

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

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 February 1, 2019 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 2/1/2019**

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

UNINSURED MOTORISTS (FOR SELECT LIMITS)								
PART 3	20/40	25/50	35/80	50/100	100/300	250/500	500/500	500/1000
	6	7	7	8	10	12	17	18

MEDICAL PAYMENTS (FOR SELECT LIMITS)							
PART 6	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	14	21	27	30	33	39	46

UNDERINSURED MOTORISTS (FOR SELECT LIMITS)								
PART 12	20/40	25/50	35/80	50/100	100/300	250/500	500/500	500/1000
	0	1	3	6	19	80	222	228

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

TOWING & LABOR (LIMIT PER DISABILITY)		
PART 11	\$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:

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CLASS 15 - INSUREDS AGE 65 OR OLDER

CLASS 15 is 75 percent of CLASS 10 for all coverages (Rule 11)

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ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

							TERRITORY 1	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	89	189	106	299	154	269	139	87
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	28	39	29	64	38	58	34	28
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	143	245	174	405	256	365	230	152
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	12	23	12	37	19	33	17	12
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	387	796	473	1344	746	1210	671	386
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	92	103	106	103	106	103	106	92

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

Statewide Rates:

Model Year/Vehicle Rating Group Relativities:

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

43	88	52	148	82	133	74	42
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

							TERRITORY 2	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	97	189	110	329	154	296	139	93
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	29	45	30	70	39	63	35	29
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	155	270	196	448	270	403	243	159
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	12	25	14	39	21	35	19	13
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	400	836	470	1389	690	1250	621	403
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	88	96	91	96	91	96	91	88

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

Statewide Rates:

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

44	92	52	153	76	138	68	44
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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

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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 2/1/2019

TERRITORY RATES

TERRITORY 3

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	100	200	127	362	191	326	172	96
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	32	47	30	76	45	68	41	31
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	159	275	195	465	297	419	267	169
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	14	25	16	44	25	40	23	14
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	416	842	501	1412	801	1271	721	413
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	88	103	92	103	92	103	92	92

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

Statewide Rates:

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

46	93	55	155	88	140	79	45
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

							TERRITORY 4	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	105	214	131	376	194	338	175	104
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	32	49	32	85	47	77	42	30
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	170	287	216	493	308	444	277	175
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	14	26	17	47	25	42	23	15
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	429	868	501	1463	798	1317	718	426
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	95	100	95	100	95	100	95	95

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

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

47	95	55	161	88	145	79	47
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

							TERRITORY 5	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	111	225	142	416	209	374	188	114
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	34	63	36	88	52	79	47	34
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	179	303	223	514	323	463	291	192
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	16	30	18	50	27	45	24	16
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	442	893	554	1506	867	1355	780	463
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	95	98	95	98	95	98	95	98

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

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

49	98	61	166	95	149	86	51
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

							TERRITORY 6	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	124	250	150	447	239	402	215	123
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	38	63	39	94	53	85	48	39
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	181	312	217	540	349	486	314	194
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	17	33	17	56	31	50	28	17
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	480	858	549	1537	902	1383	812	478
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	95	106	99	106	99	106	99	99

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

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

53	94	60	169	99	152	89	53
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 7

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	133	270	157	504	272	454	245	124
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	41	68	45	100	64	90	58	39
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	188	325	231	544	359	490	323	205
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	18	34	18	61	34	55	31	18
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	497	911	597	1655	976	1490	878	508
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	98	112	101	112	101	112	101	101

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

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

55	100	66	182	107	164	97	56
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
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TERRITORY RATES

TERRITORY 8

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	145	266	187	488	283	439	255	144
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	45	70	48	103	64	93	58	43
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	199	337	250	576	374	518	337	218
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	18	35	22	64	37	58	33	21
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	498	995	609	1618	986	1456	887	506
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	106	113	108	113	108	113	108	108

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

55	109	67	178	108	160	98	56
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 9

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	163	287	205	532	314	479	283	169
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	53	74	53	120	77	108	69	48
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	198	334	252	564	389	508	350	223
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	18	37	24	73	41	66	37	24
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	517	947	608	1565	991	1409	892	544
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	105	116	107	116	107	116	107	107

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

57	104	67	172	109	155	98	60
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

								TERRITORY 10
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	159	297	202	599	352	539	317	165
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	54	87	61	133	85	120	77	48
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	222	385	273	666	442	599	398	237
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	19	40	26	74	43	67	39	24
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	552	1063	691	1568	1064	1411	958	535
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	101	125	111	125	111	125	111	103

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

61	117	76	172	117	155	105	59
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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 is 75 percent of CLASS 10 for all coverages (Rule 11)

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 11

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	184	381	227	624	404	562	364	185
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	56	105	62	150	89	135	80	56
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	223	377	272	648	421	583	379	254
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	23	44	28	80	44	72	40	26
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	571	1006	675	1658	1052	1492	947	572
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	102	135	102	135	102	135	102	102

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

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

63	111	74	182	116	164	104	63
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

							TERRITORY 12	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	221	406	275	717	428	645	385	204
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	81	115	81	178	110	160	99	62
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	240	408	297	693	468	624	421	267
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	25	43	30	76	53	68	48	30
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	642	1139	845	1756	1193	1580	1074	655
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	116	161	123	161	123	161	123	119

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

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

71	125	93	193	131	174	118	72
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	2	1	2	1	2	1	1
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 13

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	283	464	344	859	520	773	468	230
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	91	174	105	218	157	196	141	75
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	266	419	306	762	458	686	412	281
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	28	43	34	82	58	74	52	34
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	728	1224	909	2010	1282	1809	1154	732
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	132	170	136	170	136	170	136	132

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

80	135	100	221	141	199	127	81
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	2	1	2	1	2	1	1
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

								TERRITORY 14
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	257	464	323	812	507	731	456	258
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	103	162	108	215	156	194	140	79
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	294	470	324	818	543	736	489	311
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	34	56	36	80	58	72	52	36
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	864	1571	1051	2196	1386	1976	1247	835
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	139	203	151	203	151	203	151	144

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

95	173	116	242	152	217	137	92
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	2	2	2	2	2	2	1
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

							TERRITORY 15	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	275	492	332	774	555	697	500	269
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	97	162	108	206	143	185	129	75
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	284	460	358	819	573	737	516	301
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	36	61	37	80	62	72	56	38
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	937	1590	1116	2292	1556	2063	1400	973
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	167	194	172	194	172	194	172	172

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

103	175	123	252	171	227	154	107
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

							TERRITORY 16	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	286	501	465	904	570	814	513	276
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	103	181	141	209	169	188	152	85
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	271	377	348	728	415	655	374	297
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	40	53	44	77	60	69	54	39
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	904	1528	1091	2322	1515	2090	1364	866
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	232	271	238	271	238	271	238	238

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

99	168	120	255	167	230	150	95
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

2	3	2	3	2	3	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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 17

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	176	381	218	614	326	553	293	178
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	44	87	60	133	67	120	60	41
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	219	392	271	651	403	586	363	243
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	23	47	28	83	44	75	40	25
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	555	1237	708	1693	1036	1524	932	602
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	95	102	95	102	95	102	95	99

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

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

61	136	78	186	114	168	103	66
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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

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Cost to Reduce Limited Collision Deductible

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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

							TERRITORY 18	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	280	621	355	982	561	884	505	277
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	83	158	89	207	145	186	131	72
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	251	456	313	755	482	680	434	276
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	30	60	31	80	56	72	50	38
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	719	1358	938	1969	1320	1772	1188	698
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	130	195	134	195	134	195	134	133

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

79	149	103	217	145	195	131	77
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	2	1	2	1	2	1	1
---	---	---	---	---	---	---	---

COLLISION WAIVER OF DEDUCTIBLE CHARGES

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

LIMITED COLLISION

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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

								TERRITORY 19
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	219	509	286	708	422	637	380	225
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	60	117	67	147	96	132	86	60
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	228	464	282	704	424	634	382	239
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	29	60	36	78	52	70	47	32
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	581	1196	728	1740	1212	1566	1091	723
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	140	153	140	153	140	153	140	140

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COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300								
	64	132	80	191	133	172	120	80

COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300								
	1	2	1	2	1	2	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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

								TERRITORY 20
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	319	659	393	974	674	877	607	297
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	88	207	109	216	162	194	146	84
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	277	455	334	783	498	705	448	292
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	35	65	38	86	60	77	54	43
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	871	1521	1106	2259	1560	2033	1404	812
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	137	193	143	193	143	193	143	141

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

96	167	122	248	172	224	154	89
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	2	1	2	1	2	1	1
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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

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From \$500 to \$0	\$6

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

							TERRITORY 21	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	394	758	523	1045	778	941	700	403
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	108	207	146	212	171	191	154	117
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	304	544	383	810	573	729	516	319
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	42	60	44	79	61	71	55	54
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	970	1780	1166	2239	1676	2015	1508	939
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	181	247	186	247	186	247	186	186

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

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

107	196	128	246	184	222	166	103
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 22

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	398	760	537	1047	766	942	689	453
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	106	207	145	212	168	191	151	117
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	331	541	437	847	610	762	549	342
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	43	64	48	82	64	74	58	61
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	1107	1875	1400	2334	1949	2101	1754	1137
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	206	291	212	291	212	291	212	210

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

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

122	206	154	257	214	231	193	125
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

2	3	2	3	2	3	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 is 75 percent of CLASS 10 for all coverages (Rule 11)

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 23

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	194	441	221	709	444	638	400	189
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	55	126	63	145	101	131	91	51
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	214	395	274	689	409	620	368	227
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	23	55	25	78	55	70	50	26
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	609	1217	956	1782	1301	1604	1171	629
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	167	172	167	172	167	172	167	167

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

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

67	134	105	196	143	176	129	69
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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

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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 2/1/2019

TERRITORY RATES

TERRITORY 24

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	163	304	207	543	299	489	269	165
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	48	71	57	124	81	112	73	45
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	236	425	318	651	421	586	379	281
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	22	41	28	72	40	65	36	24
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	604	1123	764	1778	1156	1600	1040	635
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	117	120	117	120	117	120	117	117

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

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

66	124	84	196	127	176	114	70
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 25

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	181	428	231	654	426	589	383	181
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	52	109	59	133	96	120	86	56
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	217	404	286	658	433	592	390	249
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	23	50	28	70	46	63	41	28
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	606	1204	935	1831	1226	1648	1103	604
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	144	201	144	201	144	201	144	144

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

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

67	132	103	201	135	181	121	66
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	2	1	2	1	2	1	1
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

							TERRITORY 26	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	218	502	291	752	485	677	437	219
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	82	158	94	183	128	165	115	67
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	253	425	347	694	545	625	491	287
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	30	56	37	78	60	70	54	32
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	816	1444	1095	2214	1510	1993	1359	813
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	199	227	204	227	204	227	204	199

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

90	159	120	244	166	219	149	89
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 27

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	86	168	98	317	148	285	133	81
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	28	47	29	70	41	63	37	27
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	121	207	141	359	206	323	185	121
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	12	22	12	36	18	32	16	11
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	361	755	444	1326	674	1193	607	360
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	89	109	101	109	101	109	101	89

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COLLISION - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300							
40	83	49	146	74	131	67	40

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 2/1/2019

TERRITORY RATES

								TERRITORY 40
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	227	496	308	841	480	757	432	229
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	97	148	98	217	154	195	139	74
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	192	347	240	560	392	504	353	230
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	29	55	35	80	54	72	49	33
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	503	1132	635	1585	1040	1427	936	501
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	103	154	103	154	103	154	103	103

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

55	125	70	174	114	157	103	55
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	2	1	2	1	2	1	1
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 41

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	197	392	269	714	428	643	385	204
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	92	142	99	193	131	174	118	83
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	206	351	260	633	426	570	383	227
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	27	48	37	80	58	72	52	30
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	506	947	680	1481	1091	1333	982	529
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	108	125	110	125	110	125	110	110

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

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

56	104	75	163	120	147	108	58
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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

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Cost to Reduce Limited Collision Deductible

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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
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TERRITORY RATES

TERRITORY 42

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	310	542	379	853	605	768	545	289
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	117	194	124	216	174	194	157	98
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	212	351	267	611	429	550	386	222
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	37	61	38	80	61	72	55	41
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	588	1082	766	1624	1212	1462	1091	559
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	112	149	112	149	112	149	112	112

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

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

65	119	84	179	133	161	120	61
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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

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Cost to Reduce Limited Collision Deductible

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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 43

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	276	534	366	833	546	750	491	269
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	106	176	114	216	166	194	149	89
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	268	447	347	740	490	666	441	303
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	34	60	38	80	62	72	56	38
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	814	1427	958	1952	1343	1757	1209	814
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	153	221	155	221	155	221	155	157

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

90	157	105	215	148	193	133	90
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 44

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	251	485	398	742	536	668	482	251
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	98	177	135	215	169	194	152	83
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	233	356	285	599	440	539	396	255
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	34	60	44	78	60	70	54	39
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	674	1173	884	1804	1198	1624	1078	728
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	164	211	192	211	192	211	192	169

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

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

74	129	97	198	132	179	119	80
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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 is 75 percent of CLASS 10 for all coverages (Rule 11)

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

								TERRITORY 45
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	396	728	461	1024	757	922	681	366
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	109	200	120	216	174	194	157	94
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	278	483	297	794	522	715	470	296
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	35	61	38	80	62	72	56	42
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	834	1630	1154	2240	1423	2016	1281	789
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	147	218	158	218	158	218	158	153

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

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

92	179	127	246	157	222	141	87
----	-----	-----	-----	-----	-----	-----	----

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

1	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 is 75 percent of CLASS 10 for all coverages (Rule 11)

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

MODEL YEAR - VEHICLE RATING GROUP (VRG) RELATIVITIES

LIABILITY COVERAGES

BODILY INJURY AND PROPERTY DAMAGE LIABILITY		
VEHICLE RATING GROUP	VRG	RELATIVITY
		11
	12	0.900
	13	0.900
	14	0.900
	15	0.900
	16	0.900
	17	0.900
	18	0.924
	19	0.949
	20	0.974
	21	1.000
	22	1.027
	23	1.054
	24	1.084
	25	1.100
	26	1.100
	27	1.100
	28	1.100
	29	1.100
	30	1.100

MODEL YEAR	MODEL YEAR	RELATIVITY
		2020
	2019	0.987
	2018	1.000
	2017	1.013
	2016	1.026
	2015	1.039
	2014	1.050
	2013	1.050
	2012	1.050
	2011	1.050
	2010	1.050
	2009	1.050
	2008	1.050
	& Prior	1.050

PERSONAL INJURY PROTECTION AND MEDICAL PAYMENTS		
VEHICLE RATING GROUP	VRG	RELATIVITY
		11
	12	0.825
	13	0.825
	14	0.825
	15	0.825
	16	0.825
	17	0.825
	18	0.869
	19	0.910
	20	0.954
	21	1.000
	22	1.047
	23	1.098
	24	1.151
	25	1.175
	26	1.175
	27	1.175
	28	1.175
	29	1.175
	30	1.175

MODEL YEAR	MODEL YEAR	RELATIVITY
		2020
	2019	0.985
	2018	1.000
	2017	1.020
	2016	1.040
	2015	1.061
	2014	1.075
	2013	1.075
	2012	1.075
	2011	1.075
	2010	1.075
	2009	1.075
	2008	1.075
	& Prior	1.075

Combined (Model Year) x (VRG) relativities should be calculated by rounding to 3 decimal places.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
 ADVISORY RATES - EFFECTIVE 2/1/2019

MODEL YEAR - VEHICLE RATING GROUP (VRG) RELATIVITIES

PHYSICAL DAMAGE COVERAGES

COLLISION		
VEHICLE RATING GROUP	VRG	RELATIVITY
		11
	12	0.734
	13	0.759
	14	0.786
	15	0.814
	16	0.842
	17	0.871
	18	0.902
	19	0.934
	20	0.966
	21	1.000
	22	1.035
	23	1.071
	24	1.109
	25	1.148
	26	1.188
	27	1.230
	28	1.273
	29	1.317
	30	1.363
	31	1.410
	32	1.461
	33	1.511
	34	1.564
	35	1.619
	36	1.676
	37	1.734
	38	1.796
	39	1.859
	40	1.923
	41	1.990
	42	2.060
	43	2.132
	44	2.207
	45	2.284
	46	2.364
	47	2.447
	48	2.532
	49	2.620
	50	2.711

COMPREHENSIVE		
VEHICLE RATING GROUP	VRG	RELATIVITY
		11
	12	0.651
	13	0.682
	14	0.716
	15	0.751
	16	0.788
	17	0.826
	18	0.867
	19	0.908
	20	0.954
	21	1.000
	22	1.049
	23	1.101
	24	1.154
	25	1.210
	26	1.269
	27	1.331
	28	1.395
	29	1.463
	30	1.536
	31	1.610
	32	1.689
	33	1.771
	34	1.858
	35	1.948
	36	2.043
	37	2.144
	38	2.247
	39	2.357
	40	2.471
	41	2.592
	42	2.719
	43	2.851
	44	2.990
	45	3.136
	46	3.289
	47	3.450
	48	3.618
	49	3.794
	50	3.980

MODEL YEAR	MODEL YEAR	RELATIVITY
		2020
	2019	1.000
	2018	0.950
	2017	0.900
	2016	0.850
	2015	0.800
	2014	0.750
	2013	0.700
	2012	0.650
	2011	0.600
	2010	0.550
	2009	0.500
	2008	0.467
	2007	0.436
	2006	0.407
	2005 & Prior	0.380

MODEL YEAR	MODEL YEAR	RELATIVITY
		2020
	2019	1.000
	2018	0.966
	2017	0.933
	2016	0.901
	2015	0.871
	2014	0.842
	2013	0.814
	2012	0.786
	2011	0.759
	2010	0.733
	2009	0.708
	2008	0.684
	2007	0.661
	2006	0.639
	2005 & Prior	0.617

Combined (Model Year) x (VRG) relativities should be calculated by rounding to 3 decimal places.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

Applicable to Coverage U-1 (Uninsured Motorists) Rates for Vehicles Other Than Motorcycles

Rated in the Private Passenger Automobile Manual
Coverage U Rates by Limit

L I M I T P E R A C C I D E N T	LIMIT PER PERSON																																		
						1					2					3					4					5									
	2	2	3	3	4	5	0	1	1	2	2	3	4	5	6	7	8	9	0	1	1	1	2	2	3	4	5	7	0						
	0	5	0	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	5	0	5	0	0	0	0	0	0	0	0	0
40	6	7	7	7	7																														
45	6	7	7	7	7																														
50	6	7	7	7	7	8																													
60	6	7	7	7	7	8																													
70	6	7	7	7	7	8																													
80	6	7	7	7	7	8																													
100	6	7	7	7	7	8	10																												
150	6	7	7	7	7	8	10	11																											
200	6	7	7	7	7	8	10	11	11																										
250	6	7	7	7	8	8	10	11	11	12																									
300	6	7	7	7	8	8	10	11	11	12	13																								
350	6	7	7	7	8	8	10	11	11	12	13																								
400						8	10	11	12	12	13	15																							
500						8	10	11	12	12	13	15	17																						
600						8	10	11	12	12	13	15	17	18																					
700						8	10	11	12	12	13	16	17	18	19																				
800						8	10	11	12	12	13	16	18	18	19	19																			
900						8	10	11	12	12	14	16	18	18	19	19	20																		
1000						8	10	11	12	12	14	16	18	18	19	19	20	20																	
1250						8	10	11	12	12	14	16	18	18	19	19	20	20	21																
1500						8	10	11	12	12	14	16	18	19	19	19	20	20	21	21															
1750						8	10	11	12	12	14	16	18	19	19	19	20	20	21	21	22														
2000						8	10	11	12	13	14	16	18	19	19	19	20	20	21	21	22	22													
2500						8	10	11	12	13	14	16	18	19	19	19	20	20	21	21	22	22	23												
3000							10	11	12	13	14	16	18	19	19	19	20	20	21	21	22	22	23	23											
4000							10	11	12	13	14	16	18	19	19	19	20	20	21	21	22	22	23	23	24										
5000							10	11	12	13	14	16	18	19	19	19	20	20	21	21	22	22	23	23	24	25									
7500							10	11	12	13	14	16	18	19	19	20	20	20	21	21	22	22	23	23	24	25	26								
10000							10	11	12	13	14	16	18	19	19	20	20	20	21	21	22	22	23	23	24	25	26	27							

Additional Increased Limit Rates

<u>Limit</u>	<u>Rate</u>
45/45	8
750/750	19

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

Increased Limits Factors for Property Damage Liability

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

<u>Limit</u>	<u>Increased Limit Factor</u>
5,000	1.000
10,000	1.378
15,000	1.398
20,000	1.409
25,000	1.417
30,000	1.424
35,000	1.429
40,000	1.434
45,000	1.438
50,000	1.442
75,000	1.457
80,000	1.459
100,000	1.468
150,000	1.472
200,000	1.475
250,000	1.478
300,000	1.480
400,000	1.484
500,000	1.487
750,000	1.493
1,000,000	1.498
2,000,000	1.510
2,500,000	1.513
5,000,000	1.523
10,000,000	1.533

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019**

DEDUCTIBLES

RULE 16

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

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

* Glass deductible applies to otherwise determined premium.

RULE 30

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

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019**

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 - \$8,000	11	\$0 - \$7,000	11	\$0 - \$7,000
	12	\$8,001 - \$9,000	12	\$7,001 - \$7,500	12	\$7,001 - \$8,000
	13	\$9,001 - \$10,000	13	\$7,501 - \$8,000	13	\$8,001 - \$9,000
	14	\$10,001 - \$11,000	14	\$8,001 - \$8,500	14	\$9,001 - \$10,000
	15	\$11,001 - \$12,000	15	\$8,501 - \$9,000	15	\$10,001 - \$11,000
	16	\$12,001 - \$13,000	16	\$9,001 - \$9,500	16	\$11,001 - \$12,000
	17	\$13,001 - \$14,000	17	\$9,501 - \$10,000	17	\$12,001 - \$13,000
	18	\$14,001 - \$16,000	18	\$10,001 - \$10,500	18	\$13,001 - \$14,000
	19	\$16,001 - \$18,000	19	\$10,501 - \$11,000	19	\$14,001 - \$15,000
	20	\$18,001 - \$20,000	20	\$11,001 - \$11,500	20	\$15,001 - \$16,000
	21	\$20,001 - \$23,000	21	\$11,501 - \$12,000	21	\$16,001 - \$17,000
	22	\$23,001 - \$26,000	22	\$12,001 - \$13,500	22	\$17,001 - \$18,000
	23	\$26,001 - \$29,000	23	\$13,501 - \$15,000	23	\$18,001 - \$19,000
	24	\$29,001 - \$33,000	24	\$15,001 - \$17,500	24	\$19,001 - \$20,000
	25	\$33,001 - \$37,000	25	\$17,501 - \$20,000	25	\$20,001 - \$22,500
	26	\$37,001 - \$41,000	26	\$20,001 - \$22,500	26	\$22,501 - \$25,000
	27	\$41,001 - \$45,000	27	\$22,501 - \$25,000	27	\$25,001 - \$27,500
	28	\$45,001 - \$49,000	28	\$25,001 - \$27,500	28	\$27,501 - \$30,000
	29	\$49,001 - \$53,000	29	\$27,501 - \$30,000	29	\$30,001 - \$32,500
	30	\$53,001 - \$57,000	30	\$30,001 - \$33,000	30	\$32,501 - \$35,000
	31	\$57,001 - \$61,000	31	\$33,001 - \$36,000	31	\$35,001 - \$37,000
	32	\$61,001 - \$65,000	32	\$36,001 - \$39,000	32	\$37,001 - \$39,000
	33	\$65,001 - \$70,000	33	\$39,001 - \$42,000	33	\$39,001 - \$41,000
	34	\$70,001 - \$75,000	34	\$42,001 - \$45,000	34	\$41,001 - \$43,000
	35	\$75,001 - \$80,000	35	\$45,001 - \$48,000	35	\$43,001 - \$45,000
	36	\$80,001 - \$84,000	36	\$48,001 - \$52,000	36	\$45,001 - \$47,000
	37	\$84,001 - \$88,000	37	\$52,001 - \$56,000	37	\$47,001 - \$49,000
	38	\$88,001 - \$92,000	38	\$56,001 - \$60,000	38	\$49,001 - \$51,000
	39	\$92,001 - \$96,000	39	\$60,001 - \$64,000	39	\$51,001 - \$53,000
	40	\$96,001 - \$100,000	40	\$64,001 - \$68,000	40	\$53,001 - \$55,000
	41	\$100,001 - \$104,000	41	\$68,001 - \$72,000	41	\$55,001 - \$57,000
	42	\$104,001 - \$108,000	42	\$72,001 - \$76,000	42	\$57,001 - \$59,000
	43	\$108,001 - \$112,000	43	\$76,001 - \$80,000	43	\$59,001 - \$61,000
	44	\$112,001 - \$116,000	44	\$80,001 - \$84,000	44	\$61,001 - \$63,000
	45	\$116,001 - \$120,000	45	\$84,001 - \$88,000	45	\$63,001 - \$65,000
	46	\$120,001 - \$125,000	46	\$88,001 - \$92,000	46	\$65,001 - \$67,000
	47	\$125,001 - \$130,000	47	\$92,001 - \$96,000	47	\$67,001 - \$69,000
	48	\$130,001 - \$135,000	48	\$96,001 - \$100,000	48	\$69,001 - \$71,000
	49	\$135,001 - \$140,000	49	\$100,001 - \$105,000	49	\$71,001 - \$73,000
	50	\$140,001 - \$145,000	50	\$105,001 - \$110,000	50	\$73,001 - \$75,000
RULE 21						
	<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	\$145,000	0.025	\$110,000	0.035	\$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.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

STATED AMOUNT RATES (RULE 41)

STATED AMOUNT DIVISORS

	COLLISION				COMPREHENSIVE	
	Vans/Wagons/Pickups		All Other Vehicles		All Vehicles	
	<u>VRG</u>	<u>Divisor</u>	<u>VRG</u>	<u>Divisor</u>	<u>VRG</u>	<u>Divisor</u>
	11	\$4,000	11	\$3,500	11	\$3,500
	12	\$8,500	12	\$7,250	12	\$7,500
	13	\$9,500	13	\$7,750	13	\$8,500
	14	\$10,500	14	\$8,250	14	\$9,500
	15	\$11,500	15	\$8,750	15	\$10,500
	16	\$12,500	16	\$9,250	16	\$11,500
	17	\$13,500	17	\$9,750	17	\$12,500
	18	\$15,000	18	\$10,250	18	\$13,500
	19	\$17,000	19	\$10,750	19	\$14,500
	20	\$19,000	20	\$11,250	20	\$15,500
	21	\$21,500	21	\$11,750	21	\$16,500
	22	\$24,500	22	\$12,750	22	\$17,500
	23	\$27,500	23	\$14,250	23	\$18,500
	24	\$31,000	24	\$16,250	24	\$19,500
	25	\$35,000	25	\$18,750	25	\$21,250
	26	\$39,000	26	\$21,250	26	\$23,750
	27	\$43,000	27	\$23,750	27	\$26,250
	28	\$47,000	28	\$26,250	28	\$28,750
	29	\$51,000	29	\$28,750	29	\$31,250
	30	\$55,000	30	\$31,500	30	\$33,750
	31	\$59,000	31	\$34,500	31	\$36,000
	32	\$63,000	32	\$37,500	32	\$38,000
	33	\$67,500	33	\$40,500	33	\$40,000
	34	\$72,500	34	\$43,500	34	\$42,000
	35	\$77,500	35	\$46,500	35	\$44,000
	36	\$82,000	36	\$50,000	36	\$46,000
	37	\$86,000	37	\$54,000	37	\$48,000
	38	\$90,000	38	\$58,000	38	\$50,000
	39	\$94,000	39	\$62,000	39	\$52,000
	40	\$98,000	40	\$66,000	40	\$54,000
	41	\$102,000	41	\$70,000	41	\$56,000
	42	\$106,000	42	\$74,000	42	\$58,000
	43	\$110,000	43	\$78,000	43	\$60,000
	44	\$114,000	44	\$82,000	44	\$62,000
	45	\$118,000	45	\$86,000	45	\$64,000
	46	\$122,500	46	\$90,000	46	\$66,000
	47	\$127,500	47	\$94,000	47	\$68,000
	48	\$132,500	48	\$98,000	48	\$70,000
	49	\$137,500	49	\$102,500	49	\$72,000
	50	\$142,500	50	\$107,500	50	\$74,000

RULE 41

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019**

MISCELLANEOUS RATING FACTORS

		DISCOUNTS		
		<u>Discount</u>	<u>Amount</u>	<u>Applicable Coverage</u>
RULE 19		Multi-Car	5%	Parts: 1, 2, 4, 5, 7, 8, 9
		Annual Mileage	10% (0-5000 miles) 5% (5001-7500 miles)	Parts: 1-8, 12

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

		ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE		
		<u>Coverage</u>	<u>Rating Factor</u>	
RULE 48		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		

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019**

MISCELLANEOUS MOTOR VEHICLES

		LIABILITY	PHYSICAL DAMAGE
RULE 34	TRAILERS	No Charge	Parts 7, 8, 9: 50% of Latest Model Year Rate for Territory 1, Class 10 (Vehicle Rating Group based on Cost New)
RULE 39	MOTOR HOMES	Manual Rate (Vehicle Rating Group Program does not apply)	Parts 7, 8: 50% Part 9: Manual Rate
RULE 40	ANTIQUE MOTOR CARS	Parts 1, 2, 4, 5: 25% of Class 10 Parts 3, 6, 12: Manual Rate (Vehicle Rating Group Program does not apply)	Parts 7, 8, 9: 50% of Latest Model Year Rate for Territory 1, Class 10 (Vehicle Rating Group based on Appraised Value)
	ANTIQUE MOTORCYCLES	Parts 1, 2, 4, 5: 25% of Class 10 Motorcycle Rate Parts 3, 6, 12: Manual Motorcycle Rate	Parts 7, 8, 9: 50% of Territory 1 Motorcycle Rate

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019**

MISCELLANEOUS MOTOR VEHICLES

Rule 49	NAMED NON-OWNER POLICY	Bodily Injury, Property Damage Liability, Medical Payments			
			<u>Individual</u>	<u>Individual & 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%
		Uninsured and Underinsured Motorists Coverage			
		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.			

RULE 50	USE OF OTHER AUTOMOBILES	Liability (Parts 4, 5, 6)			
			<u>Individual</u>	<u>Individual & 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%	
		Physical Damage (Parts 7, 8, 9)			
		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.			

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
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TERRITORY RATES

							TERRITORY 1	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	89	189	106	299	154	269	139	87
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	28	39	29	64	38	58	34	28
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	143	245	174	405	256	365	230	152
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	12	23	12	37	19	33	17	12
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	387	796	473	1344	746	1210	671	386
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	92	103	106	103	106	103	106	92

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

43	88	52	148	82	133	74	42
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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 is 75 percent of CLASS 10 for all coverages (Rule 11)

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

							TERRITORY 2	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	97	189	110	329	154	296	139	93
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	29	45	30	70	39	63	35	29
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	155	270	196	448	270	403	243	159
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	12	25	14	39	21	35	19	13
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	400	836	470	1389	690	1250	621	403
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	88	96	91	96	91	96	91	88

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

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

44	92	52	153	76	138	68	44
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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

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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 2/1/2019

TERRITORY RATES

							TERRITORY 3	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	100	200	127	362	191	326	172	96
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	32	47	30	76	45	68	41	31
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	159	275	195	465	297	419	267	169
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	14	25	16	44	25	40	23	14
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	416	842	501	1412	801	1271	721	413
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	88	103	92	103	92	103	92	92

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

46	93	55	155	88	140	79	45
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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 is 75 percent of CLASS 10 for all coverages (Rule 11)

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

							TERRITORY 4	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	105	214	131	376	194	338	175	104
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	32	49	32	85	47	77	42	30
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	170	287	216	493	308	444	277	175
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	14	26	17	47	25	42	23	15
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	429	868	501	1463	798	1317	718	426
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	95	100	95	100	95	100	95	95

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

47	95	55	161	88	145	79	47
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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 is 75 percent of CLASS 10 for all coverages (Rule 11)

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

							TERRITORY 5	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	111	225	142	416	209	374	188	114
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	34	63	36	88	52	79	47	34
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	179	303	223	514	323	463	291	192
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	16	30	18	50	27	45	24	16
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	442	893	554	1506	867	1355	780	463
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	95	98	95	98	95	98	95	98

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

49	98	61	166	95	149	86	51
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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 is 75 percent of CLASS 10 for all coverages (Rule 11)

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

							TERRITORY 6	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	124	250	150	447	239	402	215	123
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	38	63	39	94	53	85	48	39
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	181	312	217	540	349	486	314	194
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	17	33	17	56	31	50	28	17
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	480	858	549	1537	902	1383	812	478
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	95	106	99	106	99	106	99	99

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

53	94	60	169	99	152	89	53
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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 is 75 percent of CLASS 10 for all coverages (Rule 11)

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
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TERRITORY RATES

							TERRITORY 7	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	133	270	157	504	272	454	245	124
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	41	68	45	100	64	90	58	39
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	188	325	231	544	359	490	323	205
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	18	34	18	61	34	55	31	18
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	497	911	597	1655	976	1490	878	508
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	98	112	101	112	101	112	101	101

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

55	100	66	182	107	164	97	56
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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

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TERRITORY RATES

							TERRITORY 8	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	145	266	187	488	283	439	255	144
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	45	70	48	103	64	93	58	43
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	199	337	250	576	374	518	337	218
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	18	35	22	64	37	58	33	21
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	498	995	609	1618	986	1456	887	506
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	106	113	108	113	108	113	108	108

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

55	109	67	178	108	160	98	56
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
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TERRITORY RATES

							TERRITORY 9	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	163	287	205	532	314	479	283	169
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	53	74	53	120	77	108	69	48
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	198	334	252	564	389	508	350	223
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	18	37	24	73	41	66	37	24
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	517	947	608	1565	991	1409	892	544
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	105	116	107	116	107	116	107	107

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

57	104	67	172	109	155	98	60
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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.

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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 2/1/2019

TERRITORY RATES

							TERRITORY 10	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	159	297	202	599	352	539	317	165
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	54	87	61	133	85	120	77	48
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	222	385	273	666	442	599	398	237
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	19	40	26	74	43	67	39	24
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	552	1063	691	1568	1064	1411	958	535
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	101	125	111	125	111	125	111	103

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

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

61	117	76	172	117	155	105	59
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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 is 75 percent of CLASS 10 for all coverages (Rule 11)

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 11

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	184	381	227	624	404	562	364	185
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	56	105	62	150	89	135	80	56
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	223	377	272	648	421	583	379	254
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	23	44	28	80	44	72	40	26
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	571	1006	675	1658	1052	1492	947	572
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	102	135	102	135	102	135	102	102

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

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

63	111	74	182	116	164	104	63
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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

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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 12

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	221	406	275	717	428	645	385	204
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	81	115	81	178	110	160	99	62
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	240	408	297	693	468	624	421	267
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	25	43	30	76	53	68	48	30
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	642	1139	845	1756	1193	1580	1074	655
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	116	161	123	161	123	161	123	119

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

71	125	93	193	131	174	118	72
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	2	1	2	1	2	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
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TERRITORY RATES

TERRITORY 13

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	283	464	344	859	520	773	468	230
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	91	174	105	218	157	196	141	75
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	266	419	306	762	458	686	412	281
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	28	43	34	82	58	74	52	34
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	728	1224	909	2010	1282	1809	1154	732
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	132	170	136	170	136	170	136	132

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

80	135	100	221	141	199	127	81
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	2	1	2	1	2	1	1
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 14

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	257	464	323	812	507	731	456	258
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	103	162	108	215	156	194	140	79
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	294	470	324	818	543	736	489	311
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	34	56	36	80	58	72	52	36
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	864	1571	1051	2196	1386	1976	1247	835
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	139	203	151	203	151	203	151	144

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

95	173	116	242	152	217	137	92
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	2	2	2	2	2	2	1
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

							TERRITORY 15	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	275	492	332	774	555	697	500	269
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	97	162	108	206	143	185	129	75
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	284	460	358	819	573	737	516	301
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	36	61	37	80	62	72	56	38
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	937	1590	1116	2292	1556	2063	1400	973
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	167	194	172	194	172	194	172	172

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

103	175	123	252	171	227	154	107
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 16

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	286	501	465	904	570	814	513	276
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	103	181	141	209	169	188	152	85
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	271	377	348	728	415	655	374	297
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	40	53	44	77	60	69	54	39
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	904	1528	1091	2322	1515	2090	1364	866
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	232	271	238	271	238	271	238	238

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

99	168	120	255	167	230	150	95
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

2	3	2	3	2	3	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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 17

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	176	381	218	614	326	553	293	178
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	44	87	60	133	67	120	60	41
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	219	392	271	651	403	586	363	243
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	23	47	28	83	44	75	40	25
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	555	1237	708	1693	1036	1524	932	602
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	95	102	95	102	95	102	95	99

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R-45 to R-46

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

61	136	78	186	114	168	103	66
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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COLLISION WAIVER OF DEDUCTIBLE CHARGES

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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
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TERRITORY RATES

TERRITORY 18

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	280	621	355	982	561	884	505	277
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	83	158	89	207	145	186	131	72
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	251	456	313	755	482	680	434	276
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	30	60	31	80	56	72	50	38
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	719	1358	938	1969	1320	1772	1188	698
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	130	195	134	195	134	195	134	133

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R-45 to R-46

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

79	149	103	217	145	195	131	77
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	2	1	2	1	2	1	1
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COLLISION WAIVER OF DEDUCTIBLE CHARGES

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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 19

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	219	509	286	708	422	637	380	225
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	60	117	67	147	96	132	86	60
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	228	464	282	704	424	634	382	239
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	29	60	36	78	52	70	47	32
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	581	1196	728	1740	1212	1566	1091	723
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	140	153	140	153	140	153	140	140

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

64	132	80	191	133	172	120	80
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	2	1	2	1	2	1	1
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

							TERRITORY 20	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	319	659	393	974	674	877	607	297
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	88	207	109	216	162	194	146	84
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	277	455	334	783	498	705	448	292
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	35	65	38	86	60	77	54	43
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	871	1521	1106	2259	1560	2033	1404	812
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	137	193	143	193	143	193	143	141

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

96	167	122	248	172	224	154	89
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	2	1	2	1	2	1	1
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

								TERRITORY 21
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	394	758	523	1045	778	941	700	403
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	108	207	146	212	171	191	154	117
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	304	544	383	810	573	729	516	319
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	42	60	44	79	61	71	55	54
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	970	1780	1166	2239	1676	2015	1508	939
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	181	247	186	247	186	247	186	186

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

107	196	128	246	184	222	166	103
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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 is 75 percent of CLASS 10 for all coverages (Rule 11)

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 22

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	398	760	537	1047	766	942	689	453
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	106	207	145	212	168	191	151	117
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	331	541	437	847	610	762	549	342
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	43	64	48	82	64	74	58	61
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	1107	1875	1400	2334	1949	2101	1754	1137
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	206	291	212	291	212	291	212	210

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

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

122	206	154	257	214	231	193	125
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

2	3	2	3	2	3	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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 23

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	194	441	221	709	444	638	400	189
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	55	126	63	145	101	131	91	51
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	214	395	274	689	409	620	368	227
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	23	55	25	78	55	70	50	26
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	609	1217	956	1782	1301	1604	1171	629
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	167	172	167	172	167	172	167	167

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

67	134	105	196	143	176	129	69
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
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TERRITORY RATES

							TERRITORY 24	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	163	304	207	543	299	489	269	165
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	48	71	57	124	81	112	73	45
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	236	425	318	651	421	586	379	281
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	22	41	28	72	40	65	36	24
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	604	1123	764	1778	1156	1600	1040	635
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	117	120	117	120	117	120	117	117

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R-45 to R-46

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

66	124	84	196	127	176	114	70
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 25

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	181	428	231	654	426	589	383	181
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	52	109	59	133	96	120	86	56
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	217	404	286	658	433	592	390	249
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	23	50	28	70	46	63	41	28
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	606	1204	935	1831	1226	1648	1103	604
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	144	201	144	201	144	201	144	144

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

67	132	103	201	135	181	121	66
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	2	1	2	1	2	1	1
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 26

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	218	502	291	752	485	677	437	219
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	82	158	94	183	128	165	115	67
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	253	425	347	694	545	625	491	287
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	30	56	37	78	60	70	54	32
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	816	1444	1095	2214	1510	1993	1359	813
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	199	227	204	227	204	227	204	199

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

90	159	120	244	166	219	149	89
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 27

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	86	168	98	317	148	285	133	81
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	28	47	29	70	41	63	37	27
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	121	207	141	359	206	323	185	121
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	12	22	12	36	18	32	16	11
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	361	755	444	1326	674	1193	607	360
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	89	109	101	109	101	109	101	89

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

40	83	49	146	74	131	67	40
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

							TERRITORY 40	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	227	496	308	841	480	757	432	229
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	97	148	98	217	154	195	139	74
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	192	347	240	560	392	504	353	230
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	29	55	35	80	54	72	49	33
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	503	1132	635	1585	1040	1427	936	501
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	103	154	103	154	103	154	103	103

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

55	125	70	174	114	157	103	55
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	2	1	2	1	2	1	1
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COLLISION WAIVER OF DEDUCTIBLE CHARGES

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

LIMITED COLLISION

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Cost to Reduce Limited Collision Deductible

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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 41

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	197	392	269	714	428	643	385	204
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	92	142	99	193	131	174	118	83
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	206	351	260	633	426	570	383	227
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	27	48	37	80	58	72	52	30
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	506	947	680	1481	1091	1333	982	529
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	108	125	110	125	110	125	110	110

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R-45 to R-46

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

56	104	75	163	120	147	108	58
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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COLLISION WAIVER OF DEDUCTIBLE CHARGES

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

LIMITED COLLISION

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From \$500 to \$0	\$6

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 42

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	310	542	379	853	605	768	545	289
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	117	194	124	216	174	194	157	98
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	212	351	267	611	429	550	386	222
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	37	61	38	80	61	72	55	41
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	588	1082	766	1624	1212	1462	1091	559
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	112	149	112	149	112	149	112	112

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

65	119	84	179	133	161	120	61
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	1	1	1	1	1	1	1
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COLLISION WAIVER OF DEDUCTIBLE CHARGES

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

LIMITED COLLISION

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From \$500 to \$0	\$6

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

TERRITORY 43

CLASS							
10	17	18	20	21	25	26	30

PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	276	534	366	833	546	750	491	269
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	106	176	114	216	166	194	149	89
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	268	447	347	740	490	666	441	303
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	34	60	38	80	62	72	56	38
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	814	1427	958	1952	1343	1757	1209	814
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	153	221	155	221	155	221	155	157

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

90	157	105	215	148	193	133	90
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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

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Cost to Reduce Limited Collision Deductible

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

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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

							TERRITORY 44	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	251	485	398	742	536	668	482	251
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	98	177	135	215	169	194	152	83
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	233	356	285	599	440	539	396	255
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	34	60	44	78	60	70	54	39
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	674	1173	884	1804	1198	1624	1078	728
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	164	211	192	211	192	211	192	169

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

74	129	97	198	132	179	119	80
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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 is 75 percent of CLASS 10 for all coverages (Rule 11)

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

TERRITORY RATES

							TERRITORY 45	
CLASS								
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	396	728	461	1024	757	922	681	366
PART 2	PERSONAL INJURY PROTECTION (FULL COVERAGE)							
	109	200	120	216	174	194	157	94
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY (\$5000 BASIC LIMIT)							
	278	483	297	794	522	715	470	296
PART 5	OPTIONAL BODILY INJURY TO OTHERS (20/40 BASIC LIMIT)							
	35	61	38	80	62	72	56	42
PART 7	COLLISION (\$500 DEDUCTIBLE)							
	834	1630	1154	2240	1423	2016	1281	789
PART 9	COMPREHENSIVE (\$500 DEDUCTIBLE)							
	147	218	158	218	158	218	158	153

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

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

92	179	127	246	157	222	141	87
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COMPREHENSIVE - COST TO REDUCE DEDUCTIBLE FROM \$500 TO \$300

1	2	2	2	2	2	2	2
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COLLISION WAIVER OF DEDUCTIBLE CHARGES

\$300 Deductible	\$9	\$1000 Deductible	\$16
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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
ADVISORY RATES - EFFECTIVE 2/1/2019

STATED AMOUNT RATES (RULE 41)

RULE 41	COMPREHENSIVE
	<p>a. The comprehensive manual base rates by class and territory b. Model Year/Vehicle Rating Group (VRG) relativity for the latest available model year c. Stated Amount Divisors by VRG*</p> <p>The comprehensive stated amount rate per \$100 is calculated as:</p> <p align="center">[(a) x (b) x 100] / (c) (rounded to the nearest cents)</p>
	FIRE
	<p>a. Statewide Comprehensive Fire base rate = \$10.28 b. Model Year/Vehicle Rating Group (VRG) relativity for the latest available model year c. Stated Amount Divisors by VRG*</p> <p>The fire coverage stated amount rate per \$100 is calculated as:</p> <p align="center">[(a) x (b) x 100] / (c) (rounded to the nearest cents)</p>
	THEFT
<p>a. The comprehensive stated amount rates as calculated above (before rounding) b. The fire stated amount rates as calculated above (before rounding)</p> <p>The theft coverage stated amount rate per \$100 calculated as:</p> <p align="center">[(0.7) x (a)] - (b) (rounded to the nearest cents)</p>	
COLLISION	
<p>a. The collision manual base rates by class and territory b. Model Year/Vehicle Rating Group (VRG) relativity for the appropriate model year c. Stated Amount Divisors by VRG*</p> <p>The collision stated amount rate per \$100 is calculated as:</p> <p align="center">[(a) x (b) x 100] / (c) (rounded to the nearest cents)</p>	

* See the following page for the table of Stated Amount Divisors