000	100,000	
	17	22	29	30	34	39	47	

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3				PART 12			
	20/40	12	0	100/300	20	48		
	25/50	14	3	250/500	23	139		
	35/80	16	12	500/500	34	349		
	50/100	17	21	500/1000	35	359		

MODEL YEAR	PART 9 COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	92	98	103	109	116	122	130	137	146	155	164	175	185	197	210	223
2008	91	96	101	107	114	120	127	135	143	152	162	172	182	194	206	219
2007	89	94	100	105	112	118	125	133	141	149	159	168	179	190	202	215
2006	88	93	98	104	110	116	123	131	139	147	156	166	176	187	199	212
2005	87	91	97	102	108	114	121	128	136	144	153	163	173	184	195	208
2004	85	90	95	101	106	113	119	126	134	142	151	160	170	180	192	204
2003	84	88	94	99	105	111	117	124	132	140	148	157	167	177	189	201
2002	83	87	92	97	103	109	115	122	129	137	145	155	164	174	185	197
2001	81	86	91	96	101	107	113	120	127	135	143	152	161	171	182	193
2000	80	84	89	94	100	105	111	118	125	133	141	149	158	168	179	190
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3																

Class 15 is 75 percent of Class 10 final rates for all coverages.

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TERRITORY 25

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	173	438	238	643	421	578	380	191
PART 2	PERSONAL INJURY PROTECTION							
	69	179	95	256	168	230	151	78
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	237	509	298	738	515	665	463	252
10,000	288	618	362	897	626	808	563	306
25,000	295	634	371	920	642	829	577	314
50,000	303	650	381	942	658	849	591	322
100,000	305	656	384	951	663	857	596	325
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	29	71	37	92	62	82	56	30
25/50	41	101	56	142	97	127	87	42
35/80	63	156	90	233	160	209	145	64
50/100	86	211	125	325	224	291	202	86
100/300	138	342	206	541	374	485	338	137
250/500	240	592	362	957	663	859	598	237
500/500	436	1078	666	1763	1223	1583	1104	429
500/1000	446	1103	681	1805	1252	1620	1130	439

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3				PART 12			
	20/40	12	0	100/300	20	48		
	25/50	14	3	250/500	23	139		
	35/80	16	12	500/500	34	349		
50/100	17	21	500/1000	35	359			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	139	147	156	165	175	185	196	208	221	234	248	264	281	298	317	337
2008	137	145	153	162	172	182	193	204	217	230	244	259	276	293	312	331
2007	135	143	151	159	169	179	189	201	213	226	240	255	271	288	306	326
2006	133	140	148	157	166	176	186	197	209	222	236	250	266	283	301	320
2005	131	138	146	154	163	173	183	194	206	218	232	246	261	278	295	314
2004	129	136	144	152	161	170	180	191	202	215	228	242	257	273	290	309
2003	127	134	142	150	158	167	177	188	199	211	224	238	252	268	285	303
2002	125	132	139	147	156	165	174	185	196	208	220	234	248	264	280	298
2001	123	130	137	145	153	162	172	182	193	204	216	230	244	259	275	293
2000	121	128	135	142	151	159	169	179	189	201	213	226	240	255	270	287

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$5

Class 15 is 75 percent of Class 10 final rates for all coverages.

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TERRITORY 26

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	213	475	304	627	449	564	404	208
PART 2	PERSONAL INJURY PROTECTION							
	84	194	120	250	179	225	161	82
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	284	521	368	720	550	648	494	281
10,000	345	633	447	875	668	787	600	341
25,000	354	649	459	897	685	807	616	350
50,000	363	665	470	919	702	827	631	359
100,000	366	671	474	927	708	835	636	362
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	34	70	45	89	66	80	59	34
25/50	49	107	66	135	100	122	89	46
35/80	75	174	104	221	162	198	145	69
50/100	102	242	143	306	224	275	201	92
100/300	166	402	233	507	371	456	333	146
250/500	287	709	408	895	652	805	586	249
500/500	524	1305	746	1647	1200	1481	1078	449
500/1000	536	1336	764	1685	1228	1516	1103	460

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3				PART 12			
	20/40	12	0	100/300	20	48		
	25/50	14	3	250/500	23	139		
	35/80	16	12	500/500	34	349		
50/100	17	21	500/1000	35	359			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	166	176	186	197	208	220	234	248	263	279	296	315	334	355	378	402
2008	164	173	183	193	205	217	230	244	258	274	291	309	329	349	371	395
2007	161	170	180	190	201	213	226	239	254	269	286	304	323	343	365	388
2006	159	167	177	187	198	210	222	235	250	265	281	298	317	337	358	381
2005	156	165	174	184	195	206	218	232	245	260	277	293	312	331	352	374
2004	154	162	171	181	192	203	215	228	241	256	272	288	306	325	346	368
2003	151	159	169	178	189	199	211	224	237	252	267	284	301	320	340	361
2002	149	157	166	175	185	196	208	220	233	247	262	279	296	314	334	355
2001	147	155	164	173	183	193	204	216	230	243	258	274	291	309	328	349
2000	145	152	161	170	180	190	201	213	225	239	253	269	286	303	322	343

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$6

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
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TERRITORY 27

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	79	171	91	328	142	295	128	83	
PART 2	PERSONAL INJURY PROTECTION								
	33	70	38	135	60	122	53	36	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	149	264	176	497	289	447	260	149
	10,000	181	321	214	604	351	543	316	181
	25,000	186	329	219	619	360	557	324	186
	50,000	190	337	225	635	369	571	332	190
	100,000	192	340	227	640	372	576	335	192
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	12	27	14	49	22	44	19	12
	25/50	17	40	21	72	32	65	28	18
	35/80	27	64	33	115	51	103	45	29
	50/100	37	87	46	158	69	142	61	40
	100/300	61	143	75	259	113	233	100	66
	250/500	106	251	132	454	197	408	176	115
	500/500	193	460	241	831	360	747	322	211
	500/1000	198	471	247	851	368	765	329	216

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO									
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO									
	PART 3				PART 12					
	20/40	12	0					100/300	20	48
	25/50	14	3					250/500	23	139
	35/80	16	12					500/500	34	349
50/100		17	21					500/1000	35	359

MODEL YEAR	PART 9 COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	53	57	60	63	67	71	75	80	85	90	95	101	108	114	122	129
2008	53	56	59	62	66	70	74	78	83	88	94	100	106	112	120	127
2007	52	55	58	61	65	69	73	77	82	87	92	98	104	110	117	125
2006	51	54	57	60	64	67	72	76	80	85	91	96	102	109	115	123
2005	50	53	56	59	63	66	70	75	79	84	89	94	100	107	113	121
2004	49	52	55	58	62	65	69	73	78	82	87	93	99	105	111	118
2003	49	51	54	57	61	64	68	72	76	81	86	91	97	103	109	116
2002	48	51	53	56	60	63	67	71	75	80	84	90	95	101	107	114
2001	47	50	53	56	59	62	66	70	74	78	83	88	94	99	106	112
2000	47	49	52	55	58	61	65	69	73	77	82	87	92	98	104	110
Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2																

Class 15 is 75 percent of Class 10 final rates for all coverages.

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TERRITORY 40

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	200	424	252	648	403	584	363	213
PART 2	PERSONAL INJURY PROTECTION							
	80	174	100	258	160	232	145	83
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	221	413	273	722	455	650	410	255
10,000	269	502	332	877	553	790	498	310
25,000	275	515	340	900	567	810	511	318
50,000	282	527	349	922	581	830	524	326
100,000	285	532	352	930	586	837	528	328
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	28	65	39	92	60	83	54	29
25/50	41	107	59	136	84	123	76	41
35/80	65	185	96	218	129	196	116	64
50/100	89	262	133	299	174	270	157	87
100/300	145	446	220	492	280	443	252	140
250/500	254	798	388	862	484	777	436	243
500/500	465	1483	714	1579	879	1424	791	443
500/1000	476	1518	731	1616	899	1457	810	453

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO								
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO								
	PART 3				PART 12				
	20/40		12		0		100/300		
	25/50		14		3		250/500		
	35/80		16		12		500/500		
								20	48
								23	139
								34	349
								35	359

PART 9 MODEL YEAR	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	84	89	94	100	106	112	118	126	133	141	150	160	169	180	192	204
2008	83	88	93	98	104	110	116	123	131	139	148	157	167	177	188	200
2007	82	86	91	96	102	108	114	121	129	136	145	154	164	174	185	197
2006	80	85	90	95	100	106	113	119	127	134	143	151	161	171	182	193
2005	79	83	88	93	99	104	111	117	124	132	140	149	158	168	178	190
2004	78	82	87	92	97	103	109	115	122	130	138	146	155	165	175	186
2003	77	81	86	90	96	101	107	113	120	128	135	144	152	162	172	183
2002	75	80	84	89	94	99	105	112	118	125	133	141	150	159	169	180
2001	74	78	83	87	93	98	104	110	116	123	131	139	147	156	166	177
2000	73	77	82	86	91	96	102	108	114	121	128	136	145	154	163	174

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

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VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 41

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	207	421	279	652	426	587	383	215
PART 2	PERSONAL INJURY PROTECTION							
	81	174	110	260	169	234	153	84
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	224	402	283	722	483	650	435	237
10,000	272	488	344	877	587	790	529	288
25,000	279	501	353	900	602	810	542	295
50,000	286	513	361	922	617	830	555	303
100,000	289	518	365	930	622	837	560	305
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	29	67	43	93	63	83	56	30
25/50	43	99	62	138	93	123	83	51
35/80	70	157	98	220	148	197	133	88
50/100	96	215	133	302	203	271	182	126
100/300	158	353	216	495	334	445	299	215
250/500	277	617	376	868	584	780	524	385
500/500	509	1131	687	1590	1071	1430	961	717
500/1000	521	1157	703	1628	1096	1463	983	734

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3				PART 12			
	20/40	12	0	100/300	20	48		
	25/50	14	3	250/500	23	139		
	35/80	16	12	500/500	34	349		
50/100	17	21	500/1000	35	359			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	85	90	95	101	107	113	120	127	135	143	152	162	172	183	194	207
2008	84	89	94	99	105	111	118	125	133	141	150	159	169	179	191	203
2007	83	87	92	98	103	110	116	123	131	138	147	156	166	176	187	199
2006	81	86	91	96	102	108	114	121	128	136	144	153	163	173	184	196
2005	80	85	89	95	100	106	112	119	126	134	142	151	160	170	181	192
2004	79	83	88	93	98	104	110	117	124	132	140	148	157	167	178	189
2003	78	82	87	92	97	102	108	115	122	129	137	146	155	164	175	186
2002	77	81	85	90	95	101	107	113	120	127	135	143	152	161	171	182
2001	75	80	84	89	94	99	105	111	118	125	132	141	149	159	168	179
2000	74	78	83	87	92	98	103	109	116	123	130	138	147	156	166	176

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 42

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	255	465	301	645	460	581	414	262
PART 2	PERSONAL INJURY PROTECTION							
	100	190	119	257	182	231	165	101
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	225	433	308	741	526	668	473	267
10,000	273	526	374	900	639	812	575	324
25,000	280	540	384	923	655	832	589	333
50,000	287	553	393	946	672	853	604	341
100,000	290	558	397	954	677	860	609	344
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	37	72	46	92	68	82	61	38
25/50	54	107	69	138	100	124	90	55
35/80	87	170	111	223	160	200	144	87
50/100	119	234	153	308	220	277	197	119
100/300	194	384	252	509	360	457	324	193
250/500	340	673	443	895	631	805	567	337
500/500	622	1234	812	1645	1156	1479	1040	616
500/1000	637	1263	832	1683	1183	1514	1064	631

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3				PART 12			
	20/40	12		0		100/300	20	48
	25/50	14		3		250/500	23	139
	35/80	16		12		500/500	34	349
50/100	17		21		500/1000	35	359	

MODEL YEAR	PART 9 COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	104	110	116	122	130	137	146	154	164	174	185	196	208	221	236	251
2008	102	108	114	120	128	135	143	152	161	171	181	193	205	218	232	246
2007	100	106	112	118	125	133	141	149	158	168	178	189	201	214	227	242
2006	99	104	110	117	123	131	139	147	156	165	175	186	198	210	223	238
2005	97	103	108	115	121	128	136	144	153	162	172	183	194	206	219	233
2004	96	101	107	113	119	126	134	142	150	160	169	180	191	203	216	229
2003	94	99	105	111	118	124	132	139	148	157	166	177	187	199	212	225
2002	93	98	104	109	116	122	130	137	145	154	163	174	184	196	208	221
2001	91	96	102	108	114	120	127	135	143	152	161	171	181	192	204	217
2000	90	95	100	106	112	118	125	133	141	149	158	168	178	189	201	213

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 43

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	229	459	294	644	460	580	414	249
PART 2	PERSONAL INJURY PROTECTION							
	89	187	116	257	183	231	165	96
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	259	445	306	740	533	666	479	264
10,000	315	541	372	899	648	809	582	321
25,000	323	554	381	922	664	830	597	329
50,000	331	568	391	945	681	850	612	337
100,000	334	573	394	953	687	858	617	340
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	34	71	46	91	68	82	61	38
25/50	49	106	70	142	100	128	90	55
35/80	78	171	114	235	160	212	143	85
50/100	106	236	159	328	219	296	197	115
100/300	173	389	263	549	359	494	323	187
250/500	303	684	465	973	628	876	565	325
500/500	553	1256	855	1795	1151	1617	1035	593
500/1000	566	1286	875	1837	1177	1655	1059	607

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3				PART 12			
	20/40	12	0	100/300	20	48		
	25/50	14	3	250/500	23	139		
	35/80	16	12	500/500	34	349		
50/100	17	21	500/1000	35	359			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	109	115	121	129	136	144	153	162	172	182	194	206	219	232	247	263
2008	107	113	120	126	134	142	150	159	169	179	190	202	215	228	243	258
2007	105	111	118	124	132	139	148	157	166	176	187	199	211	224	239	254
2006	104	109	116	122	129	137	145	154	163	173	184	195	207	221	234	249
2005	102	108	114	120	127	135	143	151	160	170	181	192	204	217	230	245
2004	100	106	112	119	125	133	141	149	158	168	178	189	200	213	226	241
2003	99	104	110	117	123	130	138	146	155	165	175	185	197	209	222	236
2002	97	103	109	115	121	128	136	144	153	162	172	182	193	206	218	232
2001	96	101	107	113	119	126	134	142	150	159	169	179	190	202	214	228
2000	95	100	105	111	117	124	131	139	147	156	166	176	187	198	211	224

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 44

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	207	483	385	638	451	574	406	213
PART 2	PERSONAL INJURY PROTECTION							
	82	197	151	254	180	229	161	84
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	206	438	297	721	478	649	430	212
10,000	250	532	361	876	581	789	522	258
25,000	257	546	370	898	596	809	536	264
50,000	263	559	379	921	610	829	549	271
100,000	265	564	383	929	616	836	554	273
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	38	71	55	89	66	80	59	43
25/50	53	106	85	136	97	123	87	57
35/80	79	171	139	223	154	201	138	83
50/100	106	236	194	310	211	279	189	109
100/300	169	390	322	516	345	464	310	170
250/500	291	685	570	911	604	819	543	288
500/500	527	1257	1050	1677	1105	1509	994	517
500/1000	539	1287	1075	1717	1131	1544	1017	529

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3				PART 12			
	20/40	12	0	100/300	20	48		
	25/50	14	3	250/500	23	139		
	35/80	16	12	500/500	34	349		
50/100	17	21	500/1000	35	359			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	178	188	198	210	222	236	250	265	281	298	316	336	357	380	404	430
2008	175	185	195	207	219	232	246	260	276	293	311	330	351	373	397	422
2007	172	182	192	203	215	228	241	256	271	288	306	324	345	367	390	415
2006	169	179	189	200	212	224	237	251	267	283	300	319	339	360	383	407
2005	167	176	186	197	208	220	233	247	262	278	295	314	333	354	376	400
2004	164	173	183	194	205	217	230	243	258	274	290	308	327	348	370	393
2003	162	170	180	191	202	213	226	239	254	269	285	303	321	342	363	386
2002	159	168	178	188	198	210	222	235	249	264	280	298	316	336	357	379
2001	157	165	175	184	195	206	218	231	245	260	275	293	311	330	350	373
2000	154	163	172	181	192	203	215	227	241	256	271	288	305	324	344	366

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$6

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 45

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	237	450	291	645	457	580	411	249	
PART 2	PERSONAL INJURY PROTECTION								
	93	184	115	257	182	231	164	96	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	264	446	301	740	530	667	476	268
	10,000	321	542	366	899	644	810	578	326
	25,000	329	556	375	922	660	831	593	334
	50,000	337	570	384	945	677	852	608	342
	100,000	340	574	388	953	683	859	613	345
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	35	72	46	93	68	83	61	38
	25/50	52	107	68	141	103	126	92	58
	35/80	82	170	109	228	166	204	149	95
	50/100	112	234	151	315	230	283	206	132
	100/300	184	385	248	521	380	468	341	219
	250/500	322	674	434	918	668	824	601	386
	500/500	590	1236	796	1688	1228	1516	1104	711
	500/1000	604	1265	815	1728	1257	1552	1130	728

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO									
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO									
	PART 3				PART 12					
	20/40	12	0					100/300	20	48
	25/50	14	3					250/500	23	139
	35/80	16	12					500/500	34	349
50/100		17	21					500/1000	35	359

MODEL YEAR	PART 9 COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	114	121	128	135	143	152	161	170	181	192	204	217	230	245	260	277
2008	113	119	126	133	141	149	158	168	178	189	200	213	226	240	256	272
2007	111	117	124	131	138	147	155	165	175	185	197	209	222	236	251	267
2006	109	115	122	129	136	144	153	162	172	182	194	205	218	232	247	263
2005	107	113	120	127	134	142	150	159	169	179	190	202	214	228	242	258
2004	106	112	118	125	132	140	148	157	166	176	187	199	211	224	238	253
2003	104	110	116	123	130	137	145	154	163	173	184	195	207	220	234	249
2002	103	108	114	121	128	135	143	152	161	170	180	192	204	216	230	244
2001	101	107	113	119	126	133	141	149	158	167	177	189	200	212	226	240
2000	99	105	111	117	124	131	138	147	155	165	174	185	197	209	222	236

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

STATED AMOUNT COMPREHENSIVE RATES \$500 DEDUCTIBLE

Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Territory																
1	1.73	0.82	0.74	0.70	0.66	0.63	0.60	0.58	0.57	0.56	0.55	0.55	0.54	0.52	0.51	0.50
2	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.53	0.52	0.52
3	1.84	0.87	0.79	0.74	0.70	0.67	0.64	0.62	0.60	0.59	0.59	0.58	0.57	0.56	0.54	0.54
4	1.80	0.86	0.77	0.73	0.69	0.65	0.63	0.61	0.59	0.58	0.58	0.57	0.56	0.55	0.53	0.53
5	1.87	0.89	0.80	0.76	0.72	0.68	0.65	0.63	0.62	0.61	0.60	0.60	0.58	0.57	0.55	0.55
6	1.94	0.92	0.83	0.79	0.74	0.71	0.68	0.65	0.64	0.63	0.62	0.62	0.61	0.59	0.57	0.57
7	2.01	0.95	0.86	0.81	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
8	2.08	0.99	0.89	0.84	0.80	0.76	0.73	0.70	0.69	0.67	0.67	0.66	0.65	0.63	0.62	0.61
9	2.05	0.97	0.88	0.83	0.79	0.74	0.71	0.69	0.67	0.66	0.65	0.65	0.64	0.62	0.61	0.60
10	2.19	1.04	0.94	0.89	0.84	0.79	0.76	0.74	0.72	0.71	0.70	0.70	0.68	0.66	0.65	0.64
11	2.35	1.11	1.00	0.95	0.90	0.85	0.82	0.79	0.77	0.76	0.75	0.75	0.73	0.71	0.69	0.68
12	2.42	1.15	1.03	0.98	0.93	0.88	0.84	0.81	0.79	0.78	0.77	0.77	0.75	0.73	0.71	0.70
13	2.71	1.29	1.16	1.10	1.04	0.99	0.94	0.91	0.89	0.88	0.87	0.86	0.85	0.82	0.80	0.79
14	2.84	1.35	1.21	1.15	1.09	1.03	0.99	0.96	0.93	0.92	0.91	0.90	0.88	0.86	0.84	0.83
15	3.50	1.66	1.50	1.42	1.34	1.27	1.22	1.18	1.15	1.13	1.12	1.11	1.09	1.06	1.04	1.02
16	5.67	2.69	2.42	2.30	2.17	2.06	1.97	1.91	1.87	1.83	1.81	1.80	1.77	1.71	1.68	1.65
17	2.01	0.95	0.86	0.81	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
18	4.11	1.95	1.76	1.66	1.58	1.49	1.43	1.39	1.35	1.33	1.31	1.31	1.28	1.24	1.22	1.20
19	4.52	2.14	1.93	1.83	1.73	1.64	1.57	1.52	1.49	1.46	1.44	1.44	1.41	1.37	1.34	1.32
20	4.10	1.94	1.75	1.66	1.57	1.49	1.43	1.38	1.35	1.32	1.31	1.30	1.28	1.24	1.21	1.19
21	5.57	2.64	2.38	2.25	2.13	2.02	1.94	1.88	1.83	1.80	1.78	1.77	1.73	1.68	1.65	1.62
22	6.29	2.98	2.69	2.54	2.41	2.28	2.19	2.12	2.07	2.03	2.01	2.00	1.96	1.90	1.86	1.83
23	3.78	1.79	1.62	1.53	1.45	1.37	1.32	1.27	1.24	1.22	1.21	1.20	1.18	1.14	1.12	1.10
24	2.84	1.35	1.21	1.15	1.09	1.03	0.99	0.96	0.93	0.92	0.91	0.90	0.88	0.86	0.84	0.83
25	4.29	2.03	1.83	1.74	1.64	1.56	1.49	1.45	1.41	1.39	1.37	1.36	1.34	1.30	1.27	1.25
26	5.11	2.42	2.18	2.07	1.96	1.86	1.78	1.72	1.68	1.65	1.63	1.62	1.59	1.55	1.51	1.49
27	1.65	0.78	0.70	0.67	0.63	0.60	0.57	0.55	0.54	0.53	0.53	0.52	0.51	0.50	0.49	0.48
40	2.59	1.23	1.11	1.05	0.99	0.94	0.90	0.87	0.85	0.84	0.83	0.82	0.81	0.78	0.77	0.75
41	2.63	1.25	1.12	1.06	1.01	0.95	0.91	0.88	0.86	0.85	0.84	0.83	0.82	0.79	0.78	0.77
42	3.19	1.51	1.36	1.29	1.22	1.16	1.11	1.07	1.05	1.03	1.02	1.01	0.99	0.96	0.94	0.93
43	3.34	1.59	1.43	1.35	1.28	1.21	1.16	1.13	1.10	1.08	1.07	1.06	1.04	1.01	0.99	0.97
44	5.46	2.59	2.33	2.21	2.09	1.98	1.90	1.84	1.80	1.77	1.75	1.74	1.70	1.65	1.62	1.59
45	3.52	1.67	1.50	1.42	1.35	1.28	1.23	1.19	1.16	1.14	1.12	1.12	1.10	1.06	1.04	1.03

STATED AMOUNT FIRE RATES \$500 DEDUCTIBLE

1-27, 40-45	0.21	0.10	0.09	0.09	0.08	0.08	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.06	0.06	0.06
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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE

Symbol Territory	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1	1.00	0.47	0.43	0.40	0.38	0.36	0.35	0.34	0.33	0.32	0.32	0.32	0.31	0.30	0.30	0.29
2	1.02	0.49	0.44	0.41	0.39	0.37	0.36	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.30	0.30
3	1.07	0.51	0.46	0.43	0.41	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.33	0.32	0.32	0.31
4	1.05	0.50	0.45	0.42	0.40	0.38	0.36	0.35	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.31
5	1.10	0.52	0.47	0.44	0.42	0.40	0.38	0.37	0.36	0.35	0.35	0.35	0.34	0.33	0.32	0.32
6	1.15	0.54	0.49	0.46	0.44	0.42	0.40	0.39	0.38	0.37	0.37	0.36	0.36	0.35	0.34	0.33
7	1.19	0.57	0.51	0.48	0.46	0.43	0.42	0.40	0.39	0.39	0.38	0.38	0.37	0.36	0.35	0.35
8	1.24	0.59	0.53	0.50	0.48	0.45	0.43	0.42	0.41	0.40	0.40	0.40	0.39	0.38	0.37	0.36
9	1.22	0.58	0.52	0.49	0.47	0.44	0.42	0.41	0.40	0.39	0.39	0.39	0.38	0.37	0.36	0.36
10	1.32	0.62	0.56	0.53	0.50	0.48	0.46	0.44	0.43	0.43	0.42	0.42	0.41	0.40	0.39	0.38
11	1.43	0.68	0.61	0.58	0.55	0.52	0.50	0.48	0.47	0.46	0.46	0.45	0.44	0.43	0.42	0.42
12	1.48	0.70	0.63	0.60	0.57	0.54	0.51	0.50	0.49	0.48	0.47	0.47	0.46	0.45	0.44	0.43
13	1.68	0.80	0.72	0.68	0.65	0.61	0.59	0.57	0.55	0.54	0.54	0.54	0.52	0.51	0.50	0.49
14	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.52	0.52
15	2.24	1.06	0.96	0.90	0.86	0.81	0.78	0.75	0.74	0.72	0.71	0.71	0.70	0.68	0.66	0.65
16	3.76	1.78	1.61	1.52	1.44	1.36	1.31	1.27	1.24	1.21	1.20	1.19	1.17	1.14	1.11	1.09
17	1.19	0.57	0.51	0.48	0.46	0.43	0.42	0.40	0.39	0.39	0.38	0.38	0.37	0.36	0.35	0.35
18	2.67	1.26	1.14	1.08	1.02	0.97	0.93	0.90	0.88	0.86	0.85	0.85	0.83	0.81	0.79	0.78
19	2.95	1.40	1.26	1.19	1.13	1.07	1.03	0.99	0.97	0.95	0.94	0.94	0.92	0.89	0.87	0.86
20	2.65	1.26	1.13	1.07	1.02	0.96	0.92	0.89	0.87	0.86	0.85	0.84	0.83	0.80	0.78	0.77
21	3.68	1.75	1.57	1.49	1.41	1.34	1.28	1.24	1.21	1.19	1.18	1.17	1.15	1.11	1.09	1.07
22	4.19	1.98	1.79	1.69	1.60	1.52	1.46	1.41	1.38	1.35	1.34	1.33	1.30	1.26	1.24	1.22
23	2.43	1.15	1.04	0.98	0.93	0.88	0.85	0.82	0.80	0.79	0.78	0.77	0.76	0.74	0.72	0.71
24	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.52	0.52
25	2.79	1.32	1.19	1.13	1.07	1.01	0.97	0.94	0.92	0.90	0.89	0.89	0.87	0.84	0.82	0.81
26	3.36	1.60	1.44	1.36	1.29	1.22	1.17	1.13	1.11	1.09	1.07	1.07	1.05	1.02	1.00	0.98
27	0.94	0.44	0.40	0.38	0.36	0.34	0.33	0.32	0.31	0.30	0.30	0.30	0.29	0.28	0.28	0.27
40	1.60	0.76	0.68	0.65	0.61	0.58	0.56	0.54	0.53	0.52	0.51	0.51	0.50	0.48	0.47	0.47
41	1.62	0.77	0.69	0.66	0.62	0.59	0.57	0.55	0.53	0.52	0.52	0.52	0.51	0.49	0.48	0.47
42	2.02	0.96	0.86	0.82	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
43	2.13	1.01	0.91	0.86	0.81	0.77	0.74	0.72	0.70	0.69	0.68	0.68	0.66	0.64	0.63	0.62
44	3.61	1.71	1.54	1.46	1.38	1.31	1.26	1.22	1.19	1.17	1.15	1.15	1.12	1.09	1.07	1.05
45	2.25	1.07	0.96	0.91	0.86	0.82	0.78	0.76	0.74	0.73	0.72	0.71	0.70	0.68	0.67	0.66

Stated Amount C.A.C. with M.M.& V. \$500 Deductible 15% of the Stated Amount Comprehensive Rate

Additional Charges to Reduce Deductible from \$500 - Same as Actual Cash Value Charges
For Higher Deductibles, Refer to Rule 16

Stated Amount Rating

B. Collision and Limited Collision Rating Procedures

1. Determine the Actual Cash Value premium for the latest model year shown in the Rate pages for the vehicle symbol developed from Rule 22 for the appropriate territory, class and deductible. Divide the Actual Cash Value premium by the Stated Amount Divisor shown below. Round the result to the nearest cent. For Symbol 18 and above, use the Symbol 17 Actual Cash Value premium and divisor.
2. Apply the above rate to each \$100 of insured value to determine the stated amount premium.

STATED AMOUNT DIVISORS			
Symbol		Symbol	
1	32.50	10	156.25
2	72.50	11	168.75
3	85.00	12	181.25
4	95.00	13	193.75
5	106.25	14	210.00
6	118.75	15	230.00
7	131.25	16	250.00
8	143.75	17	270.00

NOTE: The cost of the Waiver of Deductible is the same as that shown on the Actual Cash Value Rate pages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

Part 1 - Bodily Injury

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$10	\$19	\$16
2	\$9	\$9	\$17	\$15
3	\$10	\$10	\$19	\$16
4	\$15	\$14	\$25	\$22
5	\$14	\$12	\$23	\$20
6	\$16	\$16	\$27	\$23
7	\$16	\$15	\$26	\$22
8	\$15	\$15	\$25	\$22
9	\$16	\$16	\$27	\$24
10	\$22	\$21	\$36	\$31
11	\$21	\$20	\$35	\$30
12	\$23	\$21	\$39	\$32
13	\$24	\$23	\$42	\$35
14	\$26	\$24	\$44	\$37
15	\$43	\$41	\$73	\$62
16	\$49	\$47	\$83	\$72
17	\$44	\$42	\$75	\$65
18	\$44	\$42	\$75	\$65
19	\$44	\$42	\$75	\$65
20	\$44	\$42	\$75	\$65
21	\$44	\$42	\$75	\$65
22	\$44	\$42	\$75	\$65
23	\$44	\$42	\$75	\$65
24	\$44	\$42	\$75	\$65
25	\$44	\$42	\$75	\$65
26	\$44	\$42	\$75	\$65
27	\$8	\$8	\$14	\$12
40	\$23	\$22	\$40	\$34
41	\$26	\$24	\$44	\$37
42	\$43	\$41	\$73	\$62
43	\$44	\$42	\$74	\$64
44	\$49	\$46	\$82	\$71
45	\$43	\$41	\$73	\$62

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$2	\$1
2	\$1	\$1	\$1	\$1
3	\$1	\$1	\$2	\$1
4	\$1	\$1	\$2	\$2
5	\$1	\$1	\$2	\$2
6	\$1	\$1	\$2	\$2
7	\$1	\$1	\$2	\$2
8	\$1	\$1	\$2	\$2
9	\$1	\$1	\$2	\$2
10	\$2	\$2	\$3	\$3
11	\$2	\$2	\$3	\$2
12	\$2	\$2	\$3	\$3
13	\$2	\$2	\$3	\$3
14	\$2	\$2	\$4	\$3
15	\$4	\$3	\$7	\$6
16	\$4	\$4	\$8	\$7
17	\$4	\$3	\$7	\$6
18	\$4	\$3	\$7	\$6
19	\$4	\$3	\$7	\$6
20	\$4	\$3	\$7	\$6
21	\$4	\$3	\$7	\$6
22	\$4	\$3	\$7	\$6
23	\$4	\$3	\$7	\$6
24	\$4	\$3	\$7	\$6
25	\$4	\$3	\$7	\$6
26	\$4	\$3	\$7	\$6
27	\$1	\$1	\$1	\$1
40	\$2	\$2	\$3	\$3
41	\$2	\$2	\$4	\$3
42	\$4	\$3	\$7	\$6
43	\$4	\$3	\$7	\$6
44	\$4	\$4	\$8	\$7
45	\$3	\$3	\$7	\$6

Notes:

(1) Motorcycle territory definitions are the same as for private passenger automobiles.

(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.

(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$14	\$13	\$22	\$19
2	\$13	\$12	\$20	\$17
3	\$14	\$13	\$22	\$18
4	\$19	\$17	\$30	\$24
5	\$18	\$15	\$28	\$22
6	\$20	\$18	\$32	\$25
7	\$19	\$17	\$30	\$24
8	\$19	\$17	\$30	\$24
9	\$20	\$18	\$32	\$25
10	\$26	\$23	\$42	\$34
11	\$25	\$22	\$41	\$33
12	\$26	\$24	\$43	\$35
13	\$29	\$25	\$46	\$37
14	\$31	\$28	\$46	\$40
15	\$34	\$34	\$46	\$46
16	\$34	\$34	\$46	\$46
17	\$34	\$34	\$46	\$46
18	\$34	\$34	\$46	\$46
19	\$34	\$34	\$46	\$46
20	\$34	\$34	\$46	\$46
21	\$34	\$34	\$46	\$46
22	\$34	\$34	\$46	\$46
23	\$34	\$34	\$46	\$46
24	\$34	\$34	\$46	\$46
25	\$34	\$34	\$46	\$46
26	\$34	\$34	\$46	\$46
27	\$11	\$10	\$18	\$14
40	\$28	\$25	\$45	\$36
41	\$31	\$28	\$46	\$40
42	\$34	\$34	\$46	\$46
43	\$34	\$34	\$46	\$46
44	\$34	\$34	\$46	\$46
45	\$34	\$34	\$46	\$46

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$2	\$4	\$5	\$6
2	\$2	\$4	\$5	\$6
3	\$2	\$4	\$5	\$6
4	\$4	\$5	\$7	\$8
5	\$4	\$5	\$6	\$8
6	\$4	\$6	\$7	\$10
7	\$4	\$6	\$7	\$10
8	\$4	\$5	\$7	\$8
9	\$4	\$6	\$7	\$10
10	\$5	\$8	\$11	\$13
11	\$5	\$7	\$10	\$12
12	\$6	\$8	\$11	\$13
13	\$6	\$8	\$12	\$14
14	\$6	\$10	\$12	\$15
15	\$10	\$11	\$14	\$19
16	\$10	\$11	\$14	\$19
17	\$10	\$11	\$14	\$19
18	\$10	\$11	\$14	\$19
19	\$10	\$11	\$14	\$19
20	\$10	\$11	\$14	\$19
21	\$10	\$11	\$14	\$19
22	\$10	\$11	\$14	\$19
23	\$10	\$11	\$14	\$19
24	\$10	\$11	\$14	\$19
25	\$10	\$11	\$14	\$19
26	\$10	\$11	\$14	\$19
27	\$2	\$2	\$4	\$5
40	\$6	\$8	\$11	\$14
41	\$6	\$10	\$12	\$15
42	\$10	\$11	\$14	\$19
43	\$10	\$11	\$14	\$19
44	\$10	\$11	\$14	\$19
45	\$10	\$11	\$14	\$19

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Rates at Increased limits

The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.04

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

Part 4 - Property Damage

Rates at Basic limits

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$13	\$12	\$19	\$16
2	\$12	\$11	\$17	\$15
3	\$13	\$12	\$19	\$16
4	\$16	\$15	\$26	\$21
5	\$16	\$14	\$24	\$19
6	\$17	\$16	\$28	\$22
7	\$16	\$15	\$26	\$21
8	\$16	\$15	\$26	\$21
9	\$17	\$16	\$28	\$22
10	\$23	\$20	\$37	\$30
11	\$22	\$19	\$36	\$29
12	\$23	\$21	\$38	\$31
13	\$25	\$22	\$41	\$33
14	\$27	\$24	\$41	\$35
15	\$30	\$30	\$41	\$41
16	\$30	\$30	\$41	\$41
17	\$30	\$30	\$41	\$41
18	\$30	\$30	\$41	\$41
19	\$30	\$30	\$41	\$41
20	\$30	\$30	\$41	\$41
21	\$30	\$30	\$41	\$41
22	\$30	\$30	\$41	\$41
23	\$30	\$30	\$41	\$41
24	\$30	\$30	\$41	\$41
25	\$30	\$30	\$41	\$41
26	\$30	\$30	\$41	\$41
27	\$10	\$9	\$16	\$13
40	\$24	\$22	\$40	\$32
41	\$27	\$24	\$41	\$35
42	\$30	\$30	\$41	\$41
43	\$30	\$30	\$41	\$41
44	\$30	\$30	\$41	\$41
45	\$30	\$30	\$41	\$41

Part 6 - Medical Payments

Rates by limit

All Territories	
Limit per person	All Groups
\$500	\$55
\$750	\$60
\$1,000	\$65
\$2,000	\$84
\$5,000	\$130
\$10,000	\$200
\$15,000	\$256
\$20,000	\$296
\$25,000	\$335
\$50,000	\$350

Part 3 - Uninsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$19
20/50	\$19
25/50	\$20
35/80	\$22
50/100	\$24
100/300	\$28
250/500	\$37
500/500	\$46
500/1000	\$55

Part 12 - Underinsured Motorists

Rates by limit

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$23
50/100	\$45
100/300	\$102
250/500	\$279
500/500	\$512
500/1000	\$744

Notes:

(1) Motorcycle territory definitions are the same as for private passenger automobiles.

(2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.

(3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

**Part 7 - Collision
Rates at \$500 deductible**

Territory	Rate per \$100 of value*	
	Experienced	
	Operators	
	All Groups	
1	\$1.91	
2	\$1.81	
3	\$2.15	
4	\$2.37	
5	\$2.47	
6	\$2.49	
7	\$2.65	
8	\$3.03	
9	\$2.76	
10	\$3.22	
11	\$2.84	
12	\$3.71	
13	\$3.87	
14	\$5.38	
15	\$6.29	
16	\$6.91	
17	\$6.46	
18	\$6.46	
19	\$6.46	
20	\$6.46	
21	\$6.46	
22	\$6.46	
23	\$6.46	
24	\$6.46	
25	\$6.46	
26	\$6.46	
27	\$1.62	
40	\$4.10	
41	\$4.09	
42	\$5.58	
43	\$6.30	
44	\$5.79	
45	\$6.18	

**Part 7 - Collision
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$40
\$1,000	71.5% of \$500 deductible premium
\$2,000	59.1% of \$500 deductible premium

**Part 7 - Collision
Waiver of Deductible Charges**

All Territories	
Deductible	All Groups
\$300	\$8
\$500	\$11
\$1,000	\$14
\$2,000	\$21

Part 8 - Limited Collision

\$500 deductible base premium (Part 8) =
(6.0%) x [\$500 deductible Collision base premium (Part 7)]

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$6
\$300	\$500 deductible premium (Part 8) + \$4
\$1,000	64.1% of \$500 deductible premium (Part 8)
\$2,000	46.5% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's insured value* in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value means Average Retail Value as expressed in the current "Blue Book" or "Red Book";
a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Rates are per \$100 of insured value.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

**Part 9 - Comprehensive
Rates at \$500 deductible**

Territory	Rate per \$100 of value*
	All Groups
1	\$1.00
2	\$0.98
3	\$1.02
4	\$1.10
5	\$1.12
6	\$1.33
7	\$1.60
8	\$2.03
9	\$1.79
10	\$2.26
11	\$2.18
12	\$2.75
13	\$2.55
14	\$3.47
15	\$4.15
16	\$6.25
17	\$6.45
18	\$6.45
19	\$6.45
20	\$6.45
21	\$6.45
22	\$6.45
23	\$6.45
24	\$6.45
25	\$6.45
26	\$6.45
27	\$0.89
40	\$2.57
41	\$2.74
42	\$3.82
43	\$3.93
44	\$6.23
45	\$3.97

**Part 9 - Comprehensive
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$3
\$1,000	70.2% of \$500 deductible premium
\$2,000	64.4% of \$500 deductible premium

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's insured value* in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value means Average Retail Value as expressed in the current "Blue Book" or "Red Book";
a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for Part 9 are the same for experienced and inexperienced operators.
- (3) Rates are per \$100 of insured value.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**Motorcycles Rated in the Private Passenger Automobile Insurance Manual
Voluntary Under 1% Advisory Rates**

Territories

The territory definitions applicable to motorcycles are the same as those used for private passenger vehicles.

Commissions

The commission provisions incorporated into the motorcycle rates are as follows (as a percentage of premium):

Liability coverages:	12.0%
Physical Damage coverages:	13.8%

Motorcycle Implicit Surcharge Exclusion Factor

1.040

Substitute Transportation (Part 10)

\$15/day with \$450 maximum	\$45
\$30/day with \$900 maximum	\$90
\$45/day with \$1,350 maximum	\$167
\$100/day with \$3000 maximum	\$346

Towing and Labor

\$50/day per disablement	\$8
\$100/day per disablement	\$16

Discount (Rule 44)

<u>Discount</u>	<u>Amount</u>	<u>Coverage</u>
Motorcycle Rider Training Program	10%	Parts 1-8, 12
Anti-Theft - Category IV	20%	Part 9
Insured Age 65 or older	25%	All Parts

Merit Rating Plan

Rates for Parts 1, 2, 4 and 7 are base rates (i.e. at the point/zero credit level, or prior to the application of any merit rating plan credits or surcharges). The determination of merit rating plan credits and point-based surcharges is the same as for private passenger vehicles.

Premium Calculation Rule

Premiums for Motorcycles shall be calculated using the following step procedure. Note that not all of these steps may be applicable for every coverage or policyholder.

- 1) Determine the base manual premium
- 2) Apply adjustments for increased limits or deductibles
- 3) Apply the inexperienced driver adjustment factor of 1.5
- 4) Add waiver of deductible charges
- 5) Apply discounts in the following order: anti-theft, driver training, senior citizen
- 6) Apply SDIP credits or surcharges

The premium for each exposure shall be rounded to the nearest whole dollar at the end of each step. (Rounding should occur after the application of *each* discount.)

**Approved Motorcycle Training Sites
Rider Education Recognition Program (RERP) Number**

Bristol Community College, Fall River	(61347)
Central Mass Safety Council, West Boylston	(60055)
Hanscomb AFB, Bedford	(61141)
Motorcycle Safe Riding Project , Beverly (Formerly listed as Cycles 128)	(60050)
Northern Essex Community College, Haverhill	(61348)
Otis ANGB, Cape Cod	(60758)
Riverside Kawasaki, Hanscomb AFB in Bedford	(61350)
Safety Council of Western Mass, Dalton	(61277)
South Weymouth NAS, South Weymouth	(60690)
Westfield State College, Westfield	(61349)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Miscellaneous Rating Factors

DEDUCTIBLES (RULE 16)																	
Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	\$100**														
Collision:	.63	.48	<u>Glass</u>														
Limited Collision:	.54	.32	Not Applicable														
Comprehensive:	.66	.60	Not Applicable														
Including Fire, Theft and Combined Additional Coverages																	
*Charges based on \$500 Deductible Premium		\$300 Deductible - \$10															
**Applies to otherwise determined premium		\$500 Deductible - \$13															
Collision Waiver of Deductible Charges:		\$1,000 Deductible - \$16															
		\$2,000 Deductible - \$25															
SUBSTITUTE TRANSPORTATION (RULE 17)																	
	<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>	<u>\$45/Day, \$1,350 Maximum</u>														
			<u>\$100/Day, \$3,000 Maximum</u>														
Private Passenger:	\$12	\$62	\$146														
Motorcycle:	\$45	\$90	\$167														
			\$300														
			\$346														
DISCOUNTS (RULE 19)																	
Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9																
Public Transit:	10% Property Damage and Collision																
	\$75 Maximum per eligible vehicle																
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12																
	5,001-7,500 miles - 5% Parts 1-8 and 12																
Passive Restraint:	25% Parts 2, 3, 6 and 12																
MODEL YEAR RATING (RULE 20)																	
Rating Factors for Model Year Rates Not Shown in the Rate Section																	
Symbol																	
Collision	Model	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
	Year																
	1999	0.96	0.96	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
	1998	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
	1990-97	0.81	0.81	0.81	0.80	0.80	0.80	0.80	0.79	0.79	0.79	0.79	0.79	0.79	0.78	0.78	0.78
Symbol																	
Comprehensive	Model	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
	Year																
	1999	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98
	1998	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.96	0.96
	1990-97	0.93	0.93	0.93	0.93	0.93	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92
Apply the factor above for the model year and symbol of the vehicle to the 2000 model year rates on the rate page. For 1989 and prior model year vehicles, see Rule 20.																	
FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)																	
		<u>Actual Cash Value</u>															
Fire	10% of Comprehensive Premium																
Fire & Theft	70% of Comprehensive Premium																
Fire, Theft & C.A.C.	85% of Comprehensive Premium																
PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)																	
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000										
Policyholder - Alone:	2%	4%	8%	14%	26%	37%	45%										
Policyholder and Household Members:	2%	5%	10%	19%	35%	48%	59%										

Miscellaneous Rating Factors

TOWING AND LABOR (RULE 33)			
	\$50 per Disablement		\$100 per Disablement
Private Passenger and Motorcycle:	\$8		\$16
EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)			
Apply a rate of \$4 to each \$100 of valuation.			
CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)			
Refer to Rule 47			
ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE (RULE 48)			
Applies to private passenger vehicles as defined in Rule 27.			
	Comprehensive	Collision	Limited Collision
Rating Factor	1.01	1.05	1.05
Comprehensive coverage is subject to a \$1.00 minimum premium.			

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Miscellaneous Motor Vehicles

	LIABILITY	PHYSICAL DAMAGE
Pick-Up (Rule 32)	Manual Rates	Part 7 - 60%* Part 8 - Manual Rate Part 9 – 90%
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on Cost New
Motor Homes (Rule 39)	Manual Rates	Parts 7 and 8 - 50% Part 9 – Manual Rate
Antique Motor Cars (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Class 10 Parts 3, 6 and 12 Manual Rates	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on appraised value
Antique Motorcycles (Rule 40) (Advisory Rating & Factors)	Parts 1, 2, 4 & 5 25% of Motorcycle Rates Parts 3, 6 and 12 Manual Rates	Part 7, 8 and 9 50% of Territory 1 Motorcycle Rates
*Reduction not applicable to Waiver of Deductible premium		

Motorcycles, etc. (Rule 44)

Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12
Insureds age 65 or older - 25% All Parts

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Qualifying Massachusetts Transit Systems

The following transit systems have been approved by the Commissioner of Insurance for inclusion in the Public Transit Discount (Rule 19).

	<u>Approved As Of</u>
American Eagle Motor Coach, Inc. (formerly Medeiros Bus Co., Inc.)	February 1, 1981
Andre Coachlines, Inc.	January 1, 1984
Arrow Line, Inc., The	January 1, 1980
Bay State Spray & Provincetown	February 1, 1981
Berkshire Regional Transit Authority	January 1, 1982
Bloom's Bus Line	December 1, 1980
Bonanza Bus Lines, Inc.	September 1, 1983
Brockton Area Transit Authority	January 1, 1979
Brush Hill Transportation Co.	October 15, 1992
Burlington Transportation Bus (The People Mover/The B Line)	October 15, 1992
Cape Cod Regional Transit Authority	May 18, 1992
Carey's Bus Lines, Inc.	November 1, 1986
Coach Company, The (Kinson Bus Lines)	January 1, 1985
Connecticut Transit Authority (CTTRANSIT)	September 7, 1993
Dee Bus Service	January 1, 1982
Drummond, H.T., Inc.	January 1, 1985
Edmar Limousine Service, The	May 21, 1998
Gray Line Framingham Commuter Corp.	January 1, 1980
Greater Attleboro - Taunton Regional Transit Authority	January 1, 1982
Greenfield Montague Transit Authority	January 1, 1979
Hingham/Boston Commuter Boat Service	January 1, 1979
Interstate Coach	January 1, 1980
Kinson Bus Lines (The Coach Company)	January 1, 1985
Lexpress	January 1, 1982
Logan Express	January 29, 1996
Lowell Regional Transit Authority	January 1, 1980
Massachusetts Bay Transit Authority (includes The Ride)	January 1, 1979
Mass Rides	February 1, 2004
Merrimack Valley Regional Transit Authority	May 1, 1983
Montachusett Regional Transit Authority	January 1, 1980
Peter Pan Bus Lines, Inc. (formerly Priority Express)	August 15, 1988
Pioneer Valley Transit Authority	January 1, 1979
Plymouth & Brockton Street Railway Co.	January 1, 1980
Rabbit Transit, Inc.	January 1, 1982
Trombly Motor Coach Service, Inc.	January 1, 1980
Vocell Co., Inc.	January 1, 1980
Worcester Gray Line, Inc.	January 1, 1980
Worcester Regional Transit Authority	January 1, 1980
Yankee Line, Inc., A	March 13, 1991

HIGH THEFT VEHICLE LIST

Commonwealth of Massachusetts Division of Insurance Regulation 211 CMR 86.07

Make/Model/Year

Make/Model/Year

Make/Model/Year

BMW

325ci 04, 05, 06, 07
 325i 04, 05, 06
 325i Sports Wagon 04, 05, 06
 325it 04, 05, 06
 325xi AWD 04, 05, 06
 325xi Sports Wagon 04, 05, 06
 325xit AWD 04, 05, 06
 328i
 Cpe 2Dr 08
 328xi AWD
 Cpe 2Dr 08
 330ci 04, 05, 06, 07
 330i 04, 05, 06
 330xi AWD 04, 05, 06
 335i
 Cpe 2Dr 08
 525i 05, 06, 07, 08
 525xi AWD 07, 08
 530i 05, 06, 07, 08
 530xi AWD 07, 08
 545i 05, 06
 550i 07, 08
 645ci 06
 650i 07, 08
 745i 04, 05, 06
 745li 04, 05, 06
 750i 07, 08
 750li 07, 08
 760i 06, 07
 760li 05, 06, 07, 08
 X5 3.0i 04
 X5 3.0i AWD 05, 06, 07
 X5 3.0si AWD 08
 X5 4.4i 04
 X5 4.4i AWD 05, 06, 07
 X5 4.6is 04
 X5 4.8i AWD 08
 X5 4.8is AWD 06, 07
 Z4 2.5i 05, 06
 Z4 3.0i 05, 06
 Z8 04

CHRYSLER

Chrysler Sebring GTC 04
 Sebring Limited 04
 Cpe 2 Dr 05, 06
 Sed 4 Dr 05
 Sed 4 Dr 3.5L 08
 Sebring LX
 Conv. 2.7L 04
 Sebring LXI
 Conv. 04
 Sebring TSI 07
 Jeep Grand Cherokee Laredo
 4x2 05, 06, 08
 Jeep Grand Cherokee Limited
 4x2 05, 06, 08
 Jeep Grand Cherokee Overland 4.7
 HO
 4x2 05
 Jeep Wrangler Sahara 04, 05
 Jeep Wrangler Rubicon 04, 05, 06,
 07, 08
 Jeep Wrangler Unlimited 05, 07
 Jeep Wrangler Unlimited Rubicon
 06, 07, 08

CHRYSLER

Jeep Liberty Limited
 4x2 05, 07, 08
 4x2 side air bags 06
 4x4 06
 Jeep Liberty Renegade
 4x2 05
 4x4 with side air bags 04, 06
 Jeep Liberty Sport
 4x4 2.8L 06
 300
 Side air bags 08
 300 Touring 08
 300 Touring AWD 08
 300C 08
 300C AWD 08
 300C SRT-8 08

DODGE

Stratus ES
 Sed 4 Dr Side Air bags 05
 Stratus R/T 05
 Stratus R/T
 flexible fuel 07
 Charger SRT-8 08
 Charger SXT AWD 08
 Durango Limited 08
 Durango SLT 08
 Durango SXT 08
 Magnum R/T 08
 Magnum R/T AWD 08
 Magnum SE
 4x2 3.5L 08
 Magnum SRT8 08
 Magnum SXT
 4x2 3.5L 08
 Magnum SXT AWD 08
 Mega Cab Pickup 1500
 4x2 08
 Ram Pickup 1500 Quad Cab 08
 Ram Pickup 2500 Quad Cab
 Ram Pickup 3500 DRW Quad Cab
 4x2 08
 Ram Pickup 3500 SRW Quad Cab
 4x4 08

FORD

Mustang
 Conv. 05
 Conv side air bags 06, 07
 Mustang Cobra SVT 04, 05
 Mustang GT
 Conv. 04, 05, 06, 07
 Cpe. 05, 06, 07
 Mustang GT Mach 1 04, 05, 06
 Thunderbird 04, 05, 06
 Thunderbird 007 Limited Edition 04
 Expedition Eddie Bauer
 4x2 08
 Expedition EL Eddie Bauer
 4x2 08
 Expedition EL Limited
 4x2 08
 Expedition EL SSV
 4x2 08
 Expedition EL XLT

FORD

4x2 08
 Expedition Limited
 4x2 08
 Expedition SSV
 4x2 08
 Expedition XLT
 4x2 08
 F-150 Supercab
 4x2 08
 F-150 Supercrew 08
 F-250 Super Duty Crew Cab
 4x4 08
 F-350 Super Duty SRW Crew Cab
 4x4 08

FORD - LINCOLN - MERCURY

Mercury Grand Marquis GS 06, 08
 Mercury Grand Marquis LS 06, 08
 Mercury Grand Marquis LSE 06
 Mark LT 07, 08
 Navigator 08
 Navigator L 08

GENERAL MOTORS

Buick Lacrosse CXL 07
 Buick Lacrosse CXS 07
 Buick Lucerne CX 07, 08
 Buick Lucerne CXL 07, 08
 Buick Lucerne CXS 07, 08
 Cadillac Deville 04, 05
 Cadillac Deville High-Luxury Sedan
 (DHS)
 04, 05
 Cadillac Deville Touring Sedan (DTS)
 04, 05
 Cadillac Seville Luxury Sedan (SLS)
 05
 Cadillac Escalade 08
 Cadillac Escalade AWD 08
 Cadillac Escalade ESV AWD 08
 Cadillac Escalade EXT AWD 08
 Chevrolet Blazer LS
 4x2, 2 Dr. 05
 4x2, 4 Dr. 04, 05
 4x4, 2 Dr. 04, 05, 06
 4x4, 4 Dr. 04
 Chevrolet Blazer Xtreme
 4x2, 2 Dr. 05
 4x2, 4 Dr. 04, 05
 4x4, 2 Dr. 04, 05, 06
 4x4, 4 Dr. 04
 Chevrolet Blazer ZR2
 4x2, 2 Dr. 05
 4x2, 4 Dr. 04
 4x4, 2 Dr. 04, 05, 06
 4x4, 4 Dr. 04
 Chevrolet Corvette
 Conv. 04, 05, 06, 07, 08
 Cpe. 06, 07, 08
 Hchbk 2 Dr. 04, 05
 Chevrolet Corvette Z06 04, 05, 06,
 07, 08
 Chevrolet Monte Carlo LS
 Cpe 2 Dr Driver Air Bag (side) 05
 Chevrolet Monte Carlo LT 06
 Chevrolet Monte Carlo LT

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GENERAL MOTORS

Cpe 2 Dr 3.9L 07
 Chevrolet Monte Carlo LTZ 07
 Chevrolet Monte Carlo SS 05, 07, 08
 Chevrolet Monte Carlo Supercharged SS 05, 06
 Chevrolet Avalanche 08
 Chevrolet Silverado 1500 Crew Cab 08
 Chevrolet Silverado 2500HD Crew Cab 08
 Chevrolet Silverado Classic 1500 Crew Cab 08
 Chevrolet Silverado Classic 1500HDCrewCab08
 Chevrolet Silverado Classic 2500HDCrewCab08
 Chevrolet Suburban 1500 08
 Chevrolet Tahoe LS 08
 Chevrolet Tahoe LT 08
 Chevrolet Tahoe Z71 08
 Chevrolet Trailblazer SS 4x2 08
 Chevrolet Trailblazer LT 4x2 08
 Chevrolet Trailblazer LS 4x2 08
 GMC Safari AWD Wag. 4x4 3 Dr. 04
 GMC Safari SLE AWD Wag. 4x4 3 Dr. 04
 GMC Safari SLT AWD Wag. 4x4 3 Dr. 04
 GMC Envoy Denali 4x2 08
 GMC Envoy SLE 4x2 08
 GMC Envoy SLT 4x2 08
 GMC Sierra 1500 Crew Cab 4x2 08
 GMC Sierra 2500 HD Crew Cab 4x4 08
 GMC Sierra Classic 1500 Crew Cab 4x2 08
 GMC Sierra Classic 1500 Extended Cab 4x2 6.0L 08
 GMC Sierra Classic 1500 HD Crew Cab 08
 GMC Yukon Denali AWD 08
 GMC Yukon SLE 08
 GMC Yukon SLT 08
 GMC Yukon XL 1500 SLE 08
 GMC Yukon XL 1500 SLT 08
 GMC Yukon XL 2500 SLE 08
 GMC Yukon XL 2500 SLT 08
 Oldsmobile Aurora 4.0 04
 Oldsmobile Bravada 04, 05
 Oldsmobile Bravada AWD 04, 05
 Pontiac Grand Am GT1 05
 Pontiac Grand Prix GT 07, 08
 Pontiac Grand Prix GXP 08
 Pontiac Grand Prix GXP 07

HONDA

Acura MDX AWD 04
 Acura NSX-T 04, 05, 06
 Acura RSX Type S 05
 Acura 3.2CL 04
 Acura 3.2CL Type S 04
 Acura 3.2TL 04, 05, 06

Acura 3.2TL Type S 04
 Acura 3.5RL 05, 06, 08
 Honda Accord EX Cpe 2.4L leather seats 07
 Cpe 2.4L DOHC VTEC ULEV 06, 08
 Cpe 2.4L Automatic 05
 Cpe 2.4L navigation system 04, 05, 07
 Cpe 2.4L ULEV Manual 05
 Cpe 3.0L 04, 05, 06, 07, 08
 Honda Accord LX Cpe 2.4L 08
 Cpe. 3.0 L 05, 07, 08
 Honda S2000 04, 05, 06, 07, 08
 Honda Pilot EX 04, 05
 Honda Pilot EX-L 04, 05
 Honda Pilot LX 04, 05

HUMMER

H2 08
 H2 SUT 08

ISUZU

Axiom S 04, 05
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JAGUAR

XJR 04, 05, 06
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 XJ8 Vanden Plas (VDP) 04, 05, 06, 07, 08
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 XJ8 Super V8 Portfolio 07
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 XJR 07, 08
 XK 08
 XK8 04, 05, 06, 07, 08
 XKR 04, 05, 06, 07, 08
 S-Type 08
 S-Type R 08

LAND ROVER

Range Rover HSE AWD 08
 Range Rover Sport HSE AWD 08
 Range Rover Supercharged AWD 08
 Range Rover Sport Supercharged AWD 08

MAZDA

Mazda6 S Sed 4 Dr. side air bags 05
 RX-8 08

MERCEDES-BENZ

C230 Kompressor 04
 C230 Kompressor Sport Cpe. 2 Dr 05, 06
 SL500 04, 05, 06, 07
 SL600 05, 06, 07, 08
 E500 06
 E500 4Matic AWD 06
 CL550 08
 CL600 08
 CLK350 Cpe 08
 CLK550 Cpe 08
 CLK63 AMG 08
 S550 08
 S600 08
 S65 AMG 08
 SL55 AMG 08
 SL550 08
 SL65 AMG 08

MITSUBISHI

Diamante ES 05
 Diamante LS 05
 Diamante VR-X 05
 Eclipse GTS 04, 05, 06
 Eclipse Special Edition 07
 Eclipse Spyder GS 05, 06, 07, 08
 Eclipse Spyder GT 04, 05, 06, 07, 08
 Eclipse Spyder GTS 04, 05, 06, 07
 Galant GTS 05, 06, 07
 Galant LS Premium 05
 Montero Limited 04, 05, 06, 07
 Montero Sport ES 4x4 04
 Montero Sport Limited 04
 Montero Sport LS 05 4x4 04
 Montero Sport XLS 04, 05
 Montero XLS 04
 Lancer Evolution MR ED. AWD 06
 Lancer Evolution RS AWD 06
 Lancer Evolution VIII 06
 Lancer Evolution IX AWD 07
 Lancer Evolution RS AWD 07
 Endeavor SE 08
 Endeavor LS 08

NISSAN

Altima 3.5 SE 05
 Altima 3.5L side air bags 06
 Altima S 3.5L side air bags 06
 Altima SE 3.5L side air bags 06
 Altima SE-R 3.5L side air bags 06
 Altima SL 3.5L side air bags 06
 Infiniti G35 05 Cpe 08
 Infiniti G35 AWD 05
 Infiniti M45 04, 05, 07, 08
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 Armada LE 4x2 08
 Armada SE 4x2 08
 Titan Crew Cab 08
 Pathfinder LE 05, 08
 Pathfinder SE 05, 08
 Pathfinder S 08
 Pathfinder Armada LE 05
 Pathfinder Armada SE 05

PORSCHE

Boxster 05, 06, 07, 08
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 Boxster S Special Edition 05
 911 Carrera 04, 05, 06, 07, 08
 911 Carrera S 06, 07, 08
 911 Carrera Turbo 04, 05, 06
 911 Carrera Turbo S AWD 06
 911 Carrera 4 04, 05, 06, 07, 08
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 911 Carrera Targa 04, 05, 06
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911 GT3 RS 08
911 Targa 4 08
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911 Turbo 08
911 Cayman 08
911 Cayman S 08

SAAB

9-3 Aero
Sed 06
Conv. 05, 06, 08
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9-3 Linear 06
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Conv 08

SUBARU

Baja Turbo AWD 05, 06, 07
Legacy 2.5 GT AWD
Sed 04
Legacy Outback H6
Sed 04
Legacy Outback VDC AWD
Sed 04
Legacy Outback Limited AWD
Sed 04
Impreza Limited AWD Turbo 08
Impreza WRX 08
Impreza WRX STI AWD Turbo 08
Impreza WRX STI LTD AWD Turbo
08

SUZUKI

Grand Vitara
4x4 4Dr (luxury pkg) 07, 08
XL7 08
XL7 Limited 08

TOYOTA

Celica GT-S 05
Highlander
4x2, 4 Dr. 3.0L 04
4x4 04
Highlander Limited
4x2, 4 Dr. 3.0L 04
4x4 04
MR2 Spyder 04, 05, 06
4Runner Limited 05, 06
4x2 07
4Runner SR5 05, 06
4x2 07
4Runner Sport ED
4x2 07
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Camry Solara SLE
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Conv 07, 08
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Sienna XLE 07
Sienna XLE AWD 07
Sienna XLE LTD 07
Sienna XLE LTD AWD 07
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Lexus GS 350 08
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Lexus IS 300 04, 05, 06
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Lexus LX 470 08
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Lexus SC 430 04, 05, 06, 07, 08
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4x2 Double Cab 08
Tundra SR5
4x2 Double Cab 08
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Lexus LX 470 AWD 05, 06, 07
Lexus SC 430 03, 04, 05, 06, 07
Lexus RX 300 03
Lexus RX 300 AWD 03

VOLKSWAGEN

Audi A4 3.0 Quattro
Conv 06
Audi A6 2.7T Quattro 03
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