

**2011  
MASSACHUSETTS  
PRIVATE PASSENGER  
AUTOMOBILE INSURANCE MANUAL**



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**AUTOMOBILE INSURERS BUREAU  
OF MASSACHUSETTS  
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**MEMORANDUM OF CHANGES (Effective 01/15/2011)**

**NON-COMPULSORY POLICY AND FORMS RULE CHANGES**

**Rule 1. Massachusetts Automobile Insurance Policy – Eligibility**

Added the words “or the Massachusetts Personal Auto Policy (For Risks Not Subject To the Compulsory Insurance Law)” after the words “Endorsement MP 00 99” in the second sentence, due to the introduction of the AIB’s new policy for non-compulsory risks.

**Rule 49. Named Non-Owner Policy**

\*At the end of the second sentence added “or the Massachusetts Personal Automobile Policy (For Risks Not Subject To The Compulsory Insurance Law) and the Named Non-Owner Coverage Endorsement MP 00 16 10 10”.

**Rule 50. Use of Other Automobiles**

Deleted all language in the current rule beginning with the fourth paragraph, and added the sentence “Refer to the Miscellaneous Motor Vehicles page for rating methods.”

**VEHICLE RATING GROUP RULE CHANGES**

**Rule 11. Premium Calculation Rule**

Added the following words to the second sentence after the word “rate”, “is defined by driver rating class and the model year and Vehicle Rating Group “.

**Rule 19. Discounts**

In section D.3. Annual Mileage Discount, Application of Discount, changed the word “symbol” to “Vehicle Rating Group”.

**Rule 20. Model Year Rating**

The rule has been changed to define only “model year”. The remainder of the rule has been deleted.

**Rule 21. AIB Vehicle Rating Group (VRG) Program**

This rule has been renamed “AIB Vehicle Rating Group (VRG) Program” and text added to explain the AIB Vehicle Rating Group program.

**Rule 22. Non-Symbolled Vehicles and Rating Vehicles For Which Symbols Are Not Shown On The Rate Pages**

This rule has been eliminated and the substance incorporated in Rule 21.

**Rule 25. Vehicle Series Rating**

This rule has been deleted.

**Rule 27. Private Passenger Definition**

Revised Part B.1, replacing the words “rating symbol assigned to it by the Insurance Services Office (ISO)” with “Vehicle Rating Group”.

**Rule 32. Pick-Ups, Vans and Similar Type Vehicles**

The rule has been deleted due to the introduction of the VRG Assignment By Price Table in Rule 21.

**Rule 34. Trailers Designed For Use With Private Passenger Motor Vehicles**

In the second sentence “22” is replaced by “21” and “symbol” has been replaced by “Vehicle Rating Group.” Replaced the words “FOB list or purchase” with “base list”.

**Rule 39. Motor Homes/Camper Bodies**

In “A. Motor Homes”, replaced “22” with “21” and “rating symbol” with “Vehicle Rating Group.”

In “B. Camper Bodies”, deleted “Symbolled Pick-Up” replaced the words “Symbolled”, “rating symbol”, “Non-Symbolled” and “symbol” with “Vehicle Rating Group”. Replaced “Symbol and Identification Section” with “appropriate price table in Rule 21”. Deleted line 2., and the Non-Symbolled Pick-up Section.

**Rule 41. Stated Amount Coverage**

\*Replaced the word “symbol” with “Vehicle Rating Group”. Replaced “22” with “21”. Deleted the sentence: “For Symbol 17 and above, use the Symbol 17 rate.”.

**Rule 45. Agreed Amount Coverage – Comprehensive**

Replaced “22” with “21” and “symbol group” with “Vehicle Rating Group.”

**Rule 47. Customized Vans and Pick-Ups**

Replaced the words “Symbolled”, “symbol”, and “Symbol and Identification” with “Vehicle Rating Group”. Replaced “22” with “21”.

**MISCELLANEOUS RULE CHANGES**

**Rule 2. Coverages and Limits**

In Part 10 – Substitute Transportation, replaced the words “Miscellaneous Rating factors” with “Statewide Rates page”.

**Rule 16. Deductibles – Parts 7, 8, and 9**

Replaced the words “Miscellaneous Rating Factors” with “Deductibles”.

**Rule 17. Substitute Transportation**

Replaced the words “Miscellaneous Rating Factors” with “Statewide Rates”.

**Rule 18. Termination of Insurance**

In the examples for use of Pro Rata Table in Section F., the years have been updated to 2010.

**Rule 30. Personal Injury Protection – Deductible Form**

Replaced the words “Miscellaneous Rating Factors” with “Deductibles”.

**Rule 33. Towing and Labor**

Replaced the words “Miscellaneous Rating Factors” with “Statewide Rates.”

**Rule 44. Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles**

Replaced the words “Miscellaneous Rating Factors” with “motorcycle rate”.

**Rule 55. Pre-Insurance Inspection Program**

The summary of pre-insurance regulation, 211 CMR 94.00 has been revised in light of the changes to the regulation adopted in 2009.

**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 or the Massachusetts Personal Auto Policy (For Risks Not Subject To The Compulsory Law) 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 of a motor vehicle as a result of an accident or loss. Refer to the Statewide Rates 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.

**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 Comprehensive Coverage subject to a basic deductible of \$500.

**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.
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. The specific reason for cancellation is non-payment of any required premium and fees.

The Cancellation Notice must also contain the following statement:

"This cancellation will not take effect if the full amount of premium and fees 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**

1. The producer is required to submit an Application for Massachusetts Motor Vehicle Insurance from the applicant.
2. The producer must verify that there is no automobile insurance premium owed to the former company or producer.
3. 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.

4. At the same time this information is provided to the insurer, the producer of record shall notify the former producer of record, if known, and the former insurer that a certificate of coverage has been issued for the policy. The notice must be signed by the producer of record or issued on the insurer's letterhead and the notice must bear the Registry stamp of the insurer, which may be in electronic format. The notice may be in hard copy or electronic format.
5. Upon receipt of the notice of transfer of insurer, the former insurer shall:
  - a. discontinue coverage as of the date shown on a notice of transfer; and
  - b. compute the return premium, if any, as of the date shown on a notice of transfer .

No notice of cancellation is required.

**D. Cancellation**

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.

<b>Percentages for Short Term Policies</b>				
		<b>Date Interval*</b>	<b>Percent of Annual Rates</b>	
<b>All Other</b>		<b>Motorcycle</b>		
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 to a policy during its term which require 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, for an additional premium.

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.

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 premium adjustments to be added to the otherwise applicable premiums 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 the applicable percentage in Section B of 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 the applicable percentage in Section B of 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 the applicable percentage in Section B of 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 the applicable percentage of the (1) bodily injury premium 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. Additional Premium Percentages**

- 1. The otherwise applicable premium will be increased by 50% if the certificate is required for a conviction listed below. This increase 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, the otherwise applicable premium will be increased by 5%.
  - 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. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This increase 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, the otherwise applicable premium will be increased by 5%.
  - 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. The otherwise applicable premium will be increase by 5% if the certificate is required for any other cause whatsoever.

**RULE 11. PREMIUM CALCULATION RULE**

The following sequence shall be used in rating the policy. The manual rate is defined by the driver rating class and the Model Year and Vehicle Rating Group for the vehicle, and includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7 and 9, or to apply Waiver of Deductible under Part 7.

- 1. Apply the appropriate Model Year/Vehicle Rating Group relativity to the rate for Parts 7 or 9.
- 2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7 or 9, if applicable.
- 3. Calculate the premium for Part 8, if applicable, by applying the percentage shown in the Territory Rate pages to the Part 7 premium derived in Steps 1 and 2.
- 4. Apply the appropriate discount(s) to the premium developed in Steps 1-3. 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) anti-theft, and (4) class 15. The discount shall be rounded to the nearest dollar after each application.

5. Add the appropriate merit rating adjustment 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 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. Refer to the Deductibles 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 Statewide Rates 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 the return premium shall be computed pro rata.
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 reason for cancellation is non-payment of premium, the notice of cancellation shall state the amount of deficiency of the premium and fees 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 the premium and fees due 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.

**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 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, 2010, is designated as 2010.181.
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, 2010	2010.726
Effective date July 6, 2010	<u>2010.512</u>
	.214

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

Cancellation date March 7, 2010	2010.181
Effective date December 15, 2009	<u>2010.956</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 year.





**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. Anti-Theft Device**

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

**C. Class 15**

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. 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.

**D. 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 Vehicle Rating Group prior to the application of the merit rating plan.

**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.

**RULE 21. AIB VEHICLE RATING GROUP (VRG) PROGRAM**

The AIB Vehicle Rating Group program assigns vehicles to groups in order to reflect expected cost differences arising from the type of vehicle insured. Vehicles are assigned to groups with each new model year and may be grouped differently depending on the type of coverage.

**A. Assignment to Vehicle Rating Groups**

The Vehicle Rating Groups (VRGs) are used for the physical damage coverages to determine a vehicle's premium. The AIB assigns vehicles to VRGs as new model years are introduced, and once a vehicle has been assigned to a VRG it is not subject to change.

- Coverages rated using VRGs: Collision, Limited Collision and Comprehensive
- Coverage groupings: There are two sets of VRG definitions - one for the Collision coverage and one for the Comprehensive coverage.
- VRG codes: The forty VRGs are represented by codes 11-50.

Refer to the rate section of the manual for Model Year/Vehicle Rating Group relativities for use in premium determination. For rating vehicles that do not have a VRG assignment, see Part B (below).

**B. Vehicles not Assigned to Vehicle Rating Groups**

Use the following procedure to rate vehicles that have not been assigned to a Vehicle Rating Group:

- Existing Models - For rating of newly announced models that have not been assigned to a VRG, use the VRG of the latest corresponding Model Year.
- New Models - For rating of vehicles which have no prior corresponding model, determine the appropriate VRG based on (1) the Base List Price and (2) the Vehicle Type. (Refer to the VRG Assignment by Price Table in the rate section of the manual).
- Model Years prior to 1985 – For Model Years prior to 1985 the auto may be rated on a Stated Amount Basis in accordance with Rule 41. If an automobile is appraised for stated amount or agreed amount coverage, the appraised value must be used to determine the VRG. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41. (Refer to the VRG Assignment By Price Table in the rate section of the manual.)

(The Base List Price is the Manufacturer's Suggested Retail Price (MSRP) for a vehicle with no additional options included.)

**C. Calculation of Rate Relativities for Physical Damage Vehicle Rating Group 50**

When the Base List Price is less than or equal to the Maximum Price shown in the table below the rate relativity for VRG 50 is used without adjustment. (The Base List Price is the MSRP for a vehicle with no additional options included.)

When the Base List Price exceeds the Maximum Price shown in the table below rate relativities for VRG 50 are subject to adjustment. Calculate the Vehicle Rating Group 50 rate relativities for collision and comprehensive for each coverage as follows:

1. Subtract the Maximum Price in the table below from the Base List Price and divide by \$1000.
2. Multiply the amount in Step 1 by the factor in the table below.

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3. The adjusted VRG 50 relativity is determined by adding the amount from Step 2 to the unadjusted VRG 50 rate relativity.

	Collision		Comprehensive
	Van/Wagon/Pickup*	All Other PP Vehicles**	All Vehicles
Max Price	\$130,000	\$99,000	\$75,000
Factor	0.020	0.015	0.030

\* The Van/Wagon/Pickup group in the table above consists of private passenger vehicles with the following body styles: vans, wagons, pickup trucks, sport utility vehicles (SUV), and wagon/SUV-styled crossover vehicles.

\*\* The All Other group consists of all other private passenger vehicles with body styles such as: sedans, convertibles, coupes, luxury cars, hatchbacks, performance cars, and sedan-styled crossover vehicles.

**RULE 22-26.     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 Vehicle Rating Group, 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.
- 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.

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- 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 code 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 code) 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 code 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 code shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the merit rating code 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 code 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 code.
  - 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 code 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.
- 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

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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. 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.
  - 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 Deductibles page to the manual premium.

**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 premium. 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. RESERVED FOR FUTURE USE**

**RULE 33. TOWING AND LABOR**

The Towing and Labor coverage is available for Private Passenger Automobiles and Motorcycles only.

Refer to the Statewide Rate page for limits and premiums.

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

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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 Rule 21 to determine Vehicle Rating Group, using the base list price.

Refer to Miscellaneous Motor Vehicle page for rating methods and factors. No other premium adjustments, factors or discounts apply.

**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 21 to determine Vehicle Rating Group.

The premium is then calculated in accordance with Rule 11.

**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:

Vehicle Rating Group Pick-Up

1. Obtain the Vehicle Rating Group from the Vehicle Rating Group Section.
2. Match the Vehicle Rating Group with the appropriate price table in Rule 21. The value of the vehicle is the higher price displayed in the price range for the corresponding Vehicle Rating Group.
3. Develop the revised Vehicle Rating Group 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 Vehicle Rating Group determined in item 3 and the model year indicated in the rate section.

Non- Vehicle Rating Group Pick-Up

1. Determine the base list price and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 21 to determine the Vehicle Rating Group.
3. Develop the premium according to the Vehicle Rating Group determined in item 2 and the model year indicated in the rate section.

The premium is then calculated in accordance with Rule 11.

**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.

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

The premium is subject to the Class 15 discount. No other premium adjustments, factors or discounts apply.

### **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, or for model years 1984 and prior. 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 21 to determine the Vehicle Rating 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.

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 (Rule 40).

The premium is then calculated in accordance with Rule 11.

### **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 code assigned to an operator on a private passenger automobile insurance policy, if available, shall be applied to the motorcycle policy in accordance with the merit rating plan (Rule 56). 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 code. Any motorcycles remaining after assignment of all operators shall be assigned the classification merit rating code 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.

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

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 the Motorcycle Rate pages.

**Towing and Labor** – See the Motorcycle Rate pages.

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 21 to determine the appraised value Vehicle Rating Group.
3. Obtain the stated amount rate from the Stated Amount Rate pages.
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.

The premium is then calculated in accordance with Rule 11.

**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 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.

No other rate adjustment, factor or discount apply.

**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. Vehicle Rating Group Pick-Up or Van**

1. Obtain the Vehicle Rating Group.
2. Match the Vehicle Rating Group with the appropriate price table in Rule 21. The value of the vehicle is the higher price displayed in the price range for the corresponding Vehicle Rating Group.
3. Develop the revised Vehicle Rating Group 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 Vehicle Rating Group determined in Item 3 and the model year indicated in the rate section.

**B. Non- Vehicle Rating Group Pick-Up or Van**

1. Determine the base list price and include the value of the customized equipment.
2. Based on the price developed in Item 1, refer to Rule 21 to determine the Vehicle Rating Group.
3. Develop the premium according to the Vehicle Rating Group determined in Item 2 and the model year indicated in the rate section.

The premium is then calculated in accordance with Rule 11.

**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.

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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 the rating factor.

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

Refer to Rule 11 to calculate premium.

**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 or the Massachusetts Personal Auto Policy (For Risks Not Subject To The Compulsory Law) and the named non-owner coverage endorsement MP.

**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.

Refer to the Miscellaneous Motor Vehicles page for rating methods.

**RULES 51 - 53. RESERVED FOR FUTURE USE**

**SECTION V - SUPPLEMENTAL INFORMATION**

**RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS**

**1. Purpose and Scope**

This rule governs the reduction in premium charges for private passenger motor vehicles and certain commercial vehicles equipped with anti-theft devices and vehicle recovery systems.

**2. Eligibility**

This rule is applicable to Private Passenger Automobiles as defined in Private Passenger Definition (Rule 27) in this manual.

**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:

<b>Vehicles Qualifying for</b>	<b>Discount</b>
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 device or system” 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 that has 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.

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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) 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.

##### **(e) 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-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) 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.



**(b) 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.

**(c) 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.

**(d) 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.

**(e) 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.

**(f) 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:

- (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.
- (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.
- (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.

**(k) Chip Key**

This device allows only the correct ignition key(s) to start the engine. The system prevents the motor vehicle from being started unless the key to the ignition enables the correct signal. The three types of systems that qualify are:

- (i) Transponder immobilizer system: system must detect the proper transponder value from the chip in the key in order to start the engine.
- (ii) VATS/PASS Key system: system must detect the proper resistance value in the key in order to start the engine.
- (iii) Passlock system: system must detect the proper R-code within the ignition lock or ignition switch to start the engine. This system does not have a chip in the key. The key turns the Passlock cylinder which provides the R-code.

**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

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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 certain private passenger motor vehicles. The following is a summary of the regulation.

**Eligibility**

Unless waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight under 10,001 pounds are required to be inspected by an insurer prior to the issuance of physical damage coverages by the insurer.

An inspection is not 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
3. The inspection is waived by the insurer.
4. The motor vehicle not owned by the applicant and, 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. The motor vehicle is leased for 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. The inspection would cause a serious hardship to the insurer or the applicant
7. The insurer has no inspection facility or authorized representative in the city or town in which the motor vehicle is principally garaged or within five miles of the city or town.

An inspection may be waived if:

1. The model year of the motor vehicle is ten or more years older than the current calendar year.
2. A non-owned vehicle is insured under a policy providing physical damage coverage issued by an insurer which has inspected the motor vehicle.
3. An insurance producer is transferring a book of business from one insurer to one or more insurers.
4. An insurance producer is transferring an individual applicant's coverage from one insurer to another insurer, although the new insurer may require the producer to provide a copy of the inspection information completed on behalf of the former insurer,.
5. The motor vehicle is insured for physical damage on the applicant's expiring motor vehicle liability policy, or a copy of a prior pre-insurance inspection information is provided.
6. The applicant has been a customer of the insurance producer of record for at least three years under a motor vehicle liability policy which included physical damage coverage.
7. The insurer had filed a plan for waiving pre-insurance inspections, subject to the approval of the Commissioner, which meets the requirements of the regulation.

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An insurer may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage or the date of notice for inspection, whichever is later, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant.

Pre-insurance inspections shall be conducted by an authorized representative of the insurer at a time and place reasonably convenient to the applicant.

The inspection information and required photographs must be retained for three years

If the pre-insurance inspection is not conducted within the ten-day deferral period, physical damage coverage is automatically suspended on the following day, until the inspection is completed.

### **RULE 56. MERIT RATING PLAN**

The merit rating plan is adapted from the 2006 Safe Driver Insurance Plan and additional information can be found in 211 CMR 134.00 and the administrative procedures of the Merit Rating Board.

#### **Driving Record/Experience Period**

Each listed operator on a policy is assigned merit rating code based on the operator's driving record and reported to the company by the Merit Rating Board. The merit rating code reflects the number, type, and age of at-fault accidents and traffic violations during the policy experience period. The policy experience period is the six year period immediately preceding the effective date of the policy. At-fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the merit rating code.

#### **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 merit rating code.

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 will 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 will 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 merit rating code.

If an operator's MVR is not electronically available, the policy experience period for the operator 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 merit rating code. 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 will 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 will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator's merit rating code.

#### **Determination of Merit Rating Code**

Points are assigned to an operator for each of the following at-fault accidents and traffic violations occurring during the five years immediately preceding the effective date of the policy:

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

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An “at-fault” accident is one in which the company determines that the involved operator is more than 50% at fault. An at-fault accident is defined as minor only if it resulted in 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. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$2,000.

If the most recent at-fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator’s merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. If the most recent at-fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of at fault accidents or traffic violations in the past five years is three or less, the operator’s merit rating code is equal to the sum of the points accumulated for at-fault accidents or traffic violations that occurred during the five years immediately preceding the effective date of the policy minus the total number of at-fault accidents or traffic violations that occurred during that same time period. In no event shall the points for any at-fault accident or traffic violation be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator’s merit rating code is 99. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator’s merit rating code is 98.

In determining the merit rating adjustment for motorcycles, the merit rating code for a motorcycle operator is the merit rating code otherwise determined unless the operator is classified as inexperienced under Rule 44 and the otherwise applicable merit rating code for the operator is 98 or 99. The motorcycle rating code will be determined as follows:

Number of Years	Operator	Motorcycle
Motorcycle	Merit	Merit
Experience	Rating	Rating
	Code	Code
5 but less than 6	99	98
	98	98
<5	99	00
	98	00

Refer to the Merit Rating Adjustments page for calculation of the adjustment.



**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**

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.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**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)
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**

<b><u>Title</u></b>	<b><u>Edition</u></b>
Massachusetts Automobile Insurance Policy	2009 Ed.
Application for Massachusetts Motor Vehicle Insurance	2010 Ed.
Coverage Selections Page	2009 Ed.
Massachusetts Renewal Form	2009 Ed.
Annual Mileage Discount Form	2008 Ed.
Application for Benefits – Personal Injury Protection	
Massachusetts Motor Vehicle Liability Bond	
Notice of Cancellation of the Massachusetts Motor Vehicle Liability Policy	2009 Ed.
Notice of Non-Renewal of Your Massachusetts Automobile Insurance Policy	2009 Ed.
Notice of Transfer of Insurer	

**MASSACHUSETTS PERSONAL AUTO POLICY  
(FOR RISKS NOT SUBJECT TO THE COMPULSORY LAW)  
FORMS INDEX**

<b><u>Form Title</u></b> <b><u>Policy</u></b>	<b><u>Form Number and</u></b> <b><u>Edition Date</u></b>
MASSACHUSETTS PERSONAL AUTO POLICY (FOR RISKS NOT SUBJECT TO THE COMPULSORY LAW)	MP 00 01 1010
 <b><u>Endorsements</u></b>	
ADDITIONAL INSURED – LESSOR	MP 00 02 1010
AUTO LOAN/LEASE COVERAGE	MP 00 03 1010
BODILY INJURY CAUSED BY AN UNDERINSURED AUTO	MP 00 04 1010
CERTIFICATE OF INSURANCE – TRUSTS	MP 00 05 1010
COVERAGE FOR DAMAGE TO YOUR AUTO (MAXIMUM LIMIT OF LIABILITY)	MP 00 06 1010
COVERAGE FOR DAMAGE TO YOUR AUTO EXCLUSION ENDORSEMENT	MP 00 07 1010
CUSTOMIZING EQUIPMENT COVERAGE	MP 00 08 1010
EXCESS ELECTRONIC EQUIPMENT COVERAGE	MP 00 09 1010
EXTENDED NON-OWNED COVERAGE - VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE	MP 00 10 1010
EXTENDED NON-OWNED COVERAGE – VEHICLES FURNISHED OR AVAILABLE FOR USE AS PUBLIC OR LIVERY CONVEYANCES	MP 00 11 1010
FEDERAL EMPLOYEES USING AUTOS IN GOVERNMENT BUSINESS	MP 00 12 1010
JOINT OWNERSHIP COVERAGE	MP 00 13 1010
LIABILITY COVERAGE EXCLUSION ENDORSEMENT	MP 00 14 1010
MISCELLANEOUS TYPE VEHICLE AMENDMENT (MOTOR HOMES)	MP 00 15 1010
MISCELLANEOUS TYPE VEHICLE ENDORSEMENT	MP 00 16 1010
NAMED NON-OWNER COVERAGE	MP 00 17 1010
OPTIONAL LIMITS SUBSTITUTE TRANSPORTATION EXPENSES COVERAGE	MP 00 18 1010
REINSTATEMENT OF INSURANCE	MP 00 19 1010
SINGLE LIABILITY LIMIT	MP 00 20 1010
SINGLE UNDERINSURED MOTORISTS LIMIT	MP 00 21 1010
SINGLE UNINSURED MOTORISTS LIMIT	MP 00 22 1010
SUSPENSION OF INSURANCE	MP 00 23 1010
TOWING AND LABOR COSTS COVERAGE	MP 00 24 1010
TRAILER/CAMPER BODY COVERAGE (MAXIMUM LIMIT OF LIABILITY)	MP 00 25 1010
TRIP INTERRUPTION COVERAGE	MP 00 26 1010
TRUST ENDORSEMENT	MP 00 27 1010

**MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**RATING TERRITORIES SECTION**

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:** Counties are indicated by the Statistical Code Numbers as follows:

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

**CITY OF BOSTON DEFINITIONS**

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

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 Street to Neponset River. The border goes down the middle of these streets.

**OUT OF STATE:** The following list contains Out of State Territorial Schedules and Statistical Codes

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

**MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**RATING TERRITORIES**

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
<b>A</b>			CHARLEMONT.....	27	472
ABINGTON.....	9	010	CHARLTON.....	5	936
ACTON.....	1	630	CHATHAM.....	27	051
ACUSHNET.....	7	230	CHELMSFORD.....	2	612
ADAMS.....	27	110	CHELSEA.....	16	802
AGAWAM.....	7	420	CHESHIRE.....	27	130
ALFORD.....	27	170	CHESTER.....	1	440
AMESBURY.....	3	310	CHESTERFIELD.....	1	570
AMHERST.....	5	510	CHICOPEE.....	10	402
ANDOVER.....	3	311	CHILMARK.....	27	081
ARLINGTON.....	4	610	CLARKSBURG.....	27	131
ASHBURNHAM.....	2	930	CLINTON.....	6	911
ASHBY.....	2	670	COHASSET.....	4	732
ASHFIELD.....	27	470	COLRAIN.....	2	431
ASHLAND.....	6	631	CONCORD.....	27	613
ATHOL.....	4	910	CONWAY.....	1	473
ATTLEBORO.....	6	210	CUMMINGTON.....	27	571
AUBURN.....	6	931	<b>D</b>		
AVON.....	11	730	DALTON.....	1	132
AYER.....	4	632	DANVERS.....	5	313
<b>B</b>			DARTMOUTH.....	7	211
BARNSTABLE.....	6	021	DEDHAM.....	8	712
BARRE.....	3	932	DEERFIELD.....	1	432
BECKET.....	1	171	DENNIS.....	3	052
BEDFORD.....	3	633	DIGHTON.....	5	232
BELCHERTOWN.....	3	530	DORCHESTER.....	21	819
BELLINGHAM.....	4	731	DOUGLAS.....	3	937
BELMONT.....	4	611	DOVER.....	2	733
BERKLEY.....	7	231	DRACUT.....	7	614
BERLIN.....	1	933	DUDLEY.....	4	938
BERNARDSTON.....	27	471	DUNSTABLE.....	1	673
BEVERLY.....	5	312	DUXBURY.....	4	031
BILLERICA.....	6	634	<b>E</b>		
BLACKSTONE.....	2	934	E BOSTON/CHARLESTC	26	824
BLANDFORD.....	3	490	EAST BRIDGEWATER...	7	032
BOLTON.....	2	970	EAST BROOKFIELD.....	3	973
BOSTON CENTRAL.....	23	821	EAST LONGMEADOW...	6	441
BOURNE.....	5	050	EASTHAM.....	27	082
BOXBOROUGH.....	1	671	EASTHAMPTON.....	4	511
BOXFORD.....	3	370	EASTON.....	8	212
BOYLSTON.....	2	971	EDGARTOWN.....	27	053
BRAINTREE.....	9	710	EGREMONT.....	27	172
BREWSTER.....	27	080	ERVING.....	27	433
BRIDGEWATER.....	6	011	ESSEX.....	2	330
BRIGHTON.....	24	822	EVERETT.....	14	602
BRIMFIELD.....	3	491	<b>F</b>		
BROCKTON.....	45	002	FAIRHAVEN.....	7	213
BROOKFIELD.....	3	935	FALL RIVER.....	13	201
BROOKLINE.....	8	702	FALMOUTH.....	4	054
BUCKLAND.....	27	430	FITCHBURG.....	7	902
BURLINGTON.....	5	635	FLORIDA.....	3	173
<b>C</b>			FOXBOROUGH.....	4	734
CAMBRIDGE.....	10	600	FRAMINGHAM.....	9	615
CANTON.....	8	711	FRANKLIN.....	2	713
CARLISLE.....	27	672	FREETOWN.....	6	233
CARVER.....	8	030			

**MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**RATING TERRITORIES**

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

**MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**RATING TERRITORIES**

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
NEW BRAintree.....	1	975	ROCKPORT.....	3	340
NEW MARLBOROUGH...	27	178	ROSLINDALE.....	18	816
NEW SALEM.....	27	480	ROWE.....	27	481
NEWBURY.....	2	339	ROWLEY.....	4	341
NEWBURYPORT.....	2	318	ROXBURY.....	22	820
NEWTON.....	6	605	ROYALSTON.....	2	981
NORFOLK.....	1	739	RUSSELL.....	4	443
NORTH ADAMS.....	2	112	RUTLAND.....	4	951
NORTH ANDOVER.....	4	319			
NORTH ATTLEBOROUGH	4	215	<b>S</b>		
NORTH BROOKFIELD...	2	948	SALEM.....	11	304
NORTH READING.....	5	641	SALISBURY.....	5	342
NORTHAMPTON.....	4	512	SANDSFIELD.....	1	182
NORTHBOROUGH.....	1	949	SANDWICH.....	4	060
NORTHBRIDGE.....	4	917	SAUGUS.....	13	321
NORTHFIELD.....	27	434	SAVOY.....	27	183
NORTON.....	6	234	SCITUATE.....	7	044
NORWELL.....	4	041	SEEKONK.....	4	237
NORWOOD.....	8	716	SHARON.....	7	741
			SHEFFIELD.....	1	137
<b>O</b>			SHELBURNE.....	1	435
OAK BLUFFS.....	27	057	SHERBORN.....	2	674
OAKHAM.....	2	976	SHIRLEY.....	2	643
ORANGE.....	3	412	SHREWSBURY.....	6	918
ORLEANS.....	27	058	SHUTESBURY.....	2	482
OTIS.....	1	179	SOMERSET.....	6	238
OXFORD.....	5	950	SOMERVILLE.....	13	606
			SOUTH BOSTON.....	25	823
<b>P</b>			SOUTH HADLEY.....	5	513
PALMER.....	5	423	SOUTHAMPTON.....	1	580
PAXTON.....	5	977	SOUTHBOROUGH.....	1	952
PEABODY.....	10	320	SOUTHBRIDGE.....	7	919
PELHAM.....	27	577	SOUTHWICK.....	4	444
PEMBROKE.....	6	042	SPENCER.....	6	920
PEPPERELL.....	1	642	SPRINGFIELD.....	42	400
PERU.....	2	180	STERLING.....	27	953
PETERSHAM.....	27	978	STOCKBRIDGE.....	2	138
PHILLIPSTON.....	2	979	STONEHAM.....	8	623
PITTSFIELD.....	5	102	STOUGHTON.....	12	718
PLAINFIELD.....	1	578	STOW.....	27	644
PLAINVILLE.....	5	740	STURBRIDGE.....	2	954
PLYMOUTH.....	8	014	SUDBURY.....	27	645
PLYMPTON.....	6	071	SUNDERLAND.....	3	436
PRINCETON.....	27	980	SUTTON.....	1	955
PROVINCETOWN.....	1	059	SWAMPSCOTT.....	8	322
			SWANSEA.....	5	239
<b>Q</b>			<b>T</b>		
QUINCY.....	12	703	TAUNTON.....	10	202
			TEMPLETON.....	27	956
<b>R</b>			TEWKSBURY.....	5	646
RANDOLPH.....	14	717	TISBURY.....	27	061
RAYNHAM.....	7	235	TOLLAND.....	27	496
READING.....	4	622	TOPSFIELD.....	4	371
REHOBOTH.....	4	236	TOWNSEND.....	1	647
REVERE.....	15	803	TRURO.....	27	086
RICHMOND.....	27	181	TYNGSBOROUGH.....	4	648
ROCHESTER.....	3	043	TYRINGHAM.....	27	184
ROCKLAND.....	10	015			



**MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**RATING TERRITORIES**

<u>City or Town</u>	<u>Rating Territory</u>	<u>Statistical Code</u>	<u>City or Town</u>	<u>Rating Territory</u>	<u>Statistical Code</u>
<b>U</b>			WEST STOCKBRIDGE...	2	139
UPTON.....	27	957	WEST TISBURY.....	27	088
UXBRIDGE.....	1	921	WESTBOROUGH.....	3	923
<b>W</b>			WESTFIELD.....	7	424
WAKEFIELD.....	6	624	WESTFORD.....	27	650
WALES.....	3	497	WESTHAMPTON.....	1	581
WALPOLE.....	5	719	WESTMINSTER.....	2	961
WALTHAM.....	8	607	WESTON.....	3	651
WARE.....	3	514	WESTPORT.....	5	240
WAREHAM.....	8	016	WESTWOOD.....	5	742
WARREN.....	3	958	WEYMOUTH.....	10	721
WARWICK.....	27	483	WHATELY.....	27	437
WASHINGTON.....	1	185	WHITMAN.....	9	017
WATERTOWN.....	7	608	WILBRAHAM.....	6	445
WAYLAND.....	3	649	WILLIAMSBURG.....	1	534
WEBSTER.....	8	922	WILLIAMSTOWN.....	27	140
WELLESLEY.....	1	720	WILMINGTON.....	5	652
WELLFLEET.....	1	087	WINCHENDON.....	3	924
WENDELL.....	27	484	WINCHESTER.....	4	625
WENHAM.....	2	343	WINDSOR.....	2	186
WEST BOYLSTON.....	2	959	WINTHROP.....	13	810
WEST BRIDGEWATER..	9	045	WOBURN.....	8	626
WEST BROOKFIELD....	27	960	WORCESTER.....	13	900
WEST NEWBURY.....	1	344	WORTHINGTON.....	27	582
WEST ROXBURY.....	17	815	WRENTHAM.....	3	743
WEST SPRINGFIELD....	11	425	<b>Y</b>		
			YARMOUTH.....	5	062

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
ADVISORY RATES - EFFECTIVE 1/15/2011

**RATE SECTION**

**Memorandum**

The following rate pages show advisory liability and physical damage rates for the Massachusetts voluntary market. The rates are on file with the MA DOI with an effective date of January 15, 2011 and are available for adoption by AIB member companies.

Risks Not Subject To Compulsory Law: 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.

Optional Bodily Injury at Higher Limits: The bodily injury increased limits factors shown in this manual are to be applied against the Part 1 and Part 5 basic limits rates in determining the increased limits rate, as follows:

$$\text{Optional BI Base Rate} = [(\text{Part 1 Base Rate}) + (\text{Part 5 Base Rate})] \times (\text{ILF} - 1) + (\text{Part 5 Base Rate})$$

Limited Collision Rates: The Part 8 \$500 deductible limited collision rates are calculated as 6% of the Part 7 \$500 deductible collision rates.

Class 15 - Senior Citizen Rates: No rates are shown in the rate pages for Class 15 (Experienced Driver - Senior Citizen Discount). Those rates are to be calculated as 75% of the rate applicable to Class 10 - Experienced Drivers for each coverage.

Merit Rating Plan: The rates displayed in the rate pages are applicable to vehicles prior to merit rating adjustments. The AIB Merit Rating Plan applies to coverage parts 1, 2, 4, 5 and 7.

Coverage Definitions by Part:

Part 1	Bodily Injury (Basic Limits)
Part 2	Personal Injury Protection
Part 3	Uninsured Motorists Coverage
Part 4	Property Damage Liability
Part 5	Optional Bodily Injury
Part 6	Medical Payments Liability
Part 7	Collision
Part 8	Limited Collision
Part 9	Comprehensive
Part 10	Substitute Transportation
Part 11	Towing
Part 12	Underinsured Motorists Coverage

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
ADVISORY RATES - EFFECTIVE 1/15/2011**

**STATEWIDE RATES  
(RATES THAT DO NOT VARY BY TERRITORY)**

PART 3	<b>UNINSURED MOTORISTS (FOR SELECT LIMITS)</b>							
	20/40	25/50	35/80	50/100	100/300	250/500	500/500	500/1000
	10	12	13	14	17	19	28	29

PART 6	<b>MEDICAL PAYMENTS (FOR SELECT LIMITS)</b>						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	14	18	24	25	28	32	39

PART 12	<b>UNDERINSURED MOTORISTS (FOR SELECT LIMITS)</b>							
	20/40	25/50	35/80	50/100	100/300	250/500	500/500	500/1000
	0	2	9	16	37	120	290	299

PART 10	<b>SUBSTITUTE TRANSPORTATION (PER DAY/MAXIMUM)</b>			
	\$15/\$450	\$30/\$900	\$45/\$1350	\$100/\$3000
	14	60	146	300

PART 11	<b>TOWING &amp; LABOR (LIMIT PER DISABILITY)</b>	
	\$50	\$100
	8	16

**FOR OTHER RATES AND RATING FACTORS REFER TO THE FOLLOWING MANUAL PAGES**

Rates that Vary by Territory (Bodily Injury, PIP, PDL, Collision, Comprehensive):  
 Model Year/Vehicle Rating Group Relativities:  
 Increased Limits Factors and Rates:  
 Deductible Charges and Factors:  
 Stated Amount Rates:

**PAGE**  
 R-3 to R-35  
 R-36 to R-37  
 R-38 to R-41  
 R-42  
 R-45 to R-46

**CLASS 15 - INSUREDS AGE 65 OR OLDER**  
 CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**TERRITORY RATES**

								<b>TERRITORY 1</b>
<b>CLASS</b>								
	10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	102	203	112	342	179	308	161	101
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>							
	29	43	31	70	42	63	38	29
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>							
	170	279	192	519	309	467	278	177
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	12	24	13	41	22	37	20	12
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>							
	323	663	393	1121	622	1009	560	322
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>							
	91	91	91	91	91	91	91	91

**FOR OTHER RATES AND RATING FACTORS REFER TO THE FOLLOWING MANUAL PAGES**

**Statewide Rates:**

**Model Year/Vehicle Rating Group Relativities:**

**Increased Limits Factors and Rates:**

**Deductible Charges and Factors:**

**Stated Amount Rates:**

**PAGE**

**R-2**

**R-36 to R-37**

**R-38 to R-41**

**R-42**

**R-45 to R-46**

<b>COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>								
	34	70	41	118	66	106	59	34

<b>COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>								
	1	1	1	1	1	1	1	1

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**TERRITORY RATES**

**TERRITORY 2**

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>	113	210	129	403	206	363	185	112
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>	32	52	37	83	45	75	41	32
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>	182	290	214	541	319	487	287	192
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>	14	25	16	49	26	44	23	14
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>	333	696	391	1157	575	1041	518	333
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>	99	99	99	99	99	99	99	99

**FOR OTHER RATES AND RATING FACTORS REFER TO THE FOLLOWING MANUAL PAGES**

**Statewide Rates:**

**Model Year/Vehicle Rating Group Relativities:**

**Increased Limits Factors and Rates:**

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**Stated Amount Rates:**

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**R-45 to R-46**

**COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300**

35	73	41	122	61	110	55	35
----	----	----	-----	----	-----	----	----

**COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300**

1	1	1	1	1	1	1	1
---	---	---	---	---	---	---	---

**COLLISION WAIVER OF DEDUCTIBLE CHARGES**

\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**TERRITORY RATES**

**TERRITORY 3**

CLASS							
10	17	18	20	21	25	26	30

<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	114	211	134	424	212	382	191	113
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>							
	32	60	33	100	54	90	49	32
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>							
	188	304	210	555	349	500	314	203
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	14	25	16	51	26	46	23	14
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>							
	345	700	416	1177	668	1059	601	344
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>							
	99	99	99	99	99	99	99	99

**FOR OTHER RATES AND RATING FACTORS REFER TO THE FOLLOWING MANUAL PAGES**

**Statewide Rates:**

**Model Year/Vehicle Rating Group Relativities:**

**Increased Limits Factors and Rates:**

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**Stated Amount Rates:**

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**R-45 to R-46**

<b>COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
36	74	44	124	70	112	63	36

<b>COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
1	1	1	1	1	1	1	1

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

\$500 Deductible Rate

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

Cost to Reduce Limited Collision Deductible

From \$500 to \$300           \$3

From \$500 to \$0             \$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

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**ADVISORY RATES - EFFECTIVE 1/15/2011**

**TERRITORY RATES**

**TERRITORY 4**

CLASS							
10	17	18	20	21	25	26	30

<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	125	235	148	454	244	409	220	124
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>							
	33	57	36	95	52	86	47	34
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>							
	198	309	227	605	362	545	326	216
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	15	28	18	56	29	50	26	15
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>							
	357	723	418	1219	664	1097	598	355
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>							
	99	99	99	99	99	99	99	99

**FOR OTHER RATES AND RATING FACTORS REFER TO THE FOLLOWING MANUAL PAGES**

**Statewide Rates:**

**Model Year/Vehicle Rating Group Relativities:**

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<b>COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
38	76	44	129	70	116	63	37

<b>COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
1	1	1	1	1	1	1	1

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

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**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
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**TERRITORY RATES**

**TERRITORY 5**

CLASS							
10	17	18	20	21	25	26	30

<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	135	268	161	512	276	461	248	135
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>							
	38	66	40	103	65	93	59	38
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>							
	199	313	236	587	389	528	350	222
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	16	32	20	62	34	56	31	16
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>							
	357	743	461	1256	722	1130	650	356
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>							
	103	103	103	103	103	103	103	103

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**Statewide Rates:**

**Model Year/Vehicle Rating Group Relativities:**

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**R-45 to R-46**

<b>COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
38	78	49	133	76	119	69	38

<b>COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
1	1	1	1	1	1	1	1

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.



**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**TERRITORY RATES**

**TERRITORY 6**

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>	140	287	146	567	309	510	278	139
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>	39	73	42	109	76	98	68	39
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>	205	317	224	637	416	573	374	217
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>	17	34	18	68	37	61	33	17
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>	368	713	457	1280	752	1152	677	367
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>	100	100	100	100	100	100	100	100

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**Statewide Rates:**

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**R-45 to R-46**

**COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300**

39	75	48	135	79	122	71	39
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**COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300**

1	1	1	1	1	1	1	1
---	---	---	---	---	---	---	---

**COLLISION WAIVER OF DEDUCTIBLE CHARGES**

\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

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**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**TERRITORY RATES**

**TERRITORY 7**

CLASS							
10	17	18	20	21	25	26	30

<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	154	286	179	604	344	544	310	153
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>							
	45	77	50	120	77	108	69	43
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>							
	208	324	245	657	445	591	401	223
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	19	34	22	73	41	66	37	19
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>							
	382	759	498	1378	813	1240	732	382
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>							
	107	107	107	107	107	107	107	107

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**Statewide Rates:**

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**R-45 to R-46**

<b>COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
40	80	53	145	86	131	77	40

<b>COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
1	1	1	1	1	1	1	1

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**TERRITORY RATES**

**TERRITORY 8**

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>	154	282	185	558	324	502	292	156
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>	46	79	52	124	77	112	69	45
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>	224	341	249	636	461	572	415	253
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>	19	34	22	67	38	60	34	19
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>	413	828	509	1346	823	1211	741	412
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>	114	114	114	114	114	114	114	114

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**Statewide Rates:**

**Model Year/Vehicle Rating Group Relativities:**

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<b>COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>								
44	87	54	142	87	128	78	43	

<b>COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>								
1	1	1	1	1	1	1	1	1

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
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**TERRITORY RATES**

**TERRITORY 9**

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>	160	303	205	608	359	547	323	166
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>	50	83	56	133	87	120	78	49
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>	222	345	247	679	461	611	415	241
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>	19	36	25	73	44	66	40	20
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>	397	789	479	1304	826	1174	743	394
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>	109	109	109	109	109	109	109	109

**FOR OTHER RATES AND RATING FACTORS REFER TO THE FOLLOWING MANUAL PAGES**

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<b>COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>								
42	83	51	138	87	124	78	42	

<b>COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>								
1	1	1	1	1	1	1	1	1

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

\$500 Deductible Rate

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

Cost to Reduce Limited Collision Deductible

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**TERRITORY RATES**

								<b>TERRITORY 10</b>
<b>CLASS</b>								
	10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	175	345	227	673	400	606	360	174
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>							
	50	99	62	150	91	135	82	50
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>							
	218	354	262	671	470	604	423	218
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	21	41	27	81	48	73	43	21
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>							
	397	819	493	1306	886	1175	797	394
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>							
	111	111	111	111	111	111	111	111

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<b>COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>								
	42	86	52	138	93	124	84	42

<b>COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>								
	1	1	1	1	1	1	1	1

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**TERRITORY RATES**

								TERRITORY 11
CLASS								
	10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	185	385	224	714	439	643	395	207
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>							
	53	109	60	148	90	133	81	56
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>							
	219	362	264	671	462	604	416	233
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	24	46	27	83	53	75	48	23
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>							
	396	775	487	1381	877	1243	789	393
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>							
	103	103	103	103	103	103	103	103

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**R-45 to R-46**

<b>COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>								
	42	82	51	146	93	131	83	41

<b>COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>								
	1	1	1	1	1	1	1	1

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

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**TERRITORY RATES**

**TERRITORY 12**

CLASS							
10	17	18	20	21	25	26	30

<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	197	366	240	634	433	571	390	198
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>							
	56	99	67	148	95	133	86	53
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>							
	240	384	273	735	466	662	419	257
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	24	44	29	77	53	69	48	25
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>							
	467	869	574	1354	919	1219	827	466
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>							
	119	119	119	119	119	119	119	119

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**R-45 to R-46**

<b>COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
49	92	61	143	97	129	87	49

<b>COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
1	1	1	1	1	1	1	1

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**TERRITORY RATES**

**TERRITORY 13**

CLASS							
10	17	18	20	21	25	26	30

<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	223	370	274	717	473	645	426	213
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>							
	63	118	71	148	107	133	96	60
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>							
	252	367	267	731	498	658	448	269
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	27	44	33	83	58	75	52	27
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>							
	481	826	568	1407	988	1266	889	478
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>							
	134	134	134	134	134	134	134	134

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**R-45 to R-46**

<b>COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
51	87	60	148	104	134	94	50

<b>COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
1	1	1	1	1	1	1	1

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.



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**TERRITORY RATES**

**TERRITORY 14**

CLASS							
10	17	18	20	21	25	26	30

<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	251	467	289	705	488	635	439	246
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>							
	70	127	79	146	110	131	99	65
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>							
	273	431	298	747	515	672	464	286
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	32	57	35	82	58	74	52	29
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>							
	545	994	627	1374	1028	1237	925	542
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>							
	143	143	143	143	143	143	143	143

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<b>COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
57	105	66	145	108	131	98	57

<b>COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
2	2	2	2	2	2	2	2

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

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**TERRITORY RATES**

**TERRITORY 15**

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>	290	519	303	705	525	635	473	284
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>	79	139	83	146	118	131	106	73
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>	291	404	313	760	552	684	497	301
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>	35	62	36	82	63	74	57	36
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>	638	965	731	1374	1071	1237	964	626
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>	176	176	176	176	176	176	176	176

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**COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300**

67	102	77	145	113	131	102	66
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**COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300**

2	2	2	2	2	2	2	2
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**COLLISION WAIVER OF DEDUCTIBLE CHARGES**

\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

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**TERRITORY RATES**

**TERRITORY 16**

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>	251	438	409	686	501	617	451	257
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>	70	142	105	142	115	128	104	69
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>	260	329	315	667	381	600	343	273
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>	40	53	46	78	61	70	55	40
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>	572	1012	667	1341	923	1207	831	553
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>	254	254	254	254	254	254	254	254

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**R-45 to R-46**

**COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300**

60	107	70	141	97	127	88	58
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**COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300**

3	3	3	3	3	3	3	3
---	---	---	---	---	---	---	---

**COLLISION WAIVER OF DEDUCTIBLE CHARGES**

\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**TERRITORY RATES**

**TERRITORY 17**

CLASS							
10	17	18	20	21	25	26	30

<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	184	404	229	699	371	629	334	183
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>							
	45	91	61	148	76	133	68	45
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>							
	234	431	265	716	446	644	401	234
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	22	47	27	84	45	76	41	22
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>							
	457	954	545	1412	863	1271	777	456
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>							
	100	100	100	100	100	100	100	100

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<b>COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
48	101	57	149	91	134	82	48

<b>COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
1	1	1	1	1	1	1	1

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

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**TERRITORY RATES**

**TERRITORY 18**

CLASS							
10	17	18	20	21	25	26	30

<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	199	522	258	713	470	642	423	224
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>							
	56	136	68	147	106	132	95	61
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>							
	261	478	302	731	502	658	452	264
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	29	61	31	81	57	73	51	32
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>							
	521	1047	577	1367	996	1230	896	519
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>							
	143	143	143	143	143	143	143	143

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<b>COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
55	110	61	144	105	130	95	55

<b>COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
2	2	2	2	2	2	2	2

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

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**TERRITORY RATES**

**TERRITORY 19**

CLASS							
10	17	18	20	21	25	26	30

<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	237	511	288	686	426	617	383	263
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>							
	66	137	79	142	108	128	97	66
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>							
	230	446	272	739	422	665	380	230
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	32	61	35	79	52	71	47	33
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>							
	446	967	606	1341	934	1207	841	557
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>							
	170	170	170	170	170	170	170	170

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<b>COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
47	102	64	141	99	127	89	59

<b>COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
2	2	2	2	2	2	2	2

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

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**TERRITORY RATES**

**TERRITORY 20**

CLASS							
10	17	18	20	21	25	26	30

<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	222	521	285	707	489	636	440	243
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>							
	61	140	75	146	110	131	99	68
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>							
	255	398	294	751	480	676	432	272
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	32	62	35	82	57	74	51	36
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>							
	573	1063	733	1355	1031	1220	928	595
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>							
	137	137	137	137	137	137	137	137

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<b>COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
60	112	77	143	109	129	98	63

<b>COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
1	1	1	1	1	1	1	1

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

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**TERRITORY RATES**

**TERRITORY 21**

CLASS							
10	17	18	20	21	25	26	30

<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	266	525	380	689	513	620	462	363
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>							
	73	140	100	143	116	129	104	97
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>							
	291	485	334	741	534	667	481	299
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	43	61	46	80	62	72	56	50
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>							
	633	1081	833	1343	1164	1209	1048	689
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>							
	190	190	190	190	190	190	190	190

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<b>COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
67	114	88	142	123	128	111	73

<b>COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
2	2	2	2	2	2	2	2

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.



**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**TERRITORY RATES**

								<b>TERRITORY 22</b>
<b>CLASS</b>								
	10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	263	525	371	690	505	621	455	352
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>							
	72	140	99	143	114	129	103	94
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>							
	329	497	403	739	581	665	523	329
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	42	61	46	79	61	71	55	49
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>							
	695	1071	854	1331	1130	1198	1017	752
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>							
	216	216	216	216	216	216	216	216

**FOR OTHER RATES AND RATING FACTORS REFER TO THE FOLLOWING MANUAL PAGES**

**Statewide Rates:**

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**R-45 to R-46**

<b>COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>								
	73	113	90	140	119	126	107	79

<b>COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>								
	2	2	2	2	2	2	2	2

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**TERRITORY RATES**

**TERRITORY 23**

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>	186	465	200	698	468	628	421	185
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>	53	131	65	144	106	130	95	53
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>	211	346	247	752	426	677	383	219
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>	22	56	24	79	56	71	50	22
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>	462	938	738	1374	1004	1237	904	460
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>	176	176	176	176	176	176	176	176

**FOR OTHER RATES AND RATING FACTORS REFER TO THE FOLLOWING MANUAL PAGES**

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**R-45 to R-46**

**COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300**

49	99	78	145	106	131	95	49
2	2	2	2	2	2	2	2

**COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300**

**COLLISION WAIVER OF DEDUCTIBLE CHARGES**

\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
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**TERRITORY RATES**

**TERRITORY 24**

CLASS							
10	17	18	20	21	25	26	30

<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	195	346	246	700	387	630	348	194
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>							
	52	85	66	145	96	131	86	52
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>							
	256	439	307	665	453	599	408	276
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	23	41	30	79	46	71	41	23
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>							
	503	936	637	1370	891	1233	802	529
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>							
	134	134	134	134	134	134	134	134

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**R-45 to R-46**

<b>COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
53	99	67	145	94	130	85	56

<b>COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
1	1	1	1	1	1	1	1

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

\$500 Deductible Rate

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

Cost to Reduce Limited Collision Deductible

From \$500 to \$300           \$3

From \$500 to \$0             \$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

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**TERRITORY RATES**

**TERRITORY 25**

CLASS							
10	17	18	20	21	25	26	30

<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	205	490	264	700	485	630	437	223
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>							
	57	131	70	132	108	119	97	62
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>							
	252	418	311	633	537	570	483	282
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	28	59	32	74	58	67	52	29
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>							
	505	1004	778	1188	945	1069	851	503
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>							
	166	166	166	166	166	166	166	166

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**R-45 to R-46**

**COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300**

53	106	82	125	100	113	90	53
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**COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300**

2	2	2	2	2	2	2	2
---	---	---	---	---	---	---	---

**COLLISION WAIVER OF DEDUCTIBLE CHARGES**

\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**TERRITORY RATES**

**TERRITORY 26**

CLASS							
10	17	18	20	21	25	26	30

<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	248	529	304	686	512	617	461	241
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>							
	68	142	86	142	116	128	104	65
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>							
	277	459	362	669	558	602	502	309
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	33	61	36	79	61	71	55	33
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>							
	657	1082	844	1328	1103	1195	993	678
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>							
	218	218	218	218	218	218	218	218

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**Statewide Rates:**

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**R-45 to R-46**

**COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300**

69	114	89	140	116	126	105	72
----	-----	----	-----	-----	-----	-----	----

**COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300**

2	2	2	2	2	2	2	2
---	---	---	---	---	---	---	---

**COLLISION WAIVER OF DEDUCTIBLE CHARGES**

\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**TERRITORY RATES**

**TERRITORY 27**

CLASS							
10	17	18	20	21	25	26	30

<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	91	177	101	335	156	302	140	91
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>							
	25	54	27	83	43	75	39	26
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>							
	161	256	169	479	275	431	248	161
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	11	21	12	42	19	38	17	11
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>							
	301	628	368	1105	561	995	505	299
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>							
	90	90	90	90	90	90	90	90

**FOR OTHER RATES AND RATING FACTORS REFER TO THE FOLLOWING MANUAL PAGES**

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<b>COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
32	66	39	117	59	105	53	32

<b>COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
1	1	1	1	1	1	1	1

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

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**ADVISORY RATES - EFFECTIVE 1/15/2011**

**TERRITORY RATES**

**TERRITORY 40**

CLASS							
10	17	18	20	21	25	26	30

<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	235	475	278	712	460	641	414	246
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>							
	66	128	73	147	104	132	94	65
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>							
	221	429	231	716	474	644	427	285
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	28	56	34	82	55	74	50	28
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>							
	418	944	529	1320	867	1188	780	416
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>							
	118	118	118	118	118	118	118	118

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**Statewide Rates:**

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<b>COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
44	100	56	139	91	125	82	44

<b>COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
1	1	1	1	1	1	1	1

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**TERRITORY RATES**

**TERRITORY 41**

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>	241	446	306	712	486	641	437	240
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>	66	128	79	147	110	132	99	66
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>	219	361	276	625	462	563	416	219
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>	29	53	37	82	58	74	52	29
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>	387	789	567	1235	909	1112	818	409
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>	125	125	125	125	125	125	125	125

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**COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300**

41	83	60	130	96	117	86	43
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**COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300**

1	1	1	1	1	1	1	1
---	---	---	---	---	---	---	---

**COLLISION WAIVER OF DEDUCTIBLE CHARGES**

\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.



**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**TERRITORY RATES**

**TERRITORY 42**

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>	293	519	328	707	524	636	472	298
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>	80	139	85	146	118	131	106	78
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>	234	356	293	675	519	608	467	275
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>	36	62	39	81	62	73	56	36
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>	466	902	622	1353	1010	1218	909	465
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>	127	127	127	127	127	127	127	127

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<b>COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>								
49	95	66	143	107	129	96	49	

<b>COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>								
1	1	1	1	1	1	1	1	1

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

\$500 Deductible Rate

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

Cost to Reduce Limited Collision Deductible

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**TERRITORY RATES**

**TERRITORY 43**

		CLASS							
		10	17	18	20	21	25	26	30
<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>	265	512	321	706	525	635	473	284
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>	72	137	83	146	118	131	106	75
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>	284	411	318	761	526	685	473	293
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>	33	61	39	81	63	73	57	36
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>	556	965	731	1368	1035	1231	932	554
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>	155	155	155	155	155	155	155	155

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**COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300**

59	102	77	144	109	130	98	58
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**COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300**

2	2	2	2	2	2	2	2
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**COLLISION WAIVER OF DEDUCTIBLE CHARGES**

\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

**\$500 Deductible Rate**

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

**Cost to Reduce Limited Collision Deductible**

From \$500 to \$300	\$3
From \$500 to \$0	\$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**TERRITORY RATES**

**TERRITORY 44**

CLASS							
10	17	18	20	21	25	26	30

<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	242	502	414	697	514	627	463	246
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>							
	67	144	107	144	116	130	104	66
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>							
	234	326	266	576	494	518	445	245
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	32	60	46	79	61	71	55	40
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>							
	447	770	651	1362	923	1226	831	458
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>							
	173	173	173	173	173	173	173	173

**FOR OTHER RATES AND RATING FACTORS REFER TO THE FOLLOWING MANUAL PAGES**

**Statewide Rates:**

**Model Year/Vehicle Rating Group Relativities:**

**Increased Limits Factors and Rates:**

**Deductible Charges and Factors:**

**Stated Amount Rates:**

**PAGE**

**R-2**

**R-36 to R-37**

**R-38 to R-41**

**R-42**

**R-45 to R-46**

<b>COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
47	81	69	144	97	129	88	48

<b>COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
2	2	2	2	2	2	2	2

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

\$500 Deductible Rate

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

Cost to Reduce Limited Collision Deductible

From \$500 to \$300           \$3

From \$500 to \$0             \$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**TERRITORY RATES**

**TERRITORY 45**

CLASS							
10	17	18	20	21	25	26	30

<b>PART 1</b>	<b>BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	273	503	318	706	521	635	469	284
<b>PART 2</b>	<b>PERSONAL INJURY PROTECTION (FULL COVERAGE)</b>							
	75	135	83	146	118	131	106	75
<b>PART 4</b>	<b>DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)</b>							
	254	454	273	762	535	686	482	297
<b>PART 5</b>	<b>OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)</b>							
	34	62	39	82	63	74	57	36
<b>PART 7</b>	<b>COLLISION (\$500 DEDUCTIBLE)</b>							
	499	999	697	1371	1072	1234	965	497
<b>PART 9</b>	<b>COMPREHENSIVE (\$500 DEDUCTIBLE)</b>							
	154	154	154	154	154	154	154	154

**FOR OTHER RATES AND RATING FACTORS REFER TO THE FOLLOWING MANUAL PAGES**

**Statewide Rates:**

**Model Year/Vehicle Rating Group Relativities:**

**Increased Limits Factors and Rates:**

**Deductible Charges and Factors:**

**Stated Amount Rates:**

**PAGE**

**R-2**

**R-36 to R-37**

**R-38 to R-41**

**R-42**

**R-45 to R-46**

<b>COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
53	105	74	145	113	130	102	52

<b>COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300</b>							
2	2	2	2	2	2	2	2

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
\$300 Deductible	\$9	\$1000 Deductible	\$16
\$500 Deductible	\$12	\$2000 Deductible	\$25

**LIMITED COLLISION**

\$500 Deductible Rate

Charge 6.0% of the the collision manual rate for the applicable model year and VRG.

Cost to Reduce Limited Collision Deductible

From \$500 to \$300                   \$3

From \$500 to \$0                     \$6

**CLASS 15 - INSUREDS AGE 65 OR OLDER**

CLASS 15 rates are 75 percent of CLASS 10 at final rates for all coverages.

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**MODEL YEAR - VEHICLE RATING GROUP (VRG) RELATIVITIES**

**COMPREHENSIVE COVERAGE**

VEHICLE RATING GROUP	MODEL YEAR															
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	Prior
11	0.641	0.625	0.610	0.595	0.581	0.566	0.550	0.534	0.518	0.503	0.489	0.474	0.461	0.448	0.434	0.422
12	0.671	0.655	0.639	0.624	0.608	0.593	0.576	0.559	0.543	0.527	0.512	0.497	0.483	0.469	0.455	0.442
13	0.702	0.685	0.669	0.652	0.636	0.621	0.603	0.585	0.568	0.551	0.536	0.520	0.505	0.490	0.476	0.462
14	0.737	0.719	0.702	0.684	0.668	0.651	0.633	0.614	0.596	0.579	0.562	0.546	0.530	0.515	0.500	0.485
15	0.772	0.753	0.735	0.717	0.700	0.682	0.663	0.643	0.624	0.606	0.589	0.572	0.555	0.539	0.523	0.508
16	0.810	0.790	0.771	0.752	0.734	0.716	0.695	0.675	0.655	0.636	0.618	0.600	0.582	0.566	0.549	0.533
17	0.849	0.828	0.808	0.788	0.769	0.750	0.729	0.707	0.686	0.667	0.647	0.628	0.610	0.593	0.575	0.559
18	0.890	0.868	0.847	0.826	0.806	0.786	0.764	0.741	0.720	0.699	0.679	0.659	0.640	0.621	0.603	0.586
19	0.934	0.911	0.889	0.867	0.846	0.825	0.802	0.778	0.755	0.733	0.712	0.691	0.671	0.652	0.633	0.615
20	0.978	0.954	0.931	0.908	0.886	0.864	0.840	0.815	0.791	0.768	0.746	0.724	0.703	0.683	0.663	0.644
21	1.025	1.000	0.976	0.952	0.929	0.906	0.880	0.854	0.829	0.805	0.782	0.759	0.737	0.716	0.695	0.675
22	1.074	1.048	1.023	0.998	0.974	0.949	0.922	0.895	0.869	0.844	0.820	0.795	0.772	0.750	0.728	0.707
23	1.126	1.099	1.073	1.046	1.021	0.996	0.967	0.939	0.911	0.885	0.859	0.834	0.810	0.787	0.764	0.742
24	1.181	1.152	1.124	1.097	1.070	1.044	1.014	0.984	0.955	0.927	0.901	0.874	0.849	0.825	0.801	0.778
25	1.238	1.208	1.179	1.150	1.122	1.094	1.063	1.032	1.001	0.972	0.945	0.917	0.890	0.865	0.840	0.815
26	1.298	1.266	1.236	1.205	1.176	1.147	1.114	1.081	1.050	1.019	0.990	0.961	0.933	0.906	0.880	0.855
27	1.360	1.327	1.295	1.263	1.233	1.202	1.168	1.133	1.100	1.068	1.038	1.007	0.978	0.950	0.922	0.896
28	1.427	1.392	1.359	1.325	1.293	1.261	1.225	1.189	1.154	1.121	1.089	1.057	1.026	0.997	0.967	0.940
29	1.495	1.459	1.424	1.389	1.355	1.322	1.284	1.246	1.210	1.174	1.141	1.107	1.075	1.045	1.014	0.985
30	1.568	1.530	1.493	1.457	1.421	1.386	1.346	1.307	1.268	1.232	1.196	1.161	1.128	1.095	1.063	1.033
31	1.644	1.604	1.566	1.527	1.490	1.453	1.412	1.370	1.330	1.291	1.254	1.217	1.182	1.148	1.115	1.083
32	1.723	1.681	1.641	1.600	1.562	1.523	1.479	1.436	1.394	1.353	1.315	1.276	1.239	1.204	1.168	1.135
33	1.806	1.762	1.720	1.677	1.637	1.596	1.551	1.505	1.461	1.418	1.378	1.337	1.299	1.262	1.225	1.189
34	1.894	1.848	1.804	1.759	1.717	1.674	1.626	1.578	1.532	1.488	1.445	1.403	1.362	1.323	1.284	1.247
35	1.985	1.937	1.891	1.844	1.799	1.755	1.705	1.654	1.606	1.559	1.515	1.470	1.428	1.387	1.346	1.307
36	2.081	2.030	1.981	1.933	1.886	1.839	1.786	1.734	1.683	1.634	1.587	1.541	1.496	1.453	1.411	1.370
37	2.182	2.129	2.078	2.027	1.978	1.929	1.874	1.818	1.765	1.714	1.665	1.616	1.569	1.524	1.480	1.437
38	2.287	2.231	2.177	2.124	2.073	2.021	1.963	1.905	1.849	1.796	1.745	1.693	1.644	1.597	1.551	1.506
39	2.397	2.339	2.283	2.227	2.173	2.119	2.058	1.998	1.939	1.883	1.829	1.775	1.724	1.675	1.626	1.579
40	2.513	2.452	2.393	2.334	2.278	2.222	2.158	2.094	2.033	1.974	1.917	1.861	1.807	1.756	1.704	1.655
41	2.635	2.571	2.509	2.448	2.388	2.329	2.262	2.196	2.131	2.070	2.011	1.951	1.895	1.841	1.787	1.735
42	2.762	2.695	2.630	2.566	2.504	2.442	2.372	2.302	2.234	2.169	2.107	2.046	1.986	1.930	1.873	1.819
43	2.896	2.825	2.757	2.689	2.624	2.559	2.486	2.413	2.342	2.274	2.209	2.144	2.082	2.023	1.963	1.907
44	3.036	2.962	2.891	2.820	2.752	2.684	2.607	2.530	2.455	2.384	2.316	2.248	2.183	2.121	2.059	1.999
45	3.183	3.105	3.030	2.956	2.885	2.813	2.732	2.652	2.574	2.500	2.428	2.357	2.288	2.223	2.158	2.096
46	3.336	3.255	3.177	3.099	3.024	2.949	2.864	2.780	2.698	2.620	2.545	2.471	2.399	2.331	2.262	2.197
47	3.497	3.412	3.330	3.248	3.170	3.091	3.003	2.914	2.829	2.747	2.668	2.590	2.515	2.443	2.371	2.303
48	3.666	3.577	3.491	3.405	3.323	3.241	3.148	3.055	2.965	2.879	2.797	2.715	2.636	2.561	2.486	2.414
49	3.844	3.750	3.660	3.570	3.484	3.398	3.300	3.203	3.109	3.019	2.933	2.846	2.764	2.685	2.606	2.531
50	4.030	3.932	3.838	3.743	3.653	3.562	3.460	3.358	3.260	3.165	3.075	2.984	2.898	2.815	2.733	2.654

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**MODEL YEAR - VEHICLE RATING GROUP (VRG) RELATIVITIES**

**COLLISION COVERAGE**

VEHICLE RATING GROUP	MODEL YEAR															
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	1998	1997	Prior
11	0.763	0.720	0.679	0.641	0.605	0.570	0.538	0.503	0.469	0.438	0.410	0.383	0.358	0.334	0.312	0.292
12	0.788	0.743	0.701	0.661	0.624	0.588	0.555	0.519	0.484	0.452	0.423	0.395	0.369	0.345	0.322	0.302
13	0.813	0.767	0.723	0.683	0.644	0.607	0.573	0.535	0.500	0.467	0.436	0.408	0.381	0.356	0.333	0.311
14	0.841	0.793	0.748	0.706	0.666	0.628	0.592	0.554	0.517	0.483	0.451	0.422	0.394	0.368	0.344	0.322
15	0.868	0.819	0.772	0.729	0.688	0.649	0.612	0.572	0.534	0.499	0.466	0.436	0.407	0.380	0.355	0.333
16	0.896	0.845	0.797	0.752	0.710	0.669	0.631	0.590	0.551	0.515	0.481	0.450	0.420	0.392	0.367	0.343
17	0.925	0.873	0.823	0.777	0.733	0.691	0.652	0.609	0.569	0.532	0.497	0.464	0.434	0.405	0.379	0.354
18	0.957	0.903	0.852	0.804	0.759	0.715	0.675	0.630	0.589	0.550	0.514	0.480	0.449	0.419	0.392	0.367
19	0.991	0.935	0.882	0.832	0.785	0.741	0.698	0.653	0.610	0.569	0.532	0.497	0.465	0.434	0.406	0.380
20	1.024	0.966	0.911	0.860	0.811	0.765	0.722	0.674	0.630	0.588	0.550	0.514	0.480	0.448	0.419	0.392
21	1.060	1.000	0.943	0.890	0.840	0.792	0.747	0.698	0.652	0.609	0.569	0.532	0.497	0.464	0.434	0.406
22	1.096	1.034	0.975	0.920	0.869	0.819	0.772	0.722	0.674	0.630	0.588	0.550	0.514	0.480	0.449	0.420
23	1.133	1.069	1.008	0.951	0.898	0.847	0.799	0.746	0.697	0.651	0.608	0.569	0.531	0.496	0.464	0.434
24	1.172	1.106	1.043	0.984	0.929	0.876	0.826	0.772	0.721	0.674	0.629	0.588	0.550	0.513	0.480	0.449
25	1.212	1.143	1.078	1.017	0.960	0.905	0.854	0.798	0.745	0.696	0.650	0.608	0.568	0.530	0.496	0.464
26	1.252	1.181	1.114	1.051	0.992	0.935	0.882	0.824	0.770	0.719	0.672	0.628	0.587	0.548	0.513	0.479
27	1.295	1.222	1.152	1.088	1.026	0.968	0.913	0.853	0.797	0.744	0.695	0.650	0.607	0.567	0.530	0.496
28	1.340	1.264	1.192	1.125	1.062	1.001	0.944	0.882	0.824	0.770	0.719	0.672	0.628	0.586	0.549	0.513
29	1.383	1.305	1.231	1.161	1.096	1.034	0.975	0.911	0.851	0.795	0.743	0.694	0.649	0.606	0.566	0.530
30	1.428	1.347	1.270	1.199	1.131	1.067	1.006	0.940	0.878	0.820	0.766	0.717	0.669	0.625	0.585	0.547
31	1.479	1.395	1.315	1.242	1.172	1.105	1.042	0.974	0.910	0.850	0.794	0.742	0.693	0.647	0.605	0.566
32	1.525	1.439	1.357	1.281	1.209	1.140	1.075	1.004	0.938	0.876	0.819	0.766	0.715	0.668	0.625	0.584
33	1.576	1.487	1.402	1.323	1.249	1.178	1.111	1.038	0.970	0.906	0.846	0.791	0.739	0.690	0.645	0.604
34	1.628	1.536	1.448	1.367	1.290	1.217	1.147	1.072	1.001	0.935	0.874	0.817	0.763	0.713	0.667	0.624
35	1.681	1.586	1.496	1.412	1.332	1.256	1.185	1.107	1.034	0.966	0.902	0.844	0.788	0.736	0.688	0.644
36	1.739	1.641	1.547	1.460	1.378	1.300	1.226	1.145	1.070	0.999	0.934	0.873	0.816	0.761	0.712	0.666
37	1.800	1.698	1.601	1.511	1.426	1.345	1.268	1.185	1.107	1.034	0.966	0.903	0.844	0.788	0.737	0.689
38	1.861	1.756	1.656	1.563	1.475	1.391	1.312	1.226	1.145	1.069	0.999	0.934	0.873	0.815	0.762	0.713
39	1.925	1.816	1.712	1.616	1.525	1.438	1.357	1.268	1.184	1.106	1.033	0.966	0.903	0.843	0.788	0.737
40	1.992	1.879	1.772	1.672	1.578	1.488	1.404	1.312	1.225	1.144	1.069	1.000	0.934	0.872	0.815	0.763
41	2.056	1.940	1.829	1.727	1.630	1.536	1.449	1.354	1.265	1.181	1.104	1.032	0.964	0.900	0.842	0.788
42	2.124	2.004	1.890	1.784	1.683	1.587	1.497	1.399	1.307	1.220	1.140	1.066	0.996	0.930	0.870	0.814
43	2.197	2.073	1.955	1.845	1.741	1.642	1.549	1.447	1.352	1.262	1.180	1.103	1.030	0.962	0.900	0.842
44	2.273	2.144	2.022	1.908	1.801	1.698	1.602	1.497	1.398	1.306	1.220	1.141	1.066	0.995	0.930	0.870
45	2.352	2.219	2.093	1.975	1.864	1.757	1.658	1.549	1.447	1.351	1.263	1.181	1.103	1.030	0.963	0.901
46	2.435	2.297	2.166	2.044	1.929	1.819	1.716	1.603	1.498	1.399	1.307	1.222	1.142	1.066	0.997	0.933
47	2.516	2.374	2.239	2.113	1.994	1.880	1.773	1.657	1.548	1.446	1.351	1.263	1.180	1.102	1.030	0.964
48	2.603	2.456	2.316	2.186	2.063	1.945	1.835	1.714	1.601	1.496	1.397	1.307	1.221	1.140	1.066	0.997
49	2.688	2.536	2.391	2.257	2.130	2.009	1.894	1.770	1.653	1.544	1.443	1.349	1.260	1.177	1.101	1.030
50	2.776	2.619	2.470	2.331	2.200	2.074	1.956	1.828	1.708	1.595	1.490	1.393	1.302	1.215	1.137	1.063









**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**Increased Limits Factors for Property Damage Liability**

Applicable to PDL Rates for All Vehicles Rated in the Private Passenger Manual

<u>Limit</u>	<u>Increased Limit Factor</u>
5,000	1.000
10,000	1.240
15,000	1.254
20,000	1.262
25,000	1.268
30,000	1.274
35,000	1.279
40,000	1.283
45,000	1.287
50,000	1.290
75,000	1.296
80,000	1.297
100,000	1.300
150,000	1.308
200,000	1.316
250,000	1.319
300,000	1.323
400,000	1.329
500,000	1.333
750,000	1.339
1,000,000	1.345
2,000,000	1.355
2,500,000	1.358
5,000,000	1.371
10,000,000	1.383

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
ADVISORY RATES - EFFECTIVE 1/15/2011**

**DEDUCTIBLES**

**RULE 16**

<b>PHYSICAL DAMAGE DEDUCTIBLE FACTORS</b>			
<b>Coverage</b>	<b>Deductible</b>		
	<b>\$1,000</b>	<b>\$2,000</b>	<b>\$100 Glass*</b>
<b>Collision</b>	0.70	0.55	NA
<b>Limited Collision</b>	0.65	0.45	NA
<b>Comprehensive</b>	0.59	0.54	0.88

<b>COLLISION WAIVER OF DEDUCTIBLE CHARGES</b>			
<b>Deductible</b>			
<b>\$300</b>	<b>\$500</b>	<b>\$1,000</b>	<b>\$2,000</b>
\$9	\$12	\$16	\$25

\* Glass deductible applies to otherwise determined premium.

**RULE 30**

<b>PERSONAL INJURY PROTECTION (PIP) DEDUCTIBLE FACTORS</b>							
<b>Deductible</b>	<b>\$100</b>	<b>\$250</b>	<b>\$500</b>	<b>\$1,000</b>	<b>\$2,000</b>	<b>\$4,000</b>	<b>\$8,000</b>
<b>Named Insured</b>	0.98	0.96	0.93	0.86	0.74	0.63	0.54
<b>Named Insured &amp; Household</b>	0.98	0.95	0.90	0.81	0.66	0.52	0.41

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**MERIT RATING ADJUSTMENTS**

Percentages to apply to Otherwise Applicable Premiums

Merit Rating Code	Experienced Operators (Rate Class 10, 15 or 30)		Inexperienced Operators (All Other Rate Classes)	
	Parts 1, 2, 4, 5	Part 7	Parts 1, 2, 4, 5	Part 7
99	-17.0%	-17.0%	NA	NA
98	-7.0%	-7.0%	-7.0%	-7.0%
0	0.0%	0.0%	0.0%	0.0%
1	15.0%	15.0%	7.5%	7.5%
2	30.0%	30.0%	15.0%	15.0%
3	45.0%	45.0%	22.5%	22.5%
4	60.0%	60.0%	30.0%	30.0%
5	75.0%	75.0%	37.5%	37.5%
6	90.0%	90.0%	45.0%	45.0%
7	105.0%	105.0%	52.5%	52.5%
8	120.0%	120.0%	60.0%	60.0%
9	135.0%	135.0%	67.5%	67.5%
10	150.0%	150.0%	75.0%	75.0%
11	165.0%	165.0%	82.5%	82.5%
12	180.0%	180.0%	90.0%	90.0%
13	195.0%	195.0%	97.5%	97.5%
14	210.0%	210.0%	105.0%	105.0%
15	225.0%	225.0%	112.5%	112.5%
16	240.0%	240.0%	120.0%	120.0%
17	255.0%	255.0%	127.5%	127.5%
18	270.0%	270.0%	135.0%	135.0%
19	285.0%	285.0%	142.5%	142.5%
20	300.0%	300.0%	150.0%	150.0%
21	315.0%	315.0%	157.5%	157.5%
22	330.0%	330.0%	165.0%	165.0%
23	345.0%	345.0%	172.5%	172.5%
24	360.0%	360.0%	180.0%	180.0%
25	375.0%	375.0%	187.5%	187.5%
26	390.0%	390.0%	195.0%	195.0%
27	405.0%	405.0%	202.5%	202.5%
28	420.0%	420.0%	210.0%	210.0%
29	435.0%	435.0%	217.5%	217.5%
30	450.0%	450.0%	225.0%	225.0%
31	465.0%	465.0%	232.5%	232.5%
32	480.0%	480.0%	240.0%	240.0%
33	495.0%	495.0%	247.5%	247.5%
34	510.0%	510.0%	255.0%	255.0%
35	525.0%	525.0%	262.5%	262.5%
36	540.0%	540.0%	270.0%	270.0%
37	555.0%	555.0%	277.5%	277.5%
38	570.0%	570.0%	285.0%	285.0%
39	585.0%	585.0%	292.5%	292.5%
40	600.0%	600.0%	300.0%	300.0%
41	615.0%	615.0%	307.5%	307.5%
42	630.0%	630.0%	315.0%	315.0%
43	645.0%	645.0%	322.5%	322.5%
44	660.0%	660.0%	330.0%	330.0%
45	675.0%	675.0%	337.5%	337.5%

**RULE 56**

The merit rating adjustment is the last step in the rating process after all other adjustments and rating factors have been applied to the rate. The merit rating adjustment is determined by multiplying the otherwise applicable premium for Compulsory Bodily Injury (Part 1) , PIP (Part 2), Property Damage (Part 4), Optional Bodily Injury to Others (Part 5) and Collision (Part 7) by the merit rating percentage for the appropriate merit rating code, rounding to the nearest whole dollar amount.

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**VRG ASSIGNMENT BY PRICE TABLE (RULE 21)**

	COLLISION				COMPREHENSIVE	
	Vans/Wagons/Pickups		All Other Vehicles		All Vehicles	
	<u>VRG</u>	<u>Base List Price</u>	<u>VRG</u>	<u>Base List Price</u>	<u>VRG</u>	<u>Base List Price</u>
	11	\$0 - \$10,000	11	\$0 - \$7,000	11	\$0 - \$8,000
	12	\$10,001 - \$11,000	12	\$7,001 - \$7,500	12	\$8,001 - \$9,500
	13	\$11,001 - \$12,000	13	\$7,501 - \$8,000	13	\$9,501 - \$11,000
	14	\$12,001 - \$13,000	14	\$8,001 - \$8,500	14	\$11,001 - \$12,500
	15	\$13,001 - \$14,000	15	\$8,501 - \$9,000	15	\$12,501 - \$14,000
	16	\$14,001 - \$15,000	16	\$9,001 - \$9,500	16	\$14,001 - \$15,500
	17	\$15,001 - \$17,500	17	\$9,501 - \$10,000	17	\$15,501 - \$17,000
	18	\$17,501 - \$20,000	18	\$10,001 - \$10,500	18	\$17,001 - \$18,500
	19	\$20,001 - \$22,500	19	\$10,501 - \$11,000	19	\$18,501 - \$20,000
	20	\$22,501 - \$25,000	20	\$11,001 - \$11,500	20	\$20,001 - \$21,500
	21	\$25,001 - \$27,500	21	\$11,501 - \$12,000	21	\$21,501 - \$23,000
	22	\$27,501 - \$30,000	22	\$12,001 - \$13,000	22	\$23,001 - \$24,500
	23	\$30,001 - \$33,500	23	\$13,001 - \$14,000	23	\$24,501 - \$26,000
	24	\$33,501 - \$37,000	24	\$14,001 - \$15,000	24	\$26,001 - \$27,500
	25	\$37,001 - \$40,500	25	\$15,001 - \$17,500	25	\$27,501 - \$29,000
	26	\$40,501 - \$44,000	26	\$17,501 - \$20,000	26	\$29,001 - \$30,500
	27	\$44,001 - \$47,500	27	\$20,001 - \$22,500	27	\$30,501 - \$32,000
	28	\$47,501 - \$51,000	28	\$22,501 - \$25,000	28	\$32,001 - \$33,500
	29	\$51,001 - \$54,500	29	\$25,001 - \$27,500	29	\$33,501 - \$35,000
	30	\$54,501 - \$58,000	30	\$27,501 - \$30,000	30	\$35,001 - \$36,500
	31	\$58,001 - \$61,500	31	\$30,001 - \$32,500	31	\$36,501 - \$38,000
	32	\$61,501 - \$65,000	32	\$32,501 - \$36,000	32	\$38,001 - \$39,500
	33	\$65,001 - \$68,500	33	\$36,001 - \$39,500	33	\$39,501 - \$41,000
	34	\$68,501 - \$72,000	34	\$39,501 - \$43,000	34	\$41,001 - \$43,000
	35	\$72,001 - \$75,500	35	\$43,001 - \$46,500	35	\$43,001 - \$45,000
	36	\$75,501 - \$79,000	36	\$46,501 - \$50,000	36	\$45,001 - \$47,000
	37	\$79,001 - \$82,500	37	\$50,001 - \$53,500	37	\$47,001 - \$49,000
	38	\$82,501 - \$86,000	38	\$53,501 - \$57,000	38	\$49,001 - \$51,000
	39	\$86,001 - \$89,500	39	\$57,001 - \$60,500	39	\$51,001 - \$53,000
	40	\$89,501 - \$93,000	40	\$60,501 - \$64,000	40	\$53,001 - \$55,000
	41	\$93,001 - \$96,500	41	\$64,001 - \$67,500	41	\$55,001 - \$57,000
	42	\$96,501 - \$100,000	42	\$67,501 - \$71,000	42	\$57,001 - \$59,000
	43	\$100,001 - \$103,500	43	\$71,001 - \$74,500	43	\$59,001 - \$61,000
	44	\$103,501 - \$107,000	44	\$74,501 - \$78,000	44	\$61,001 - \$63,000
	45	\$107,001 - \$110,500	45	\$78,001 - \$81,500	45	\$63,001 - \$65,000
	46	\$110,501 - \$114,000	46	\$81,501 - \$85,000	46	\$65,001 - \$67,000
	47	\$114,001 - \$118,000	47	\$85,001 - \$88,500	47	\$67,001 - \$69,000
	48	\$118,001 - \$122,000	48	\$88,501 - \$92,000	48	\$69,001 - \$71,000
	49	\$122,001 - \$126,000	49	\$92,001 - \$95,500	49	\$71,001 - \$73,000
	50	\$126,001 - \$130,000	50	\$95,501 - \$99,000	50	\$73,001 - \$75,000
<b>RULE 21</b>						
	<u>Factor</u>	<u>Maximum Price</u>	<u>Factor</u>	<u>Maximum Price</u>	<u>Factor</u>	<u>Maximum Price</u>
VRG 50	0.020	\$130,000	0.015	\$99,000	0.030	\$75,000

For VRG 50 relativities:

- 1) Subtract the Maximum Price above from the Base List Price and divide by \$1000.
- 2) Multiply the amount in Step 1 by the factor above.
- 3) The adjusted VRG relativity is determined by adding the amount from Step 2 to the unadjusted VRG 50 rate relativity.



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**STATED AMOUNT RATES (RULE 41)**

**STATED AMOUNT DIVISORS**

	COLLISION				COMPREHENSIVE	
	Vans/Wagons/Pickups		All Other Vehicles		All Vehicles	
	VRG	Divisor	VRG	Divisor	VRG	Divisor
	11	\$5,000	11	\$3,500	11	\$4,000
	12	\$10,500	12	\$7,250	12	\$8,750
	13	\$11,500	13	\$7,750	13	\$10,250
	14	\$12,500	14	\$8,250	14	\$11,750
	15	\$13,500	15	\$8,750	15	\$13,250
	16	\$14,500	16	\$9,250	16	\$14,750
	17	\$16,250	17	\$9,750	17	\$16,250
	18	\$18,750	18	\$10,250	18	\$17,750
	19	\$21,250	19	\$10,750	19	\$19,250
	20	\$23,750	20	\$11,250	20	\$20,750
	21	\$26,250	21	\$11,750	21	\$22,250
	22	\$28,750	22	\$12,500	22	\$23,750
	23	\$31,750	23	\$13,500	23	\$25,250
	24	\$35,250	24	\$14,500	24	\$26,750
	25	\$38,750	25	\$16,250	25	\$28,250
	26	\$42,250	26	\$18,750	26	\$29,750
	27	\$45,750	27	\$21,250	27	\$31,250
	28	\$49,250	28	\$23,750	28	\$32,750
	29	\$52,750	29	\$26,250	29	\$34,250
	30	\$56,250	30	\$28,750	30	\$35,750
	31	\$59,750	31	\$31,250	31	\$37,250
	32	\$63,250	32	\$34,250	32	\$38,750
	33	\$66,750	33	\$37,750	33	\$40,250
	34	\$70,250	34	\$41,250	34	\$42,000
	35	\$73,750	35	\$44,750	35	\$44,000
	36	\$77,250	36	\$48,250	36	\$46,000
	37	\$80,750	37	\$51,750	37	\$48,000
	38	\$84,250	38	\$55,250	38	\$50,000
	39	\$87,750	39	\$58,750	39	\$52,000
	40	\$91,250	40	\$62,250	40	\$54,000
	41	\$94,750	41	\$65,750	41	\$56,000
	42	\$98,250	42	\$69,250	42	\$58,000
	43	\$101,750	43	\$72,750	43	\$60,000
	44	\$105,250	44	\$76,250	44	\$62,000
	45	\$108,750	45	\$79,750	45	\$64,000
	46	\$112,250	46	\$83,250	46	\$66,000
	47	\$116,000	47	\$86,750	47	\$68,000
	48	\$120,000	48	\$90,250	48	\$70,000
	49	\$124,000	49	\$93,750	49	\$72,000
	50	\$128,000	50	\$97,250	50	\$74,000

RULE 41

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**MISCELLANEOUS RATING FACTORS**

DISCOUNTS		
Discount	Amount	Applicable Coverage
<b>Multi-Car</b>	5%	Parts: 1, 2, 4, 5, 7, 8, 9
<b>Anti-Theft</b>		
Category I	5%	
Category II	15%	
Category III	20%	
Category IV	20%	
Category IV, plus Category I	25%	Part 9
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%	
<b>Annual Mileage</b>		
	10% (0-5000 miles)	Parts: 1-8, 12
	5% (5001-7500 miles)	

EXCESS ELECTRONIC EQUIPMENT	
<b>RULE 46</b>	Apply a rate of \$4 to each \$100 of valuation

ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE		
Coverage	Rating Factor	
Collision	1.05	
Limited Collision	1.05	
Comprehensive	1.01	(Comprehensive is subject to a \$1 minimum premium.)
Applies to private passenger vehicles as defined in Rule 27		



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**MISCELLANEOUS MOTOR VEHICLES**

		LIABILITY	PHYSICAL DAMAGE
<b>RULE 34</b>	<b>TRAILERS</b>	No Charge	Parts 7, 8, 9: 50% of Latest Model Year Rate for Territory 1, Class 10 (Vehicle Rating Group based on Cost New)
<b>RULE 39</b>	<b>MOTOR HOMES</b>	Manual rates	Parts 7, 8: 50% Part 9: Manual Rate
<b>RULE 40</b>	<b>ANTIQUE MOTOR CARS</b>	Parts 1, 2, 4, 5: 25% of Class 10 Parts 3, 6, 12: Manual Rates	Parts 7, 8, 9: 50% of Latest Model Year Rate for Territory 1, Class 10 (Vehicle Rating Group based on Appraised Value)
	<b>ANTIQUE MOTORCYCLES</b>	Parts 1, 2, 4, 5: 25% of Class 10 Motorcycle Rate Parts 3, 6, 12: Manual Motorcycle Rates	Parts 7, 8, 9: 50% of Territory 1 Motorcycle Rate

		DISCOUNTS		
		Discount	Amount	Applicable Coverages
		Anti-Theft	20%	Part 9
		Rider Training	10%	Parts 1-8, 12
		Insured Aged 65 or Older	25%	All Parts
		AGE RATE FACTORS FOR PHYSICAL DAMAGE COVERAGES		
Age Group	Motorcycle Age Based on Model Year *	Collision Factor	Comprehensive Factor	
1	Current MY	1.00	1.00	
2	1st Preceding	0.93	0.91	
3	2nd Preceding	0.86	0.81	
4	3rd Preceding	0.79	0.72	
5	4th Preceding	0.72	0.62	
6	5th Preceding	0.65	0.53	
7	6th Preceding	0.58	0.44	
8	All Other	0.51	0.34	
* The current model year changes October 1, regardless of the actual date the models are introduced.				

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**MISCELLANEOUS MOTOR VEHICLES**

<b>Rule 49</b>	<b>NAMED NON-OWNER POLICY</b>	<b>Bodily Injury, Property Damage Liability, Medical Payments</b>			
			<u>Individual</u>	<u>Individual &amp; Household Members</u>	
		Charge the following % of the applicable Part 1, 4, 5 and 6 premiums	If the exclusions for vehicles furnished or available for regular use apply:	40%	60%
			If the exclusions for vehicles furnished or available for regular use do not apply:	60%	80%
		<b>Uninsured and Underinsured Motorists Coverage</b>			
		Charge 100% of the applicable Part 3 and Part 12 premiums.			
		Only the Class 15 and Merit Rating adjustment apply in the calculation of the premium under Rule 11.			

<b>RULE 50</b>	<b>USE OF OTHER AUTOMOBILES</b>	<b>Liability (Parts 4, 5, 6)</b>			
			<u>Individual</u>	<u>Individual &amp; Household Members</u>	
		Vehicles Furnished or Available for Regular Use Except Public or Livery Conveyances	No Primary Insurance	90%	100%
			Primary Insurance	12%	13%
		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 charged shall be 100% of the applicable private passenger premium.			
		Vehicles Furnished or Available for Regular Use As Public or Livery Conveyances	50%	60%	
		<b>Physical Damage (Parts 7, 8, 9)</b>			
		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, Vehicle Rating Group (VRG) 21, and the latest model year shown in the manual for the territory in which the named individual resides.			
		Only the Class 15 and Merit Rating adjustment apply in the calculation of the premium under Rule 11.			

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**MOTORCYCLE RATES**

**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	(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.

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**MOTORCYCLE RATES**

**Territories**

The territory definitions applicable to motorcycles are the same as those used for private passenger vehicles. The territory rating variable for motorcycles applies to coverage parts 1, 2, 4, 5, 7, 8 and 9.

**Commissions**

The commission provisions incorporated into the motorcycle rates are 12.0% for liability coverages and 13.8% for physical damage coverages (as a percentage of premium).

**Group Definitions**

The motorcycle group rating variable is defined as follows:	<u>Group</u>	<u>Vehicle Size</u>
	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

**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 (Part 11)**

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

**Discount (Rule 44)**

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

**Age Rate Factors (see Manual Page RS-3)**

For rating motorcycle physical damage coverages, see manual rate page RF-2 for Age Rate Factors to be applied to the Original Cost New of the motorcycle.

**Increased Limits**

Increased limits factors for coverage Parts 4 and 5 are the same as the factors used for private passenger vehicles.

**Merit Rating Plan**

Rates for Parts 1, 2, 4, 5 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.

**Inexperienced Operator**

Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operator rates. Inexperienced rating factors apply to coverage Parts 1, 2, 4, 5, 7 and 8.

**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. 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)

- 1) Determine the base manual premium
- 2) Apply the Age Rate Factors (for physical damage coverages)
- 3) Apply adjustments for increased limits or deductibles
- 4) Apply the inexperienced operator factor
- 5) Add waiver of deductible charges
- 6) Apply discounts in the following order: anti-theft, rider training, senior citizen
- 7) Apply Merit Rating credits or surcharges

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**MOTORCYCLE RATES**

**Part 1 - Bodily Injury**

**Part 2 - PIP**

**Part 5 - Optional BI (With Guest)**

**Part 5 - Optional BI (Without Guest)**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$9	\$17	\$14
2	\$10	\$10	\$18	\$15
3	\$11	\$10	\$18	\$15
4	\$12	\$12	\$21	\$18
5	\$13	\$13	\$23	\$19
6	\$13	\$13	\$23	\$19
7	\$13	\$12	\$22	\$19
8	\$13	\$12	\$22	\$19
9	\$13	\$13	\$23	\$20
10	\$19	\$18	\$32	\$27
11	\$18	\$17	\$31	\$26
12	\$22	\$21	\$37	\$32
13	\$20	\$20	\$35	\$30
14	\$21	\$21	\$37	\$31
15	\$37	\$36	\$65	\$54
16	\$45	\$43	\$78	\$65
17	\$34	\$33	\$58	\$49
18	\$34	\$33	\$58	\$49
19	\$34	\$33	\$58	\$49
20	\$34	\$33	\$58	\$49
21	\$34	\$33	\$58	\$49
22	\$34	\$33	\$58	\$49
23	\$34	\$33	\$58	\$49
24	\$34	\$33	\$58	\$49
25	\$34	\$33	\$58	\$49
26	\$34	\$33	\$58	\$49
27	\$8	\$8	\$14	\$12
40	\$20	\$20	\$35	\$30
41	\$22	\$21	\$38	\$32
42	\$36	\$35	\$63	\$53
43	\$33	\$32	\$58	\$49
44	\$40	\$38	\$69	\$58
45	\$33	\$32	\$56	\$47

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

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$13	\$12	\$21	\$17
2	\$13	\$12	\$22	\$17
3	\$14	\$12	\$23	\$18
4	\$16	\$14	\$26	\$20
5	\$17	\$15	\$28	\$22
6	\$17	\$16	\$28	\$22
7	\$17	\$15	\$28	\$22
8	\$17	\$15	\$28	\$22
9	\$17	\$16	\$29	\$23
10	\$24	\$21	\$39	\$31
11	\$23	\$21	\$38	\$30
12	\$27	\$25	\$46	\$36
13	\$26	\$23	\$43	\$34
14	\$27	\$24	\$45	\$35
15	\$46	\$42	\$63	\$61
16	\$46	\$46	\$63	\$63
17	\$42	\$38	\$63	\$55
18	\$42	\$38	\$63	\$55
19	\$42	\$38	\$63	\$55
20	\$42	\$38	\$63	\$55
21	\$42	\$38	\$63	\$55
22	\$42	\$38	\$63	\$55
23	\$42	\$38	\$63	\$55
24	\$42	\$38	\$63	\$55
25	\$42	\$38	\$63	\$55
26	\$42	\$38	\$63	\$55
27	\$11	\$10	\$18	\$14
40	\$26	\$23	\$43	\$34
41	\$28	\$25	\$47	\$37
42	\$45	\$41	\$63	\$59
43	\$42	\$37	\$63	\$54
44	\$46	\$44	\$63	\$63
45	\$41	\$37	\$63	\$53

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

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL  
ADVISORY RATES - EFFECTIVE 1/15/2011**

**MOTORCYCLE RATES**

**Part 4 - Property Damage  
Rates at Basic limits**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$9	\$16	\$14
2	\$10	\$9	\$16	\$14
3	\$10	\$10	\$18	\$15
4	\$11	\$10	\$18	\$16
5	\$11	\$11	\$20	\$17
6	\$13	\$12	\$22	\$19
7	\$13	\$12	\$22	\$18
8	\$13	\$13	\$23	\$19
9	\$15	\$15	\$27	\$22
10	\$15	\$14	\$26	\$22
11	\$15	\$15	\$26	\$22
12	\$20	\$19	\$34	\$29
13	\$21	\$21	\$37	\$31
14	\$22	\$21	\$37	\$31
15	\$22	\$21	\$38	\$32
16	\$23	\$22	\$39	\$33
17	\$30	\$29	\$53	\$44
18	\$30	\$29	\$53	\$44
19	\$30	\$29	\$53	\$44
20	\$30	\$29	\$53	\$44
21	\$30	\$29	\$53	\$44
22	\$30	\$29	\$53	\$44
23	\$30	\$29	\$53	\$44
24	\$30	\$29	\$53	\$44
25	\$30	\$29	\$53	\$44
26	\$30	\$29	\$53	\$44
27	\$8	\$8	\$15	\$12
40	\$15	\$15	\$27	\$23
41	\$25	\$24	\$44	\$37
42	\$22	\$22	\$39	\$32
43	\$24	\$23	\$41	\$35
44	\$21	\$20	\$36	\$30
45	\$24	\$23	\$41	\$34

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

Territory	Experienced Operators
	All Groups
1	\$1.73
2	\$1.64
3	\$1.86
4	\$2.03
5	\$2.36
6	\$2.14
7	\$2.26
8	\$2.61
9	\$2.70
10	\$2.94
11	\$2.58
12	\$3.40
13	\$3.50
14	\$6.33
15	\$6.36
16	\$6.40
17	\$5.65
18	\$5.65
19	\$5.65
20	\$5.65
21	\$5.65
22	\$5.65
23	\$5.65
24	\$5.65
25	\$5.65
26	\$5.65
27	\$1.50
40	\$4.00
41	\$3.56
42	\$4.55
43	\$6.54
44	\$4.84
45	\$5.68

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

Territory	All Groups
1	\$1.00
2	\$0.96
3	\$1.14
4	\$1.33
5	\$1.19
6	\$1.48
7	\$2.02
8	\$2.49
9	\$2.70
10	\$3.11
11	\$3.08
12	\$3.86
13	\$3.88
14	\$5.27
15	\$5.87
16	\$9.15
17	\$12.30
18	\$12.30
19	\$12.30
20	\$12.30
21	\$12.30
22	\$12.30
23	\$12.30
24	\$12.30
25	\$12.30
26	\$12.30
27	\$0.91
40	\$3.20
41	\$3.56
42	\$4.90
43	\$5.35
44	\$8.16
45	\$5.96

**Part 7 - Collision  
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$37
\$1,000	71.3% of \$500 deductible premium
\$2,000	57.1% of \$500 deductible premium

**Part 9 - Comprehensive  
Other deductibles**

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$1
\$1,000	60.8% of \$500 deductible premium
\$2,000	55.5% of \$500 deductible premium

<b>Fire</b>	Charge 5% of the Part 9 premium
<b>Theft</b>	Charge 90% of the Part 9 premium

**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) + \$7
\$300	\$500 deductible premium (Part 8) + \$4
\$1,000	61.9% of \$500 deductible premium (Part 8)
\$2,000	41.2% of \$500 deductible premium (Part 8)

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

All Territories	
Deductible	All Groups
\$300	\$8
\$500	\$12
\$1,000	\$16
\$2,000	\$24

**Part 6 - Medical Payments  
Rates by limit**

All Territories	
Limit per Person	All Groups
\$500	\$84
\$750	\$89
\$1,000	\$96
\$2,000	\$121
\$5,000	\$175
\$10,000	\$252
\$15,000	\$291
\$20,000	\$321
\$25,000	\$345
\$50,000	\$409

Determine motorcycle Collision and Comprehensive rates by the following procedure:

- Determine the motorcycle's Original Cost New in hundreds of dollars.
- Multiply the value determined in (a) by the rate per \$100 for its territory.
- Multiply the value determined in (b) by the Age Rate Factor (Rule 44, Manual Page RF-2 )



**MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**Motorcycle Increased Limits  
 Uninsured Motorists (U-1) Rates**

		LIMIT PER PERSON																	
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	0
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L I M I T	40	22	23	25	26	27													
	45	22	23	25	26	27													
	50	22	23	25	26	27	28												
	60	22	24	25	26	27	28												
	70	22	24	25	26	27	28												
	80	22	24	25	26	27	28												
	100	22	24	25	26	27	28	32											
	150	22	24	25	26	27	28	32	36										
	200	22	24	25	26	27	28	32	36	38									
	250	22	24	25	26	27	28	32	36	39	41								
A C C I D E N T	300	22	24	25	26	27	28	32	36	39	41	43							
	350	22	25	26	26	27	28	32	36	39	41	43							
400						28	32	36	39	41	43	48							
500						28	32	36	39	41	44	48	51						
600						28	32	36	39	41	44	48	54	62					
700						29	32	36	39	41	44	48	56	62	64				
800						29	32	36	39	41	44	48	58	62	64	65			
900						29	33	36	39	41	44	48	59	63	64	65	66		
1000						29	33	36	39	42	44	48	61	63	64	65	66	67	

Additional Increased Limit Rates	<u>Limit</u>	<u>Rate</u>
	45/45	27
	750/750	64
	1000/2000	68
	2000/2000	74



**MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL**  
**ADVISORY RATES - EFFECTIVE 1/15/2011**

**Motorcycle Increased Limits  
Underinsured Motorists (U-2) Rates**

		LIMIT PER PERSON																	
		2	2	3	3	4	5	1	1	2	2	3	4	5	6	7	8	9	0
		0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0
L I M I T	40	0	7	16	23	30													
	45	1	7	16	23	30													
	50	1	7	16	23	30	43												
	60	1	9	17	23	31	44												
	70	1	9	17	24	31	44												
	80	2	10	17	24	32	44												
	100	2	10	18	25	32	45	105											
	150	2	11	19	26	33	47	107	204										
	200	3	12	19	27	34	48	108	208	281									
	250	3	12	20	27	35	49	109	211	284	341								
P E R	300	3	12	20	28	35	50	110	213	287	343	409							
	350	4	13	21	28	36	50	112	215	289	345	412							
	400						51	114	217	290	347	415	523						
	500						52	117	220	293	350	419	528	612					
	600						53	119	222	295	353	422	531	681	896				
A C C I D E N T	700						53	121	224	297	356	425	534	740	897	917			
	800						54	122	226	299	359	428	537	790	898	918	936		
	900						55	124	227	301	361	430	539	835	898	919	937	952	
	1000						55	125	229	302	363	432	541	875	899	920	937	953	967

Additional Increased Limit Rates	<u>Limit</u>	<u>Rate</u>
	45/45	37
	750/750	927
	1000/2000	972
	2000/2000	1065

**MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL  
ADVISORY RATES - EFFECTIVE 1/15/2011**

**Motorcycle Increased Limits  
Property Damage Liability Factors**

<u>Limit</u>	<u>Increased Limit Factor</u>
5,000	1.000
10,000	1.240
15,000	1.254
20,000	1.262
25,000	1.268
30,000	1.274
35,000	1.279
40,000	1.283
45,000	1.287
50,000	1.290
75,000	1.296
80,000	1.297
100,000	1.300
150,000	1.308
200,000	1.316
250,000	1.319
300,000	1.323
400,000	1.329
500,000	1.333
750,000	1.339
1,000,000	1.345
2,000,000	1.355
2,500,000	1.358
5,000,000	1.371
10,000,000	1.383