

American Automobile Insurance Company
Massachusetts Private Passenger Automobile Insurance
Part 1 (A-1)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	137	288	173	511	277	440	228	136
2	152	297	199	603	319	518	262	151
3	153	300	206	634	329	545	271	152
4	168	333	228	679	379	583	312	167
5	182	380	248	766	427	658	352	182
6	189	407	225	848	479	727	394	187
7	208	406	276	903	533	777	439	207
8	208	400	284	835	502	716	413	210
9	215	430	315	909	556	780	458	224
10	236	489	349	1007	620	864	509	235
11	249	545	345	1067	680	917	560	279
12	265	519	370	948	671	815	553	267
13	301	525	422	1052	714	881	603	287
14	338	622	445	1015	736	856	621	332
15	391	736	467	1015	793	856	670	383
16	338	621	630	1026	776	880	638	347
17	248	573	353	1046	575	873	473	247
18	268	700	397	1066	709	916	600	302
19	320	725	443	1001	660	840	543	354
20	299	739	438	1038	742	868	624	327
21	359	744	585	1010	795	845	654	489
22	354	744	571	1012	782	846	644	474
23	251	660	308	1024	725	856	596	249
24	263	491	379	1047	600	899	493	262
25	276	695	406	1047	731	899	619	301
26	335	750	468	1026	793	880	653	325
27	123	250	155	501	241	430	199	123
40	316	633	428	1065	697	890	586	332
41	325	632	471	1065	753	915	619	324
42	395	736	505	1058	812	908	668	402
43	358	726	494	1030	813	861	670	383
44	326	711	637	1042	776	894	656	332
45	368	673	489	1030	807	861	665	383

Note: The above rates are base rates with no merit rating adjustment.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

American Automobile Insurance Company
Massachusetts Private Passenger Automobile Insurance
Part 2 (A-2)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	35	57	40	104	62	76	46	35
2	38	68	48	124	66	90	49	38
3	38	78	44	149	80	108	59	38
4	40	74	47	141	76	103	56	41
5	46	86	52	154	96	112	71	46
6	47	96	55	162	112	118	82	47
7	54	100	66	179	113	130	83	52
8	55	104	68	185	113	134	83	54
9	60	109	73	198	128	144	94	59
10	60	130	81	223	134	162	98	60
11	64	143	79	221	133	160	97	67
12	67	130	87	221	140	160	103	64
13	76	155	93	221	157	160	115	72
14	84	166	104	217	162	157	119	78
15	95	182	109	217	175	157	127	88
16	84	185	138	211	170	154	125	83
17	54	119	80	221	112	160	82	54
18	67	178	90	218	156	158	114	73
19	79	179	104	211	160	154	116	79
20	73	183	98	217	162	157	119	82
21	88	183	131	213	171	155	125	116
22	86	183	130	213	169	155	124	113
23	64	171	85	214	156	156	114	64
24	62	111	86	216	141	157	103	62
25	68	171	92	196	160	143	116	74
26	82	185	113	211	171	154	125	78
27	30	71	35	124	64	90	47	31
40	79	168	96	218	154	158	113	78
41	79	168	104	218	162	158	119	79
42	96	182	112	217	175	157	127	94
43	86	179	109	217	175	157	127	90
44	80	189	140	214	171	156	125	79
45	90	177	109	217	175	157	127	90

Note: The above rates are base rates with no merit rating adjustment.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

American Automobile Insurance Company
Massachusetts Private Passenger Automobile Insurance
Part 4 Basic (\$5000 PDL)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	148	286	191	467	309	498	283	159
2	158	297	213	487	319	519	292	173
3	163	312	209	500	349	534	320	183
4	172	317	225	545	363	582	331	194
5	173	321	234	528	390	563	356	200
6	179	325	223	573	416	612	381	195
7	181	333	244	591	446	631	408	201
8	195	350	247	572	462	611	423	228
9	193	354	245	611	462	652	423	217
10	189	363	261	604	471	645	431	196
11	190	371	263	604	463	645	423	210
12	209	394	272	662	466	707	426	231
13	219	376	265	658	499	702	456	242
14	238	442	296	672	516	718	473	257
15	253	415	311	684	553	731	505	271
16	226	337	314	600	382	640	349	246
17	204	442	264	644	446	688	408	211
18	227	490	300	658	503	702	460	238
19	200	457	271	665	423	710	387	207
20	222	408	293	676	481	721	440	245
21	253	498	332	667	535	712	490	269
22	286	509	401	665	582	710	533	296
23	183	354	245	677	426	722	390	197
24	222	450	305	599	454	639	415	248
25	219	428	309	570	538	608	492	254
26	240	470	360	602	559	643	511	278
27	140	262	168	431	276	460	252	145
40	192	440	230	644	475	688	434	257
41	190	370	274	563	463	601	423	197
42	204	365	292	608	520	649	475	248
43	247	421	316	685	526	732	482	264
44	204	334	264	518	495	553	453	221
45	221	466	272	686	536	732	491	267

Note: The above rates are base rates with no merit rating adjustment.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

American Automobile Insurance Company
Massachusetts Private Passenger Automobile Insurance
Part 5 Basic (B)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	16	34	20	62	34	53	29	16
2	18	35	25	74	40	63	33	18
3	18	35	25	76	40	66	33	18
4	21	40	27	83	45	71	37	21
5	22	46	31	93	52	79	43	22
6	23	48	27	101	57	87	47	23
7	26	48	34	110	64	94	53	26
8	26	48	34	100	59	85	48	26
9	26	51	38	110	69	94	57	27
10	28	58	41	121	75	105	61	28
11	33	65	41	124	82	107	69	32
12	33	63	45	115	82	99	69	34
13	36	63	51	124	90	107	73	36
14	43	81	53	123	90	106	73	39
15	47	88	56	123	97	106	81	49
16	54	75	71	117	95	100	78	54
17	29	66	41	125	70	108	58	29
18	39	87	47	121	89	105	72	43
19	43	87	53	118	80	101	66	45
20	43	88	53	123	89	106	72	49
21	58	87	71	119	96	102	79	67
22	57	87	71	118	95	101	78	66
23	29	79	37	118	86	101	71	29
24	32	58	46	118	71	101	58	32
25	38	83	50	111	90	96	73	39
26	45	87	56	118	95	101	78	45
27	15	30	19	63	30	54	24	15
40	38	79	52	123	85	106	71	38
41	39	75	57	123	90	106	73	39
42	49	88	60	121	96	105	79	49
43	45	87	60	121	97	105	81	49
44	43	85	71	118	95	101	78	54
45	46	88	60	123	97	106	81	49

Note: The above rates are base rates with no merit rating adjustment.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

American Automobile Insurance Company
Massachusetts Private Passenger Automobile Insurance
Part 7 \$500 Deductible (Collision)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	333	725	443	1156	712	909	579	332
2	343	762	441	1193	658	937	533	343
3	356	765	469	1214	764	955	620	355
4	369	791	471	1257	759	988	616	365
5	369	813	520	1295	826	1018	670	368
6	380	781	515	1320	860	1037	697	379
7	394	830	561	1421	931	1116	755	394
8	425	905	574	1387	941	1090	763	424
9	410	862	541	1344	945	1056	767	406
10	410	896	555	1347	1013	1058	822	406
11	407	847	549	1424	1004	1120	815	405
12	482	950	647	1397	1052	1098	853	480
13	496	903	640	1451	1130	1141	918	492
14	562	1087	707	1416	1175	1114	954	559
15	658	1055	824	1416	1224	1114	993	646
16	589	1106	752	1382	1055	1087	857	570
17	471	1043	614	1456	986	1144	800	470
18	538	1146	650	1409	1139	1108	924	534
19	460	1058	683	1382	1068	1087	866	574
20	591	1163	826	1398	1180	1098	957	613
21	653	1182	939	1385	1331	1088	1082	710
22	716	1170	963	1372	1293	1078	1048	775
23	477	1026	832	1416	1148	1114	932	474
24	519	1025	718	1413	1019	1110	827	545
25	521	1098	877	1224	1081	963	877	519
26	677	1183	951	1369	1261	1076	1024	699
27	310	687	415	1139	642	895	521	309
40	431	1032	596	1361	992	1069	805	429
41	399	862	639	1273	1040	1000	843	422
42	480	987	701	1395	1155	1096	938	479
43	573	1055	824	1410	1183	1109	961	572
44	461	842	733	1404	1055	1104	857	473
45	515	1092	786	1414	1226	1111	994	512

Note: The above rates are base rates with no merit rating adjustment.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

American Automobile Insurance Company
Massachusetts Private Passenger Automobile Insurance
Part 9 \$500 Deductible (Comprehensive)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	104	126	104	127	104	126	104	104
2	114	138	114	139	114	138	114	114
3	114	138	114	139	114	138	114	114
4	114	138	114	139	114	138	114	114
5	119	144	119	144	119	143	119	119
6	115	139	115	140	115	139	115	115
7	124	150	124	151	124	150	124	124
8	131	159	131	159	131	158	131	131
9	126	153	126	153	126	152	126	126
10	129	156	129	156	129	155	129	129
11	119	144	119	144	119	143	119	119
12	137	166	137	166	137	165	137	137
13	156	188	156	189	156	188	156	156
14	166	200	166	201	166	200	166	166
15	203	246	203	247	203	245	203	203
16	293	355	293	356	293	354	293	293
17	115	139	115	140	115	139	115	115
18	166	200	166	201	166	200	166	166
19	196	237	196	238	196	237	196	196
20	158	192	158	192	158	191	158	158
21	220	266	220	266	220	265	220	220
22	249	302	249	302	249	301	249	249
23	204	247	204	248	204	246	204	204
24	156	188	156	189	156	188	156	156
25	193	233	193	234	193	232	193	193
26	252	305	252	306	252	304	252	252
27	104	125	104	126	104	125	104	104
40	136	165	136	165	136	164	136	136
41	145	175	145	176	145	175	145	145
42	147	178	147	178	147	177	147	147
43	179	217	179	217	179	216	179	179
44	200	242	200	242	200	241	200	200
45	178	216	178	216	178	215	178	178

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

American Automobile Insurance Company
Massachusetts Private Passenger Automobile

UNINSURED & UNDERINSURED MOTORISTS
FIRST AND ADDITIONAL VEHICLES

Uninsured Motorists
(Part 3)

<u>LIMIT</u>	<u>RATE</u>
20/40 (base)	\$10.00
20/50	\$11.00
25/50	\$12.00
25/60	\$13.00
30/70	\$13.00
35/80	\$13.00
50/100	\$14.00
100/200	\$17.00
100/300	\$18.00
200/300	\$19.00
250/500	\$20.00
500/500	\$29.00

Underinsured Motorists
(Part 12)

<u>LIMIT</u>	<u>RATE</u>
20/40 (base)	\$0.00
20/50	\$0.00
25/50	\$2.00
25/60	\$3.00
30/70	\$6.00
35/80	\$9.00
50/100	\$17.00
100/200	\$37.00
100/300	\$38.00
200/300	\$102.00
250/500	\$124.00
500/500	\$300.00

American Automobile Insurance Company
Massachusetts Private Passenger Automobile Insurance
Miscellaneous Factors & Rates

Deductibles

Personal Injury Protection

Apply factor to manual base rate (Full coverage PIP) excluding senior citizen discount.

	<u>\$100</u>	<u>\$250</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$4,000</u>	<u>\$8,000</u>
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

Physical Damage

Apply factor to manual base rate (\$500 deductible) for model year/symbol excluding senior citizen discount.

	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>
Collision	1.00	0.63	0.48
Limited Collision	1.00	0.65	0.45
Comprehensive	1.00	0.67	0.61
\$100 Glass Deductible	0.88		

Add rate to manual base rate (\$500 deductible) for model year/symbol.

	<u>\$0</u>	<u>\$300</u>	
Collision	N/A		= 0.1625 x class/territory base rate, prior to model year/symbol
Limited Collision	\$6	\$3	
Comprehensive	N/A		= 0.03 x class/territory base rate, prior to model year/symbol

Add rate to manual base rate adjusted to applicable deductible.

Waiver of Deductible		<u>\$300</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>
Collision		\$9	\$12	\$16	\$25

Discounts

	<u>Discount</u>	<u>Coverage Part(s)</u>		<u>Discount</u>	<u>Coverage Part(s)</u>
Multi-Car	10%	1, 2, 4, 5, 7, 8, 9	Anti-Theft	see Rule 54	9

Annual Mileage

< 5,000	10%	1 - 8, 12
5,000 - 7,500	5%	1 - 8, 12

Portfolio Discount

20%	1,2,4,5,6,7,8,9,10,11
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Good Student Discount

10%	1-12
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**American Automobile Insurance Company
Massachusetts Private Passenger Automobile Insurance
Miscellaneous Coverages & Vehicles**

Miscellaneous Coverages

Medical Payments

Limit	<u>\$5,000</u>	<u>\$10,000</u>	<u>\$15,000</u>	<u>\$20,000</u>	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>
Rate	\$17	\$23	\$31	\$32	\$36	\$41	\$50

Substitute Transportation

per day	\$15	\$30	\$45	\$100
maximum	<u>\$450</u>	<u>\$900</u>	<u>\$1,350</u>	<u>\$3,000</u>
Rate	\$14	\$62	\$151	\$310

Towing & Labor

per disablement	<u>\$50</u>	<u>\$100</u>
Rate	\$8	\$17

Other Covg

Excess Electronic Equipment	Original Equipment Manufacturers Parts
Rule 46 \$4 per \$100 valuation	Rule 48 Collision 1.05
Customizing Equipment	Limited Collision 1.05
Rule 46	Comprehensive 1.01

Miscellaneous Vehicles

Pick-ups Apply factor to manual base rate excluding senior citizen discount.

Rule 32	Liability	100%	Collision	55%
			Limited Collision	100%
			Comprehensive	85%

Other Veh see Manual Rule page RS-3

Trailers	Rule 34
Motor Homes	Rule 39
Antiques	Rule 40
Motorcycles	Rule 44

American Automobile Insurance Company
Massachusetts Private Passenger Automobile Insurance
Model Year / Symbol Factors
Part 7 \$500 Deductible (Collision)

Sym-														1998
<u>bol</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>& Prior</u>
1	0.835	0.784	0.738	0.695	0.656	0.619	0.583	0.552	0.522	0.493	0.468	0.443	0.421	0.366
2	0.884	0.830	0.781	0.735	0.693	0.653	0.616	0.582	0.549	0.520	0.492	0.466	0.441	0.383
3	0.935	0.878	0.826	0.777	0.732	0.690	0.650	0.613	0.579	0.547	0.517	0.490	0.464	0.402
4	0.992	0.931	0.875	0.823	0.775	0.729	0.686	0.648	0.611	0.577	0.545	0.515	0.488	0.421
5	1.051	0.987	0.927	0.871	0.819	0.771	0.726	0.684	0.645	0.608	0.574	0.543	0.514	0.442
6	1.115	1.047	0.982	0.923	0.868	0.816	0.767	0.723	0.681	0.642	0.606	0.572	0.541	0.464
7	1.182	1.110	1.042	0.978	0.919	0.864	0.812	0.765	0.720	0.678	0.640	0.604	0.570	0.488
8	1.256	1.179	1.106	1.038	0.975	0.915	0.860	0.809	0.761	0.716	0.676	0.637	0.601	0.514
10	1.333	1.252	1.174	1.101	1.033	0.970	0.911	0.856	0.805	0.758	0.714	0.672	0.634	0.541
11	1.416	1.330	1.246	1.168	1.096	1.028	0.966	0.908	0.853	0.802	0.755	0.711	0.670	0.570
12	1.504	1.412	1.323	1.241	1.163	1.091	1.024	0.961	0.903	0.849	0.798	0.752	0.708	0.602
13	1.599	1.501	1.406	1.317	1.234	1.158	1.086	1.019	0.957	0.900	0.845	0.796	0.748	0.635
14	1.701	1.597	1.494	1.400	1.312	1.229	1.153	1.081	1.015	0.953	0.895	0.841	0.792	0.671
15	1.808	1.698	1.590	1.488	1.394	1.306	1.224	1.147	1.077	1.011	0.949	0.892	0.838	0.708
16	1.923	1.806	1.690	1.582	1.481	1.387	1.300	1.219	1.143	1.071	1.006	0.945	0.888	0.749
17	2.048	1.923	1.798	1.683	1.575	1.474	1.381	1.294	1.212	1.138	1.067	1.002	0.941	0.792

* For symbols 18 and higher, refer to Rule 22.

For model years 1989 and prior, refer to Rule 20.

Effective in 2001, the oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior. The following factors from Rule 20 will always apply to the oldest model year category shown above (the 1998 & prior category):

1	0.29
2	0.32
3	0.36
4	0.41
5	0.46
6	0.51
7	0.57
8	0.64
10	0.71
11	0.80
12	0.89
13	1.00
14	1.12
15	1.25
16	1.40
17	1.57

American Automobile Insurance Company
Massachusetts Private Passenger Automobile Insurance
Model Year / Symbol Factors
Part 9 \$500 Deductible (Comprehensive)

Sym- bol	Model Year													1998
	2011	2010	2009	2008	2007	2006	2005	2004	2003	2002	2001	2000	1999	& Prior
1	0.606	0.592	0.580	0.568	0.556	0.545	0.534	0.523	0.513	0.502	0.493	0.483	0.474	0.447
2	0.639	0.625	0.612	0.599	0.587	0.575	0.563	0.551	0.540	0.529	0.519	0.508	0.498	0.470
3	0.676	0.661	0.647	0.633	0.620	0.607	0.594	0.582	0.569	0.558	0.547	0.535	0.525	0.495
4	0.715	0.699	0.684	0.670	0.655	0.641	0.628	0.614	0.602	0.589	0.576	0.565	0.553	0.521
5	0.757	0.740	0.724	0.708	0.692	0.677	0.663	0.649	0.636	0.622	0.609	0.596	0.583	0.549
6	0.802	0.784	0.766	0.750	0.733	0.717	0.702	0.686	0.671	0.657	0.643	0.630	0.616	0.580
7	0.850	0.831	0.812	0.794	0.776	0.759	0.743	0.726	0.711	0.695	0.680	0.665	0.651	0.612
8	0.900	0.880	0.860	0.841	0.822	0.804	0.786	0.769	0.752	0.736	0.719	0.704	0.689	0.647
10	0.955	0.934	0.913	0.892	0.872	0.853	0.833	0.814	0.797	0.779	0.762	0.745	0.729	0.684
11	1.015	0.992	0.969	0.947	0.925	0.904	0.884	0.864	0.844	0.826	0.807	0.789	0.772	0.724
12	1.077	1.053	1.029	1.005	0.982	0.960	0.937	0.916	0.895	0.875	0.855	0.836	0.818	0.766
13	1.145	1.119	1.093	1.068	1.043	1.019	0.995	0.972	0.950	0.928	0.907	0.887	0.867	0.812
14	1.217	1.190	1.162	1.135	1.108	1.083	1.057	1.033	1.009	0.986	0.963	0.941	0.920	0.860
15	1.295	1.266	1.236	1.206	1.178	1.151	1.124	1.097	1.071	1.047	1.023	0.999	0.975	0.913
16	1.378	1.347	1.314	1.283	1.253	1.223	1.194	1.166	1.138	1.112	1.086	1.061	1.036	0.968
17	1.466	1.433	1.399	1.366	1.333	1.301	1.270	1.240	1.211	1.182	1.154	1.127	1.101	1.029

* For symbols 18 and higher, refer to Rule 22.

For model years 1989 and prior, refer to Rule 20.

Effective in 2001, the oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior. The following factors from Rule 20 will always apply to the oldest model year category shown above (the 1998 & prior category):

1	0.24
2	0.28
3	0.32
4	0.36
5	0.41
6	0.46
7	0.53
8	0.60
10	0.68
11	0.77
12	0.88
13	1.00
14	1.14
15	1.29
16	1.47
17	1.67

American Automobile Insurance Company
Massachusetts Private Passenger Automobile Insurance
Merit Rating Adjustment Factors *

Merit Rating Code	Experienced Operators (Rate Class 10, 15 or 30)		Inexperienced Operators (All Other Rate Classes)	
	Parts 1, 2, 4, and 5	Part 7	Parts 1, 2, 4, and 5	Part 7
	99	-0.170	-0.170	NA
98	-0.070	-0.070	-0.070	-0.070
0 (base rate)	0.000	0.000	0.000	0.000
1	0.150	0.150	0.075	0.075
2	0.300	0.300	0.150	0.150
3	0.450	0.450	0.225	0.225
4	0.600	0.600	0.300	0.300
5	0.750	0.750	0.375	0.375
6	0.900	0.900	0.450	0.450
7	1.050	1.050	0.525	0.525
8	1.200	1.200	0.600	0.600
9	1.350	1.350	0.675	0.675
10	1.500	1.500	0.750	0.750
11	1.650	1.650	0.825	0.825
12	1.800	1.800	0.900	0.900
13	1.950	1.950	0.975	0.975
14	2.100	2.100	1.050	1.050
15	2.250	2.250	1.125	1.125
16	2.400	2.400	1.200	1.200
17	2.550	2.550	1.275	1.275
18	2.700	2.700	1.350	1.350
19	2.850	2.850	1.425	1.425
20	3.000	3.000	1.500	1.500
21	3.150	3.150	1.575	1.575
22	3.300	3.300	1.650	1.650
23	3.450	3.450	1.725	1.725
24	3.600	3.600	1.800	1.800
25	3.750	3.750	1.875	1.875
26	3.900	3.900	1.950	1.950
27	4.050	4.050	2.025	2.025
28	4.200	4.200	2.100	2.100
29	4.350	4.350	2.175	2.175
30	4.500	4.500	2.250	2.250
31	4.650	4.650	2.325	2.325
32	4.800	4.800	2.400	2.400
33	4.950	4.950	2.475	2.475
34	5.100	5.100	2.550	2.550
35	5.250	5.250	2.625	2.625
36	5.400	5.400	2.700	2.700
37	5.550	5.550	2.775	2.775
38	5.700	5.700	2.850	2.850
39	5.850	5.850	2.925	2.925
40	6.000	6.000	3.000	3.000
41	6.150	6.150	3.075	3.075
42	6.300	6.300	3.150	3.150
43	6.450	6.450	3.225	3.225
44	6.600	6.600	3.300	3.300
45	6.750	6.750	3.375	3.375

* The merit rating adjustment is determined by applying the above factors (for the appropriate merit rating code) to rates by coverage (after all applicable discounts and rating factors), rounding to the nearest whole dollar amount, and summing the adjustments for all coverages.

Massachusetts Private Passenger Automobile
Increased Limits Factors for Bodily Injury Liability and Property Damage Liability

Applicable to Motor Vehicle Bodily Injury Coverage on All Vehicles and Coverages
Including Motorcycles and Snowmobiles Rated in the Private Passenger Automobile Manual

Bodily Injury
Increased Limits

LIMIT	FACTOR
20/40 (base)	1.00
20/50	1.01
25/50	1.06
30/70	1.11
35/80	1.16
50/100	1.29
100/300	1.50
250/500	1.90
500/500	2.80

Property damage
Increased Limits

LIMIT	FACTOR
5,000 (base)	1.00
10,000	1.51
15,000	1.53
25,000	1.55
35,000	1.56
40,000	1.57
45,000	1.57
50,000	1.57
75,000	1.58
80,000	1.58
100,000	1.59
150,000	1.60
200,000	1.61
250,000	1.61

Massachusetts Private Passenger Automobile

2010 Comprehensive \$500 Deductible Stated Amount

Territory	Symbol															
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1	1.48	0.70	0.63	0.60	0.56	0.54	0.51	0.50	0.48	0.48	0.47	0.47	0.46	0.45	0.44	0.43
2	1.61	0.76	0.69	0.65	0.62	0.58	0.56	0.54	0.53	0.52	0.51	0.51	0.50	0.49	0.48	0.47
3	1.61	0.76	0.69	0.65	0.62	0.58	0.56	0.54	0.53	0.52	0.51	0.51	0.50	0.49	0.48	0.47
4	1.61	0.76	0.69	0.65	0.62	0.58	0.56	0.54	0.53	0.52	0.51	0.51	0.50	0.49	0.48	0.47
5	1.67	0.79	0.72	0.68	0.64	0.61	0.58	0.56	0.55	0.54	0.53	0.53	0.52	0.51	0.50	0.49
6	1.63	0.77	0.70	0.66	0.62	0.59	0.57	0.55	0.53	0.53	0.52	0.52	0.51	0.49	0.48	0.47
7	1.75	0.83	0.75	0.71	0.67	0.63	0.61	0.59	0.57	0.57	0.56	0.56	0.54	0.53	0.52	0.51
8	1.86	0.88	0.79	0.75	0.71	0.67	0.65	0.62	0.61	0.60	0.59	0.59	0.58	0.56	0.55	0.54
9	1.78	0.84	0.76	0.72	0.68	0.65	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.53	0.52
10	1.81	0.86	0.77	0.73	0.69	0.66	0.63	0.61	0.59	0.58	0.58	0.57	0.56	0.55	0.54	0.53
11	1.67	0.79	0.72	0.68	0.64	0.61	0.58	0.56	0.55	0.54	0.53	0.53	0.52	0.51	0.50	0.49
12	1.93	0.92	0.83	0.78	0.74	0.70	0.67	0.65	0.63	0.62	0.62	0.61	0.60	0.58	0.57	0.56
13	2.19	1.04	0.94	0.89	0.84	0.79	0.76	0.74	0.72	0.71	0.70	0.70	0.68	0.66	0.65	0.64
14	2.33	1.10	0.99	0.94	0.89	0.84	0.81	0.78	0.76	0.75	0.74	0.74	0.72	0.70	0.69	0.68
15	2.86	1.35	1.22	1.16	1.09	1.04	0.99	0.96	0.94	0.92	0.91	0.91	0.89	0.87	0.85	0.83
16	4.14	1.96	1.77	1.67	1.58	1.50	1.44	1.39	1.36	1.34	1.32	1.31	1.29	1.25	1.23	1.21
17	1.63	0.77	0.70	0.66	0.62	0.59	0.57	0.55	0.53	0.53	0.52	0.52	0.51	0.49	0.48	0.47
18	2.33	1.10	0.99	0.94	0.89	0.84	0.81	0.78	0.76	0.75	0.74	0.74	0.72	0.70	0.69	0.68
19	2.77	1.31	1.18	1.12	1.06	1.00	0.96	0.93	0.91	0.89	0.88	0.88	0.86	0.84	0.82	0.81
20	2.24	1.06	0.96	0.90	0.86	0.81	0.78	0.75	0.73	0.72	0.71	0.71	0.70	0.68	0.66	0.65
21	3.09	1.46	1.32	1.25	1.18	1.12	1.07	1.04	1.01	1.00	0.99	0.98	0.96	0.93	0.91	0.90
22	3.52	1.66	1.50	1.42	1.34	1.27	1.22	1.18	1.15	1.14	1.12	1.12	1.09	1.06	1.04	1.02
23	2.88	1.36	1.23	1.16	1.10	1.04	1.00	0.97	0.94	0.93	0.92	0.91	0.90	0.87	0.85	0.84
24	2.19	1.04	0.94	0.89	0.84	0.79	0.76	0.74	0.72	0.71	0.70	0.70	0.68	0.66	0.65	0.64
25	2.71	1.28	1.16	1.09	1.04	0.98	0.94	0.91	0.89	0.87	0.86	0.86	0.84	0.82	0.80	0.79
26	3.55	1.68	1.51	1.43	1.36	1.29	1.23	1.19	1.16	1.14	1.13	1.12	1.10	1.07	1.05	1.03
27	1.46	0.69	0.62	0.59	0.56	0.53	0.51	0.49	0.48	0.47	0.47	0.46	0.45	0.44	0.43	0.43
40	1.92	0.91	0.82	0.77	0.73	0.70	0.67	0.64	0.63	0.62	0.61	0.61	0.60	0.58	0.57	0.56
41	2.04	0.97	0.87	0.82	0.78	0.74	0.71	0.69	0.67	0.66	0.65	0.65	0.63	0.62	0.60	0.59
42	2.07	0.98	0.88	0.84	0.79	0.75	0.72	0.70	0.68	0.67	0.66	0.66	0.64	0.63	0.61	0.60
43	2.53	1.20	1.08	1.02	0.97	0.92	0.88	0.85	0.83	0.82	0.81	0.80	0.79	0.76	0.75	0.74
44	2.82	1.33	1.20	1.14	1.08	1.02	0.98	0.95	0.92	0.91	0.90	0.89	0.88	0.85	0.83	0.82
45	2.51	1.19	1.07	1.01	0.96	0.91	0.87	0.84	0.82	0.81	0.80	0.80	0.78	0.76	0.74	0.73

Collision & Limited Collision \$500 Deductible

Rate per \$100 of insured value = Actual Cash Value Premium / Stated Amount Divisor

(Actual Cash Value Premium - see Manual Rule R-41)

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

Deductibles and Waiver of Deductible - same as actual cash value rates.

Massachusetts Private Passenger Automobile

Stated Amount Rates Comprehensive \$500 Deductible

Table of Values Used to Calculate 2009 Stated Amount Rates

<u>Symbol</u>	(a) Private Passenger Comprehensive <u>Model Year 2010 Factor by Symbol</u>	(b) Median <u>Symbol Value</u>
1	0.592	3,250
2	0.625	7,250
3	0.661	8,500
4	0.699	9,500
5	0.740	10,625
6	0.784	11,875
7	0.831	13,125
8	0.880	14,375
10	0.934	15,625
11	0.992	16,875
12	1.053	18,125
13	1.119	19,375
14	1.190	21,000
15	1.266	23,000
16	1.347	25,000
17	1.433	27,000

Comprehensive stated amount rates are calculated using the following:

- (a) Private Passenger 2009 comprehensive factor for the latest model year shown in the rate pages for each symbol (displayed above)
- (b) Median symbol value (displayed above)
- (c) Private Passenger 2009 Class 10 base rates by territory for comprehensive.

The comprehensive stated amount rate per \$100 is calculated as: $(c) \times (a) \times (100) / (b)$

RATING TERRITORIES SECTION

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

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

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

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

CITY OF BOSTON DEFINITIONS

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

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

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

* A portion of postal zip code district 02126 falls in Hyde Park (Territory 20) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows: Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset Street to Neponset River. The border goes down the middle of these streets.

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

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

MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL

RATING TERRITORIES

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

RATING TERRITORIES

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

MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL

RATING TERRITORIES

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

MASSACHUSETTS PRIVATE PASSENGER RATING MANUAL

RATING TERRITORIES

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

Massachusetts Private Passenger Automobile
Increased Limits Factors for Bodily Injury Liability and Property Damage Liability

Applicable to Motor Vehicle Bodily Injury Coverage on All Vehicles and Coverages
Including Motorcycles and Snowmobiles Rated in the Private Passenger Automobile Manual

Bodily Injury
Increased Limits

LIMIT	FACTOR
20/40 (base)	1.00
20/50	1.01
25/50	1.06
30/70	1.11
35/80	1.16
50/100	1.29
100/300	1.50
250/500	1.90
500/500	2.80

Property damage
Increased Limits

LIMIT	FACTOR
5,000 (base)	1.00
10,000	1.51
15,000	1.53
25,000	1.55
35,000	1.56
40,000	1.57
45,000	1.57
50,000	1.57
75,000	1.58
80,000	1.58
100,000	1.59
150,000	1.60
200,000	1.61
250,000	1.66

American Automobile Insurance Company
Massachusetts Private Passenger Automobile

UNINSURED & UNDERINSURED MOTORISTS
FIRST AND ADDITIONAL VEHICLES

Uninsured Motorists
(Part 3)

<u>LIMIT</u>	<u>RATE</u>
20/40 (base)	\$10.00
20/50	\$11.00
25/50	\$12.00
25/60	\$13.00
30/70	\$13.00
35/80	\$13.00
50/100	\$14.00
100/200	\$17.00
100/300	\$18.00
200/300	\$19.00
250/500	\$20.00
500/500	\$29.00

Underinsured Motorists
(Part 12)

<u>LIMIT</u>	<u>RATE</u>
20/40 (base)	\$0.00
20/50	\$0.00
25/50	\$2.00
25/60	\$3.00
30/70	\$6.00
35/80	\$9.00
50/100	\$17.00
100/200	\$37.00
100/300	\$38.00
200/300	\$102.00
250/500	\$124.00
500/500	\$300.00

American Automobile Insurance Company
Massachusetts Private Passenger Automobile Insurance
Part 1 (A-1)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	137	288	173	511	277	440	228	136
2	152	297	199	603	319	518	262	151
3	153	300	206	634	329	545	271	152
4	168	333	228	679	379	583	312	167
5	182	380	248	766	427	658	352	182
6	189	407	225	848	479	727	394	187
7	208	406	276	903	534	777	439	207
8	208	400	284	835	502	716	413	210
9	215	430	315	909	556	780	458	224
10	236	489	349	1007	620	864	509	235
11	249	545	345	1067	680	917	560	279
12	265	519	370	948	671	815	553	267
13	301	525	422	1072	734	921	603	287
14	338	662	445	1054	756	906	621	332
15	391	736	467	1054	813	906	670	383
16	338	621	630	1026	776	880	638	347
17	248	573	353	1046	575	898	473	247
18	268	740	397	1066	729	916	600	302
19	320	725	443	1026	660	880	543	354
20	299	739	438	1058	757	908	624	327
21	359	744	585	1030	795	885	654	489
22	354	744	571	1032	782	886	644	474
23	251	660	308	1044	725	896	596	249
24	263	491	379	1047	600	899	493	262
25	276	695	406	1047	751	899	619	301
26	335	750	468	1026	793	880	653	325
27	123	250	155	501	241	430	199	123
40	316	673	428	1065	712	915	586	332
41	325	632	471	1065	753	915	619	324
42	395	736	505	1058	812	908	668	402
43	358	726	494	1055	813	906	670	383
44	326	711	637	1042	796	894	656	332
45	368	713	489	1055	807	906	665	383

Note: The above rates are base rates with no merit rating adjustment.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

American Automobile Insurance Company
Massachusetts Private Passenger Automobile Insurance
Part 2 (A-2)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	35	57	40	104	62	76	46	35
2	38	68	48	124	66	90	49	38
3	38	78	44	149	80	108	59	38
4	40	74	47	141	76	103	56	41
5	46	86	52	154	96	112	71	46
6	47	96	55	162	112	118	82	47
7	54	100	66	179	113	130	83	52
8	55	104	68	185	113	134	83	54
9	60	109	73	198	128	144	94	59
10	60	130	81	223	134	162	98	60
11	64	143	79	221	133	160	97	67
12	67	130	87	221	140	160	103	64
13	76	155	93	221	157	160	115	72
14	84	166	104	217	162	157	119	78
15	95	182	109	217	175	157	127	88
16	84	185	138	211	170	154	125	83
17	54	119	80	221	112	160	82	54
18	67	178	90	218	156	158	114	73
19	79	179	104	211	160	154	116	79
20	73	183	98	217	162	157	119	82
21	88	183	131	213	171	155	125	116
22	86	183	130	213	169	155	124	113
23	64	171	85	214	156	156	114	64
24	62	111	86	216	141	157	103	62
25	68	171	92	196	160	143	116	74
26	82	185	113	211	171	154	125	78
27	30	71	35	124	64	90	47	31
40	79	168	96	218	154	158	113	78
41	79	168	104	218	162	158	119	79
42	96	182	112	217	175	157	127	94
43	86	179	109	217	175	157	127	90
44	80	189	140	214	171	156	125	79
45	90	177	109	217	175	157	127	90

Note: The above rates are base rates with no merit rating adjustment.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

American Automobile Insurance Company
Massachusetts Private Passenger Automobile Insurance
Part 4 Basic (\$5000 PDL)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	148	286	191	467	309	498	283	159
2	158	297	213	487	319	519	292	173
3	163	312	209	500	349	534	320	183
4	172	317	225	545	363	582	331	194
5	173	321	234	528	390	563	356	200
6	179	325	223	573	416	612	381	195
7	181	333	244	591	446	631	408	201
8	195	350	247	572	462	611	423	228
9	193	354	245	611	462	652	423	217
10	189	363	261	604	471	645	431	196
11	190	371	263	604	463	645	423	210
12	209	394	272	662	466	707	426	231
13	219	376	265	658	499	702	456	242
14	238	442	296	672	516	718	473	257
15	253	415	311	684	553	731	505	271
16	226	337	314	600	382	640	349	246
17	204	442	264	644	446	688	408	211
18	227	490	300	658	503	702	460	238
19	200	457	271	665	423	710	387	207
20	222	408	293	676	481	721	440	245
21	253	498	332	667	535	712	490	269
22	286	509	401	665	582	710	533	296
23	183	354	245	677	426	722	390	197
24	222	450	305	599	454	639	415	248
25	219	428	309	570	538	608	492	254
26	240	470	360	602	559	643	511	278
27	140	262	168	431	276	460	252	145
40	192	440	230	644	475	688	434	257
41	190	370	274	563	463	601	423	197
42	204	365	292	608	520	649	475	248
43	247	421	316	685	526	732	482	264
44	204	334	264	518	495	553	453	221
45	221	466	272	686	536	732	491	267

Note: The above rates are base rates with no merit rating adjustment.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

American Automobile Insurance Company
Massachusetts Private Passenger Automobile Insurance
Part 5 Basic (B)

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	16	34	20	62	34	53	29	16
2	18	35	25	74	40	63	33	18
3	18	35	25	76	40	66	33	18
4	21	40	27	83	45	71	37	21
5	22	46	31	93	52	79	43	22
6	23	48	27	101	57	87	47	23
7	26	48	34	110	64	94	53	26
8	26	48	34	100	59	85	48	26
9	26	51	38	110	69	94	57	27
10	28	58	41	121	75	105	61	28
11	33	65	41	124	82	107	69	32
12	33	63	45	115	82	99	69	34
13	36	63	51	124	90	107	73	36
14	43	81	53	123	90	106	73	39
15	47	88	56	123	97	106	81	49
16	54	75	71	117	95	100	78	54
17	29	66	41	125	70	108	58	29
18	39	87	47	121	89	105	72	43
19	43	87	53	118	80	101	66	45
20	43	88	53	123	89	106	72	49
21	58	87	71	119	96	102	79	67
22	57	87	71	118	95	101	78	66
23	29	79	37	118	86	101	71	29
24	32	58	46	118	71	101	58	32
25	38	83	50	111	90	96	73	39
26	45	87	56	118	95	101	78	45
27	15	30	19	63	30	54	24	15
40	38	79	52	123	85	106	71	38
41	39	75	57	123	90	106	73	39
42	49	88	60	121	96	105	79	49
43	45	87	60	121	97	105	81	49
44	43	85	71	118	95	101	78	54
45	46	88	60	123	97	106	81	49

Note: The above rates are base rates with no merit rating adjustment.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

American Automobile Insurance Company
Massachusetts Private Passenger Automobile Insurance
Part 7 \$500 Deductible (Collision)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	333	725	443	1156	712	909	579	332
2	343	762	441	1193	658	937	533	343
3	356	765	469	1214	764	955	620	355
4	369	791	471	1257	759	988	616	365
5	369	813	520	1295	826	1018	670	368
6	380	781	515	1320	860	1037	697	379
7	394	830	561	1421	931	1116	755	394
8	425	905	574	1387	941	1090	763	424
9	410	862	541	1344	945	1056	767	406
10	410	896	555	1347	1013	1058	822	406
11	407	847	549	1424	1004	1120	815	405
12	482	950	647	1397	1052	1098	853	480
13	496	903	640	1451	1130	1141	918	492
14	562	1087	707	1416	1175	1114	954	559
15	658	1055	824	1416	1224	1114	993	646
16	589	1106	752	1382	1055	1087	857	570
17	471	1043	614	1456	986	1144	800	470
18	538	1146	650	1409	1139	1108	924	534
19	460	1058	683	1382	1068	1087	866	574
20	591	1163	826	1398	1180	1098	957	613
21	653	1182	939	1385	1331	1088	1082	710
22	716	1170	963	1372	1293	1078	1048	775
23	477	1026	832	1416	1148	1114	932	474
24	519	1025	718	1413	1019	1110	827	545
25	521	1098	877	1224	1081	963	877	519
26	677	1183	951	1369	1261	1076	1024	699
27	310	687	415	1139	642	895	521	309
40	431	1032	596	1361	992	1069	805	429
41	399	862	639	1273	1040	1000	843	422
42	480	987	701	1395	1155	1096	938	479
43	573	1055	824	1410	1183	1109	961	572
44	461	842	733	1404	1055	1104	857	473
45	515	1092	786	1414	1226	1111	994	512

Note: The above rates are base rates with no merit rating adjustment.
 Class 15 rates are 75% of Class 10 final rates for all coverages.

American Automobile Insurance Company
Massachusetts Private Passenger Automobile Insurance
Part 9 \$500 Deductible (Comprehensive)

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	104	126	104	127	104	126	104	104
2	114	138	114	139	114	138	114	114
3	114	138	114	139	114	138	114	114
4	114	138	114	139	114	138	114	114
5	119	144	119	144	119	143	119	119
6	115	139	115	140	115	139	115	115
7	124	150	124	151	124	150	124	124
8	131	159	131	159	131	158	131	131
9	126	153	126	153	126	152	126	126
10	129	156	129	156	129	155	129	129
11	119	144	119	144	119	143	119	119
12	137	166	137	166	137	165	137	137
13	156	188	156	189	156	188	156	156
14	166	200	166	201	166	200	166	166
15	203	246	203	247	203	245	203	203
16	293	355	293	356	293	354	293	293
17	115	139	115	140	115	139	115	115
18	166	200	166	201	166	200	166	166
19	196	237	196	238	196	237	196	196
20	158	192	158	192	158	191	158	158
21	220	266	220	266	220	265	220	220
22	249	302	249	302	249	301	249	249
23	204	247	204	248	204	246	204	204
24	156	188	156	189	156	188	156	156
25	193	233	193	234	193	232	193	193
26	252	305	252	306	252	304	252	252
27	104	125	104	126	104	125	104	104
40	136	165	136	165	136	164	136	136
41	145	175	145	176	145	175	145	145
42	147	178	147	178	147	177	147	147
43	179	217	179	217	179	216	179	179
44	200	242	200	242	200	241	200	200
45	178	216	178	216	178	215	178	178

Note: Class 15 rates are 75% of Class 10 final rates for all coverages.

American Automobile Insurance Company
Massachusetts Private Passenger Automobile

UNINSURED & UNDERINSURED MOTORISTS
FIRST AND ADDITIONAL VEHICLES

Uninsured Motorists
(Part 3)

<u>LIMIT</u>	<u>RATE</u>
20/40 (base)	\$10.00
20/50	\$11.00
25/50	\$12.00
25/60	\$13.00
30/70	\$13.00
35/80	\$13.00
50/100	\$14.00
100/200	\$17.00
100/300	\$18.00
200/300	\$19.00
250/500	\$20.00
500/500	\$29.00

Underinsured Motorists
(Part 12)

<u>LIMIT</u>	<u>RATE</u>
20/40 (base)	\$0.00
20/50	\$0.00
25/50	\$2.00
25/60	\$3.00
30/70	\$6.00
35/80	\$9.00
50/100	\$17.00
100/200	\$37.00
100/300	\$38.00
200/300	\$102.00
250/500	\$124.00
500/500	\$300.00

American Automobile Insurance Company
Massachusetts Private Passenger Automobile Insurance
Miscellaneous Factors & Rates

Deductibles

Personal Injury Protection

Apply factor to manual base rate (Full coverage PIP) excluding senior citizen discount.

	<u>\$100</u>	<u>\$250</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>	<u>\$4,000</u>	<u>\$8,000</u>
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

Physical Damage

Apply factor to manual base rate (\$500 deductible) for model year/symbol excluding senior citizen discount.

	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>
Collision	1.00	0.63	0.48
Limited Collision	1.00	0.65	0.45
Comprehensive	1.00	0.67	0.61
\$100 Glass Deductible	0.88		

Add rate to manual base rate (\$500 deductible) for model year/symbol.

	<u>\$0</u>	<u>\$300</u>	
Collision	N/A		= 0.1625 x class/territory base rate, prior to model year/symbol
Limited Collision	\$6	\$3	
Comprehensive	N/A		= 0.03 x class/territory base rate, prior to model year/symbol

Add rate to manual base rate adjusted to applicable deductible.

Waiver of Deductible		<u>\$300</u>	<u>\$500</u>	<u>\$1,000</u>	<u>\$2,000</u>
Collision		\$9	\$12	\$16	\$25

Discounts

	<u>Discount</u>	<u>Coverage Part(s)</u>		<u>Discount</u>	<u>Coverage Part(s)</u>
Multi-Car	10%	1, 2, 4, 5, 7, 8, 9	Anti-Theft	see Rule 54	9

Annual Mileage

< 5,000	10%	1 - 8, 12
5,000 - 7,500	5%	1 - 8, 12

Portfolio Discount

20%	1,2,4,5,6,7,8,9,10,11
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Good Student Discount

10%	1-12
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**American Automobile Insurance Company
Massachusetts Private Passenger Automobile Insurance
Miscellaneous Coverages & Vehicles**

Miscellaneous Coverages

Medical Payments

	<u>Limit</u>	<u>\$5,000</u>	<u>\$10,000</u>	<u>\$15,000</u>	<u>\$20,000</u>	<u>\$25,000</u>	<u>\$50,000</u>	<u>\$100,000</u>
Rate		\$17	\$23	\$31	\$32	\$36	\$41	\$50

Substitute Transportation

per day	\$15	\$30	\$45	\$100
maximum	<u>\$450</u>	<u>\$900</u>	<u>\$1,350</u>	<u>\$3,000</u>
Rate	\$14	\$62	\$151	\$310

Towing & Labor

per disablement	<u>\$50</u>	<u>\$100</u>
Rate	\$8	\$17

Other Covg

Excess Electronic Equipment	Original Equipment Manufacturers Parts
Rule 46 \$4 per \$100 valuation	Rule 48 Collision 1.05
Customizing Equipment	Limited Collision 1.05
Rule 46	Comprehensive 1.01

Miscellaneous Vehicles

Pick-ups	Apply factor to manual base rate excluding senior citizen discount.		
Rule 32	Liability	100% Collision	55%
		Limited Collision	100%
		Comprehensive	85%

Other Veh see Manual Rule page RS-3

Trailers	Rule 34
Motor Homes	Rule 39
Antiques	Rule 40
Motorcycles	Rule 44

American Automobile Insurance Company
Massachusetts Private Passenger Automobile Insurance
Model Year / Symbol Factors
Part 7 \$500 Deductible (Collision)

Sym-	<u>bol</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>	<u>1998</u> <u>& Prior</u>
1	0.835	0.784	0.738	0.695	0.656	0.619	0.583	0.552	0.522	0.493	0.468	0.443	0.421	0.421	0.366
2	0.884	0.830	0.781	0.735	0.693	0.653	0.616	0.582	0.549	0.520	0.492	0.466	0.441	0.441	0.383
3	0.935	0.878	0.826	0.777	0.732	0.690	0.650	0.613	0.579	0.547	0.517	0.490	0.464	0.464	0.402
4	0.992	0.931	0.875	0.823	0.775	0.729	0.686	0.648	0.611	0.577	0.545	0.515	0.488	0.488	0.421
5	1.051	0.987	0.927	0.871	0.819	0.771	0.726	0.684	0.645	0.608	0.574	0.543	0.514	0.514	0.442
6	1.115	1.047	0.982	0.923	0.868	0.816	0.767	0.723	0.681	0.642	0.606	0.572	0.541	0.541	0.464
7	1.182	1.110	1.042	0.978	0.919	0.864	0.812	0.765	0.720	0.678	0.640	0.604	0.570	0.570	0.488
8	1.256	1.179	1.106	1.038	0.975	0.915	0.860	0.809	0.761	0.716	0.676	0.637	0.601	0.601	0.514
10	1.333	1.252	1.174	1.101	1.033	0.970	0.911	0.856	0.805	0.758	0.714	0.672	0.634	0.634	0.541
11	1.416	1.330	1.246	1.168	1.096	1.028	0.966	0.908	0.853	0.802	0.755	0.711	0.670	0.670	0.570
12	1.504	1.412	1.323	1.241	1.163	1.091	1.024	0.961	0.903	0.849	0.798	0.752	0.708	0.708	0.602
13	1.599	1.501	1.406	1.317	1.234	1.158	1.086	1.019	0.957	0.900	0.845	0.796	0.748	0.748	0.635
14	1.701	1.597	1.494	1.400	1.312	1.229	1.153	1.081	1.015	0.953	0.895	0.841	0.792	0.792	0.671
15	1.808	1.698	1.590	1.488	1.394	1.306	1.224	1.147	1.077	1.011	0.949	0.892	0.838	0.838	0.708
16	1.923	1.806	1.690	1.582	1.481	1.387	1.300	1.219	1.143	1.071	1.006	0.945	0.888	0.888	0.749
17	2.048	1.923	1.798	1.683	1.575	1.474	1.381	1.294	1.212	1.138	1.067	1.002	0.941	0.941	0.792

* For symbols 18 and higher, refer to Rule 22.

For model years 1989 and prior, refer to Rule 20.

Effective in 2001, the oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior. The following factors from Rule 20 will always apply to the oldest model year category shown above (the 1998 & prior category):

1	0.29
2	0.32
3	0.36
4	0.41
5	0.46
6	0.51
7	0.57
8	0.64
10	0.71
11	0.80
12	0.89
13	1.00
14	1.12
15	1.25
16	1.40
17	1.57

American Automobile Insurance Company
Massachusetts Private Passenger Automobile Insurance
Model Year / Symbol Factors
Part 9 \$500 Deductible (Comprehensive)

Sym-	Model Year													1998
	<u>bol</u>	<u>2011</u>	<u>2010</u>	<u>2009</u>	<u>2008</u>	<u>2007</u>	<u>2006</u>	<u>2005</u>	<u>2004</u>	<u>2003</u>	<u>2002</u>	<u>2001</u>	<u>2000</u>	<u>1999</u>
1	0.606	0.592	0.580	0.568	0.556	0.545	0.534	0.523	0.513	0.502	0.493	0.483	0.474	0.447
2	0.639	0.625	0.612	0.599	0.587	0.575	0.563	0.551	0.540	0.529	0.519	0.508	0.498	0.470
3	0.676	0.661	0.647	0.633	0.620	0.607	0.594	0.582	0.569	0.558	0.547	0.535	0.525	0.495
4	0.715	0.699	0.684	0.670	0.655	0.641	0.628	0.614	0.602	0.589	0.576	0.565	0.553	0.521
5	0.757	0.740	0.724	0.708	0.692	0.677	0.663	0.649	0.636	0.622	0.609	0.596	0.583	0.549
6	0.802	0.784	0.766	0.750	0.733	0.717	0.702	0.686	0.671	0.657	0.643	0.630	0.616	0.580
7	0.850	0.831	0.812	0.794	0.776	0.759	0.743	0.726	0.711	0.695	0.680	0.665	0.651	0.612
8	0.900	0.880	0.860	0.841	0.822	0.804	0.786	0.769	0.752	0.736	0.719	0.704	0.689	0.647
10	0.955	0.934	0.913	0.892	0.872	0.853	0.833	0.814	0.797	0.779	0.762	0.745	0.729	0.684
11	1.015	0.992	0.969	0.947	0.925	0.904	0.884	0.864	0.844	0.826	0.807	0.789	0.772	0.724
12	1.077	1.053	1.029	1.005	0.982	0.960	0.937	0.916	0.895	0.875	0.855	0.836	0.818	0.766
13	1.145	1.119	1.093	1.068	1.043	1.019	0.995	0.972	0.950	0.928	0.907	0.887	0.867	0.812
14	1.217	1.190	1.162	1.135	1.108	1.083	1.057	1.033	1.009	0.986	0.963	0.941	0.920	0.860
15	1.295	1.266	1.236	1.206	1.178	1.151	1.124	1.097	1.071	1.047	1.023	0.999	0.975	0.913
16	1.378	1.347	1.314	1.283	1.253	1.223	1.194	1.166	1.138	1.112	1.086	1.061	1.036	0.968
17	1.466	1.433	1.399	1.366	1.333	1.301	1.270	1.240	1.211	1.182	1.154	1.127	1.101	1.029

* For symbols 18 and higher, refer to Rule 22.

For model years 1989 and prior, refer to Rule 20.

Effective in 2001, the oldest model year rates need to be further modified to adjust for symbol differences for model years 1989 & prior. The following factors from Rule 20 will always apply to the oldest model year category shown above (the 1998 & prior category):

1	0.24
2	0.28
3	0.32
4	0.36
5	0.41
6	0.46
7	0.53
8	0.60
10	0.68
11	0.77
12	0.88
13	1.00
14	1.14
15	1.29
16	1.47
17	1.67

American Automobile Insurance Company
Massachusetts Private Passenger Automobile Insurance
Merit Rating Adjustment Factors *

Merit Rating Code	Experienced Operators (Rate Class 10, 15 or 30)		Inexperienced Operators (All Other Rate Classes)	
	Parts 1, 2, 4, and 5	Part 7	Parts 1, 2, 4, and 5	Part 7
	99	-0.170	-0.170	NA
98	-0.070	-0.070	-0.070	-0.070
0 (base rate)	0.000	0.000	0.000	0.000
1	0.150	0.150	0.075	0.075
2	0.300	0.300	0.150	0.150
3	0.450	0.450	0.225	0.225
4	0.600	0.600	0.300	0.300
5	0.750	0.750	0.375	0.375
6	0.900	0.900	0.450	0.450
7	1.050	1.050	0.525	0.525
8	1.200	1.200	0.600	0.600
9	1.350	1.350	0.675	0.675
10	1.500	1.500	0.750	0.750
11	1.650	1.650	0.825	0.825
12	1.800	1.800	0.900	0.900
13	1.950	1.950	0.975	0.975
14	2.100	2.100	1.050	1.050
15	2.250	2.250	1.125	1.125
16	2.400	2.400	1.200	1.200
17	2.550	2.550	1.275	1.275
18	2.700	2.700	1.350	1.350
19	2.850	2.850	1.425	1.425
20	3.000	3.000	1.500	1.500
21	3.150	3.150	1.575	1.575
22	3.300	3.300	1.650	1.650
23	3.450	3.450	1.725	1.725
24	3.600	3.600	1.800	1.800
25	3.750	3.750	1.875	1.875
26	3.900	3.900	1.950	1.950
27	4.050	4.050	2.025	2.025
28	4.200	4.200	2.100	2.100
29	4.350	4.350	2.175	2.175
30	4.500	4.500	2.250	2.250
31	4.650	4.650	2.325	2.325
32	4.800	4.800	2.400	2.400
33	4.950	4.950	2.475	2.475
34	5.100	5.100	2.550	2.550
35	5.250	5.250	2.625	2.625
36	5.400	5.400	2.700	2.700
37	5.550	5.550	2.775	2.775
38	5.700	5.700	2.850	2.850
39	5.850	5.850	2.925	2.925
40	6.000	6.000	3.000	3.000
41	6.150	6.150	3.075	3.075
42	6.300	6.300	3.150	3.150
43	6.450	6.450	3.225	3.225
44	6.600	6.600	3.300	3.300
45	6.750	6.750	3.375	3.375

* The merit rating adjustment is determined by applying the above factors (for the appropriate merit rating code) to rates by coverage (after all applicable discounts and rating factors), rounding to the nearest whole dollar amount, and summing the adjustments for all coverages.

**Massachusetts Private Passenger Automobile
 Increased Limits Factors for Bodily Injury Liability and Property Damage Liability**

**Applicable to Motor Vehicle Bodily Injury Coverage on All Vehicles and Coverages
 Including Motorcycles and Snowmobiles Rated in the Private Passenger Automobile Manual**

**Bodily Injury
 Increased Limits**

LIMIT	FACTOR
20/40 (base)	1.00
20/50	1.01
25/50	1.06
30/70	1.11
50/100	1.29
100/300	1.50
250/500	1.90
500/500	2.80

**Property damage
 Increased Limits**

LIMIT	FACTOR
5,000 (base)	1.00
10,000	1.51
15,000	1.53
25,000	1.55
35,000	1.56
40,000	1.57
45,000	1.57
50,000	1.57
75,000	1.58
80,000	1.58
100,000	1.59
150,000	1.60
200,000	1.61
250,000	1.66

Massachusetts Private Passenger Automobile

2010 Comprehensive \$500 Deductible Stated Amount

Territory	Symbol															
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1	1.48	0.70	0.63	0.60	0.56	0.54	0.51	0.50	0.48	0.48	0.47	0.47	0.46	0.45	0.44	0.43
2	1.61	0.76	0.69	0.65	0.62	0.58	0.56	0.54	0.53	0.52	0.51	0.51	0.50	0.49	0.48	0.47
3	1.61	0.76	0.69	0.65	0.62	0.58	0.56	0.54	0.53	0.52	0.51	0.51	0.50	0.49	0.48	0.47
4	1.61	0.76	0.69	0.65	0.62	0.58	0.56	0.54	0.53	0.52	0.51	0.51	0.50	0.49	0.48	0.47
5	1.67	0.79	0.72	0.68	0.64	0.61	0.58	0.56	0.55	0.54	0.53	0.53	0.52	0.51	0.50	0.49
6	1.63	0.77	0.70	0.66	0.62	0.59	0.57	0.55	0.53	0.53	0.52	0.52	0.51	0.49	0.48	0.47
7	1.75	0.83	0.75	0.71	0.67	0.63	0.61	0.59	0.57	0.57	0.56	0.56	0.54	0.53	0.52	0.51
8	1.86	0.88	0.79	0.75	0.71	0.67	0.65	0.62	0.61	0.60	0.59	0.59	0.58	0.56	0.55	0.54
9	1.78	0.84	0.76	0.72	0.68	0.65	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.53	0.52
10	1.81	0.86	0.77	0.73	0.69	0.66	0.63	0.61	0.59	0.58	0.58	0.57	0.56	0.55	0.54	0.53
11	1.67	0.79	0.72	0.68	0.64	0.61	0.58	0.56	0.55	0.54	0.53	0.53	0.52	0.51	0.50	0.49
12	1.93	0.92	0.83	0.78	0.74	0.70	0.67	0.65	0.63	0.62	0.62	0.61	0.60	0.58	0.57	0.56
13	2.19	1.04	0.94	0.89	0.84	0.79	0.76	0.74	0.72	0.71	0.70	0.70	0.68	0.66	0.65	0.64
14	2.33	1.10	0.99	0.94	0.89	0.84	0.81	0.78	0.76	0.75	0.74	0.74	0.72	0.70	0.69	0.68
15	2.86	1.35	1.22	1.16	1.09	1.04	0.99	0.96	0.94	0.92	0.91	0.91	0.89	0.87	0.85	0.83
16	4.14	1.96	1.77	1.67	1.58	1.50	1.44	1.39	1.36	1.34	1.32	1.31	1.29	1.25	1.23	1.21
17	1.63	0.77	0.70	0.66	0.62	0.59	0.57	0.55	0.53	0.53	0.52	0.52	0.51	0.49	0.48	0.47
18	2.33	1.10	0.99	0.94	0.89	0.84	0.81	0.78	0.76	0.75	0.74	0.74	0.72	0.70	0.69	0.68
19	2.77	1.31	1.18	1.12	1.06	1.00	0.96	0.93	0.91	0.89	0.88	0.88	0.86	0.84	0.82	0.81
20	2.24	1.06	0.96	0.90	0.86	0.81	0.78	0.75	0.73	0.72	0.71	0.71	0.70	0.68	0.66	0.65
21	3.09	1.46	1.32	1.25	1.18	1.12	1.07	1.04	1.01	1.00	0.99	0.98	0.96	0.93	0.91	0.90
22	3.52	1.66	1.50	1.42	1.34	1.27	1.22	1.18	1.15	1.14	1.12	1.12	1.09	1.06	1.04	1.02
23	2.88	1.36	1.23	1.16	1.10	1.04	1.00	0.97	0.94	0.93	0.92	0.91	0.90	0.87	0.85	0.84
24	2.19	1.04	0.94	0.89	0.84	0.79	0.76	0.74	0.72	0.71	0.70	0.70	0.68	0.66	0.65	0.64
25	2.71	1.28	1.16	1.09	1.04	0.98	0.94	0.91	0.89	0.87	0.86	0.86	0.84	0.82	0.80	0.79
26	3.55	1.68	1.51	1.43	1.36	1.29	1.23	1.19	1.16	1.14	1.13	1.12	1.10	1.07	1.05	1.03
27	1.46	0.69	0.62	0.59	0.56	0.53	0.51	0.49	0.48	0.47	0.47	0.46	0.45	0.44	0.43	0.43
40	1.92	0.91	0.82	0.77	0.73	0.70	0.67	0.64	0.63	0.62	0.61	0.61	0.60	0.58	0.57	0.56
41	2.04	0.97	0.87	0.82	0.78	0.74	0.71	0.69	0.67	0.66	0.65	0.65	0.63	0.62	0.60	0.59
42	2.07	0.98	0.88	0.84	0.79	0.75	0.72	0.70	0.68	0.67	0.66	0.66	0.64	0.63	0.61	0.60
43	2.53	1.20	1.08	1.02	0.97	0.92	0.88	0.85	0.83	0.82	0.81	0.80	0.79	0.76	0.75	0.74
44	2.82	1.33	1.20	1.14	1.08	1.02	0.98	0.95	0.92	0.91	0.90	0.89	0.88	0.85	0.83	0.82
45	2.51	1.19	1.07	1.01	0.96	0.91	0.87	0.84	0.82	0.81	0.80	0.80	0.78	0.76	0.74	0.73

Collision & Limited Collision \$500 Deductible

Rate per \$100 of insured value = Actual Cash Value Premium / Stated Amount Divisor

(Actual Cash Value Premium - see Manual Rule R-41)

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

Deductibles and Waiver of Deductible - same as actual cash value rates.

Massachusetts Private Passenger Automobile

Stated Amount Rates Comprehensive \$500 Deductible

Table of Values Used to Calculate 2009 Stated Amount Rates

<u>Symbol</u>	(a) <u>Private Passenger Comprehensive Model Year 2010 Factor by Symbol</u>	(b) <u>Median Symbol Value</u>
1	0.592	3,250
2	0.625	7,250
3	0.661	8,500
4	0.699	9,500
5	0.740	10,625
6	0.784	11,875
7	0.831	13,125
8	0.880	14,375
10	0.934	15,625
11	0.992	16,875
12	1.053	18,125
13	1.119	19,375
14	1.190	21,000
15	1.266	23,000
16	1.347	25,000
17	1.433	27,000

Comprehensive stated amount rates are calculated using the following:

- (a) Private Passenger 2009 comprehensive factor for the latest model year shown in the rate pages for each symbol (displayed above)
- (b) Median symbol value (displayed above)
- (c) Private Passenger 2009 Class 10 base rates by territory for comprehensive.

The comprehensive stated amount rate per \$100 is calculated as: $(c) \times (a) \times (100) / (b)$