

**MASSACHUSETTS  
ANTIQUE / CLASSIC VEHICLES  
2,500 MILE TIER**

**PHYSICAL DAMAGE (STATED AMOUNT PER \$100)  
AGE OF CAR**

<b>APPLY THESE RATES WHEN \$0 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>									
<b>OTHER THAN COLLISION DEDUCTIBLE</b>	<b>Model Year Prior to 1945</b>	<b>Model Year 1945 thru 1959</b>	<b>Model Year 1960 thru 1969</b>	<b>Model Year 1970 thru 1973</b>	<b>Model Year 1974 thru 1978</b>	<b>Model Year 1979 thru 1987</b>	<b>Model Year 1988 thru 1992</b>	<b>Model Year 1993 thru 1997</b>	<b>Model Year 1998 and Newer</b>
\$300	0.32	0.32	0.33	0.36	0.38	0.40	0.75	0.88	0.92
\$ 500	0.31	0.31	0.32	0.35	0.37	0.39	0.73	0.85	0.89
\$1,000	0.29	0.29	0.30	0.33	0.35	0.37	0.70	0.82	0.86
\$2,500	0.28	0.28	0.29	0.32	0.34	0.36	0.67	0.78	0.82
\$5,000	0.27	0.27	0.28	0.31	0.33	0.35	0.65	0.75	0.79
5%	0.26	0.26	0.27	0.30	0.32	0.34	0.63	0.72	0.76
10%	0.24	0.24	0.25	0.28	0.30	0.32	0.59	0.69	0.73
15%	0.22	0.22	0.23	0.26	0.28	0.30	0.55	0.66	0.70
20%	0.20	0.20	0.21	0.24	0.26	0.28	0.50	0.63	0.67

<b>APPLY THESE RATES WHEN \$100 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>									
<b>OTHER THAN COLLISION DEDUCTIBLE</b>	<b>Model Year Prior to 1945</b>	<b>Model Year 1945 thru 1959</b>	<b>Model Year 1960 thru 1969</b>	<b>Model Year 1970 thru 1973</b>	<b>Model Year 1974 thru 1978</b>	<b>Model Year 1979 thru 1987</b>	<b>Model Year 1988 thru 1992</b>	<b>Model Year 1993 thru 1997</b>	<b>Model Year 1998 and Newer</b>
\$300	0.31	0.31	0.32	0.35	0.37	0.39	0.72	0.84	0.88
\$ 500	0.30	0.30	0.31	0.34	0.36	0.38	0.70	0.81	0.85
\$1000	0.28	0.28	0.29	0.32	0.34	0.36	0.67	0.78	0.82
\$2,500	0.27	0.27	0.28	0.31	0.33	0.35	0.64	0.74	0.78
\$5,000	0.26	0.26	0.27	0.30	0.32	0.34	0.62	0.71	0.75
5%	0.25	0.25	0.26	0.29	0.31	0.33	0.60	0.68	0.72
10%	0.23	0.23	0.24	0.27	0.29	0.31	0.56	0.65	0.69
15%	0.21	0.21	0.22	0.25	0.27	0.29	0.52	0.62	0.66
20%	0.19	0.19	0.20	0.23	0.25	0.27	0.47	0.59	0.63

**MASSACHUSETTS  
ANTIQUÉ / CLASSIC VEHICLES  
2,500 MILE TIER**

**PHYSICAL DAMAGE (STATED AMOUNT PER \$100)  
AGE OF CAR**

**APPLY THESE RATES WHEN \$0 SAFETY GLASS DEDUCTIBLE IS SELECTED**

<b>OTHER THAN COLLISION &amp; COLLISION DEDUCTIBLE</b>	<b>Model Year Prior to 1945</b>	<b>Model Year 1945 thru 1959</b>	<b>Model Year 1960 thru 1969</b>	<b>Model Year 1970 thru 1973</b>	<b>Model Year 1974 thru 1978</b>	<b>Model Year 1979 thru 1987</b>	<b>Model Year 1988 thru 1992</b>	<b>Model Year 1993 thru 1997</b>	<b>Model Year 1998 and Newer</b>
\$300	0.54	0.54	0.55	0.58	0.60	0.64	1.55	1.78	1.88
\$500	0.52	0.52	0.53	0.56	0.58	0.62	1.50	1.71	1.81
\$1,000	0.47	0.47	0.48	0.51	0.53	0.57	1.44	1.64	1.74
\$2,500	0.45	0.45	0.46	0.49	0.51	0.55	1.37	1.55	1.65
\$5,000	0.43	0.43	0.44	0.47	0.49	0.53	1.32	1.48	1.58
5%	0.41	0.41	0.42	0.45	0.47	0.51	1.27	1.41	1.51
10%	0.38	0.38	0.39	0.42	0.44	0.48	1.19	1.34	1.44
15%	0.35	0.35	0.36	0.39	0.41	0.45	1.11	1.26	1.36
20%	0.32	0.32	0.33	0.36	0.38	0.42	1.02	1.18	1.28

**APPLY THESE RATES WHEN \$100 SAFETY GLASS DEDUCTIBLE IS SELECTED**

<b>OTHER THAN COLLISION &amp; COLLISION DEDUCTIBLE</b>	<b>Model Year Prior to 1945</b>	<b>Model Year 1945 thru 1959</b>	<b>Model Year 1960 thru 1969</b>	<b>Model Year 1970 thru 1973</b>	<b>Model Year 1974 thru 1978</b>	<b>Model Year 1979 thru 1987</b>	<b>Model Year 1988 thru 1992</b>	<b>Model Year 1993 thru 1997</b>	<b>Model Year 1998 and Newer</b>
\$300	0.53	0.53	0.54	0.57	0.59	0.63	1.51	1.73	1.83
\$500	0.51	0.51	0.52	0.55	0.57	0.61	1.46	1.66	1.76
\$1,000	0.46	0.46	0.47	0.50	0.52	0.56	1.40	1.59	1.69
\$2,500	0.44	0.44	0.45	0.48	0.50	0.54	1.33	1.50	1.60
\$5,000	0.42	0.42	0.43	0.46	0.48	0.52	1.28	1.43	1.53
5%	0.40	0.40	0.41	0.44	0.46	0.50	1.23	1.36	1.46
10%	0.37	0.37	0.38	0.41	0.43	0.47	1.15	1.29	1.39
15%	0.34	0.34	0.35	0.38	0.40	0.44	1.07	1.21	1.31
20%	0.31	0.31	0.32	0.35	0.37	0.41	0.98	1.13	1.23

**MASSACHUSETTS  
ANTIQUE / CLASSIC VEHICLES  
5,000 MILE TIER**

**PHYSICAL DAMAGE (STATED AMOUNT PER \$100)  
AGE OF CAR**

**APPLY THESE RATES WHEN \$0 SAFETY GLASS DEDUCTIBLE IS SELECTED**

<b>OTHER THAN COLLISION DEDUCTIBLE</b>	<b>Model Year Prior to 1945</b>	<b>Model Year 1945 thru 1959</b>	<b>Model Year 1960 thru 1969</b>	<b>Model Year 1970 thru 1973</b>	<b>Model Year 1974 thru 1978</b>	<b>Model Year 1979 thru 1987</b>	<b>Model Year 1988 thru 1992</b>	<b>Model Year 1993 thru 1997</b>	<b>Model Year 1998 and Newer</b>
\$300	0.37	0.37	0.38	0.41	0.43	0.45	0.88	1.05	1.09
\$500	0.36	0.36	0.37	0.40	0.42	0.44	0.86	1.02	1.06
\$1,000	0.34	0.34	0.35	0.38	0.40	0.42	0.84	0.99	1.03
\$2,500	0.32	0.32	0.33	0.36	0.38	0.40	0.81	0.95	0.99
\$5,000	0.30	0.30	0.31	0.34	0.36	0.38	0.79	0.92	0.96
5%	0.28	0.28	0.29	0.32	0.34	0.36	0.77	0.89	0.93
10%	0.26	0.26	0.27	0.30	0.32	0.34	0.74	0.85	0.89
15%	0.24	0.24	0.25	0.28	0.30	0.32	0.70	0.81	0.85
20%	0.22	0.22	0.23	0.26	0.28	0.30	0.66	0.77	0.81

**APPLY THESE RATES WHEN \$100 SAFETY GLASS DEDUCTIBLE IS SELECTED**

<b>OTHER THAN COLLISION DEDUCTIBLE</b>	<b>Model Year Prior to 1945</b>	<b>Model Year 1945 thru 1959</b>	<b>Model Year 1960 thru 1969</b>	<b>Model Year 1970 thru 1973</b>	<b>Model Year 1974 thru 1978</b>	<b>Model Year 1979 thru 1987</b>	<b>Model Year 1988 thru 1992</b>	<b>Model Year 1993 thru 1997</b>	<b>Model Year 1998 and Newer</b>
\$300	0.36	0.36	0.37	0.40	0.42	0.44	0.85	1.01	1.05
\$500	0.35	0.35	0.36	0.39	0.41	0.43	0.83	0.98	1.02
\$1,000	0.33	0.33	0.34	0.37	0.39	0.41	0.81	0.95	0.99
\$2,500	0.31	0.31	0.32	0.35	0.37	0.39	0.78	0.91	0.95
\$5,000	0.29	0.29	0.30	0.33	0.35	0.37	0.76	0.88	0.92
5%	0.27	0.27	0.28	0.31	0.33	0.35	0.74	0.85	0.89
10%	0.25	0.25	0.26	0.29	0.31	0.33	0.71	0.81	0.85
15%	0.23	0.23	0.24	0.27	0.29	0.31	0.67	0.77	0.81
20%	0.21	0.21	0.22	0.25	0.27	0.29	0.63	0.73	0.77

**MASSACHUSETTS  
ANTIQUÉ / CLASSIC VEHICLES  
5,000 MILE TIER**

**PHYSICAL DAMAGE (STATED AMOUNT PER \$100)  
AGE OF CAR**

**APPLY THESE RATES WHEN \$0 SAFETY GLASS DEDUCTIBLE IS SELECTED**

<b>OTHER THAN COLLISION &amp; COLLISION DEDUCTIBLE</b>	<b>Model Year Prior to 1945</b>	<b>Model Year 1945 thru 1959</b>	<b>Model Year 1960 thru 1969</b>	<b>Model Year 1970 thru 1973</b>	<b>Model Year 1974 thru 1978</b>	<b>Model Year 1979 thru 1987</b>	<b>Model Year 1988 thru 1992</b>	<b>Model Year 1993 thru 1997</b>	<b>Model Year 1998 and Newer</b>
\$300	0.64	0.64	0.65	0.68	0.70	0.74	1.80	2.07	2.17
\$500	0.62	0.62	0.63	0.66	0.68	0.72	1.75	2.01	2.11
\$1,000	0.59	0.59	0.60	0.63	0.65	0.69	1.69	1.94	2.04
\$2,500	0.56	0.56	0.57	0.60	0.62	0.66	1.61	1.85	1.95
\$5,000	0.53	0.53	0.54	0.57	0.59	0.63	1.55	1.78	1.88
5%	0.49	0.49	0.50	0.53	0.55	0.59	1.49	1.71	1.81
10%	0.45	0.45	0.46	0.49	0.51	0.55	1.42	1.63	1.73
15%	0.41	0.41	0.42	0.45	0.47	0.51	1.33	1.54	1.64
20%	0.37	0.37	0.38	0.41	0.43	0.47	1.24	1.45	1.55

**APPLY THESE RATES WHEN \$100 SAFETY GLASS DEDUCTIBLE IS SELECTED**

<b>OTHER THAN COLLISION &amp; COLLISION DEDUCTIBLE</b>	<b>Model Year Prior to 1945</b>	<b>Model Year 1945 thru 1959</b>	<b>Model Year 1960 thru 1969</b>	<b>Model Year 1970 thru 1973</b>	<b>Model Year 1974 thru 1978</b>	<b>Model Year 1979 thru 1987</b>	<b>Model Year 1988 thru 1992</b>	<b>Model Year 1993 thru 1997</b>	<b>Model Year 1998 and Newer</b>
\$300	0.63	0.63	0.64	0.67	0.69	0.73	1.76	2.02	2.12
\$500	0.61	0.61	0.62	0.65	0.67	0.71	1.71	1.96	2.06
\$1,000	0.58	0.58	0.59	0.62	0.64	0.68	1.65	1.89	1.99
\$2,500	0.55	0.55	0.56	0.59	0.61	0.65	1.57	1.80	1.90
\$5,000	0.52	0.52	0.53	0.56	0.58	0.62	1.51	1.73	1.83
5%	0.48	0.48	0.49	0.52	0.54	0.58	1.45	1.66	1.76
10%	0.44	0.44	0.45	0.48	0.50	0.54	1.38	1.58	1.68
15%	0.40	0.40	0.41	0.44	0.46	0.50	1.29	1.49	1.59
20%	0.36	0.36	0.37	0.40	0.42	0.46	1.20	1.40	1.50

**MASSACHUSETTS  
MODIFIED VEHICLES  
2,500 MILE TIER**

**PHYSICAL DAMAGE (STATED AMOUNT PER \$100)  
AGE OF CAR**

<b>APPLY THESE RATES WHEN \$0 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>			
<b>OTHER THAN COLLISION</b>			
<b>Deductible</b>	<b>Vehicles 15+Years with Value &gt;=\$40,000</b>	<b>Vehicles 15+Years with Value &lt; \$40,000</b>	<b>All Vehicles less than 15 Years</b>
\$300	0.70	1.15	1.15
\$500	0.67	1.11	1.11
\$1,000	0.64	1.07	1.07
\$2,500	0.61	1.02	1.02
\$5,000	0.59	0.97	0.97
5%	0.57	0.93	0.93
10%	0.50	0.81	0.81
15%	0.43	0.69	0.69
20%	0.36	0.58	0.58

<b>APPLY THESE RATES WHEN \$100 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>			
<b>OTHER THAN COLLISION</b>			
<b>Deductible</b>	<b>Vehicles 15+Years with Value &gt;=\$40,000</b>	<b>Vehicles 15+Years with Value &lt; \$40,000</b>	<b>All Vehicles less than 15 Years</b>
\$300	0.67	1.12	1.12
\$500	0.64	1.08	1.08
\$1,000	0.61	1.04	1.04
\$2,500	0.58	0.99	0.99
\$5,000	0.56	0.94	0.94
5%	0.54	0.90	0.90
10%	0.47	0.78	0.78
15%	0.40	0.66	0.66
20%	0.33	0.55	0.55

**MASSACHUSETTS  
MODIFIED VEHICLES  
2,500 MILE TIER**

**PHYSICAL DAMAGE (STATED AMOUNT PER \$100)  
AGE OF CAR**

<b>APPLY THESE RATES WHEN \$0 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>			
<b>OTHER THAN COLLISION &amp; COLLISION</b>			
<b>Deductible</b>	<b>Vehicles 15+Years with Value &gt;=\$40,000</b>	<b>Vehicles 15+Years with Value &lt; \$40,000</b>	<b>All Vehicles less than 15 Years</b>
\$300	1.09	1.80	1.80
\$500	1.05	1.74	1.74
\$1,000	1.01	1.68	1.68
\$2,500	0.96	1.61	1.61
\$5,000	0.93	1.54	1.54
5%	0.90	1.48	1.48
10%	0.79	1.29	1.29
15%	0.68	1.10	1.10
20%	0.56	0.92	0.92

<b>APPLY THESE RATES WHEN \$100 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>			
<b>OTHER THAN COLLISION &amp; COLLISION</b>			
<b>Deductible</b>	<b>Vehicles 15+Years with Value &gt;=\$40,000</b>	<b>Vehicles 15+Years with Value &lt; \$40,000</b>	<b>All Vehicles less than 15 Years</b>
\$300	1.06	1.77	1.77
\$500	1.02	1.71	1.71
\$1,000	0.98	1.65	1.65
\$2,500	0.93	1.58	1.58
\$5,000	0.90	1.51	1.51
5%	0.87	1.45	1.45
10%	0.76	1.26	1.26
15%	0.65	1.07	1.07
20%	0.53	0.89	0.89

**MASSACHUSETTS  
MODIFIED VEHICLES  
5,000 MILE TIER**

**PHYSICAL DAMAGE (STATED AMOUNT PER \$100)  
AGE OF CAR**

<b>APPLY THESE RATES WHEN \$0 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>			
<b>OTHER THAN COLLISION</b>			
<b>Deductible</b>	<b>Vehicles 15+Years with Value &gt;=\$40,000</b>	<b>Vehicles 15+Years with Value &lt; \$40,000</b>	<b>All Vehicles less than 15 Years</b>
\$300	0.81	1.34	1.34
\$500	0.78	1.29	1.29
\$1,000	0.75	1.24	1.24
\$2,500	0.72	1.19	1.19
\$5,000	0.69	1.13	1.13
5%	0.66	1.08	1.08
10%	0.58	0.95	0.95
15%	0.50	0.82	0.82
20%	0.42	0.68	0.68

<b>APPLY THESE RATES WHEN \$100 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>			
<b>OTHER THAN COLLISION</b>			
<b>Deductible</b>	<b>Vehicles 15+Years with Value &gt;=\$40,000</b>	<b>Vehicles 15+Years with Value &lt; \$40,000</b>	<b>All Vehicles less than 15 Years</b>
\$300	0.78	1.31	1.31
\$500	0.75	1.26	1.26
\$1,000	0.72	1.21	1.21
\$2,500	0.69	1.16	1.16
\$5,000	0.66	1.10	1.10
5%	0.63	1.05	1.05
10%	0.55	0.92	0.92
15%	0.47	0.79	0.79
20%	0.39	0.65	0.65

**MASSACHUSETTS  
MODIFIED VEHICLES  
5,000 MILE TIER**

**PHYSICAL DAMAGE (STATED AMOUNT PER \$100)  
AGE OF CAR**

<b>APPLY THESE RATES WHEN \$0 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>			
<b>OTHER THAN COLLISION &amp; COLLISION</b>			
<b>Deductible</b>	<b>Vehicles 15+Years with Value &gt;=\$40,000</b>	<b>Vehicles 15+Years with Value &lt; \$40,000</b>	<b>All Vehicles less than 15 Years</b>
\$300	1.26	2.08	2.08
\$500	1.22	2.01	2.01
\$1,000	1.17	1.94	1.94
\$2,500	1.12	1.86	1.86
\$5,000	1.07	1.78	1.78
5%	1.03	1.70	1.70
10%	0.90	1.49	1.49
15%	0.77	1.28	1.28
20%	0.64	1.05	1.05

<b>APPLY THESE RATES WHEN \$100 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>			
<b>OTHER THAN COLLISION &amp; COLLISION</b>			
<b>Deductible</b>	<b>Vehicles 15+Years with Value &gt;=\$40,000</b>	<b>Vehicles 15+Years with Value &lt; \$40,000</b>	<b>All Vehicles less than 15 Years</b>
\$300	1.23	2.05	2.05
\$500	1.19	1.98	1.98
\$1,000	1.14	1.91	1.91
\$2,500	1.09	1.83	1.83
\$5,000	1.04	1.75	1.75
5%	1.00	1.67	1.67
10%	0.87	1.46	1.46
15%	0.74	1.25	1.25
20%	0.61	1.02	1.02



**MASSACHUSETTS  
ANTIQUE MOTORCYCLES  
2,500 MILE TIER**

**PHYSICAL DAMAGE (STATED AMOUNT PER \$100)  
AGE OF CYCLE**

<b>APPLY THESE RATES WHEN \$0 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>		
<b>OTHER THAN COLLISION</b>		
<b>Deductible</b>	<b>1895-1950</b>	<b>1951-Sub.</b>
\$300	1.15	1.15
\$500	1.11	1.11
\$1,000	1.07	1.07
\$2,500	1.02	1.02
\$5,000	0.97	0.97
5%	0.93	0.93
10%	0.81	0.81
15%	0.69	0.69
20%	0.58	0.58

<b>APPLY THESE RATES WHEN \$100 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>		
<b>OTHER THAN COLLISION</b>		
<b>Deductible</b>	<b>1895-1950</b>	<b>1951-Sub.</b>
\$300	1.12	1.12
\$500	1.08	1.08
\$1,000	1.04	1.04
\$2,500	0.99	0.99
\$5,000	0.94	0.94
5%	0.90	0.90
10%	0.78	0.78
15%	0.66	0.66
20%	0.55	0.55

**MASSACHUSETTS  
ANTIQUE MOTORCYCLES  
2,500 MILE TIER**

**PHYSICAL DAMAGE (STATED AMOUNT PER \$100)  
AGE OF CYCLE**

<b>APPLY THESE RATES WHEN \$0 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>		
<b>OTHER THAN COLLISION &amp; COLLISION</b>		
<b>Deductible</b>	<b>1895-1950</b>	<b>1951-Sub.</b>
\$300	1.80	1.80
\$500	1.74	1.74
\$1,000	1.68	1.68
\$2,500	1.61	1.61
\$5,000	1.54	1.54
5%	1.48	1.48
10%	1.29	1.29
15%	1.10	1.10
20%	0.92	0.92

<b>APPLY THESE RATES WHEN \$100 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>		
<b>OTHER THAN COLLISION &amp; COLLISION</b>		
<b>Deductible</b>	<b>1895-1950</b>	<b>1951-Sub.</b>
\$300	1.77	1.77
\$500	1.71	1.71
\$1,000	1.65	1.65
\$2,500	1.58	1.58
\$5,000	1.51	1.51
5%	1.45	1.45
10%	1.26	1.26
15%	1.07	1.07
20%	0.89	0.89

**ANTIQUE MOTORCYCLES  
5,000 MILE TIER**

5,000 Mile Tier is not available for Antique Motorcycle.

**MASSACHUSETTS  
ANTIQUE / CLASSIC VEHICLES  
2,500 MILE TIER**

PHYSICAL DAMAGE (STATED AMOUNT PER \$100)  
AGE OF CAR

<b>APPLY THESE RATES WHEN \$0 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>									
OTHER THAN COLLISION DEDUCTIBLE	Model Year Prior to 1945	Model Year 1945 thru 1959	Model Year 1960 thru 1969	Model Year 1970 thru 1973	Model Year 1974 thru 1978	Model Year 1979 thru 1987	Model Year 1988 thru 1992	Model Year 1993 thru 1997	Model Year 1998 and Newer
\$300	0.32	0.32	0.33	0.36	0.38	0.40	0.75	0.88	0.92
\$ 500	0.31	0.31	0.32	0.35	0.37	0.39	0.73	0.85	0.89
\$1,000	0.29	0.29	0.30	0.33	0.35	0.37	0.70	0.82	0.86
\$2,500	0.28	0.28	0.29	0.32	0.34	0.36	0.67	0.78	0.82
\$5,000	0.27	0.27	0.28	0.31	0.33	0.35	0.65	0.75	0.79
5%	0.26	0.26	0.27	0.30	0.32	0.34	0.63	0.72	0.76
10%	0.24	0.24	0.25	0.28	0.30	0.32	0.59	0.69	0.73
15%	0.22	0.22	0.23	0.26	0.28	0.30	0.55	0.66	0.70
20%	0.20	0.20	0.21	0.24	0.26	0.28	0.50	0.63	0.67

<b>APPLY THESE RATES WHEN FULL SAFETY GLASS COVERAGE IS SELECTED</b>									
<b>APPLY THESE RATES WHEN \$100 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>									
OTHER THAN COLLISION DEDUCTIBLE	Model Year Prior to 1945	Model Year 1945 thru 1959	Model Year 1960 thru 1969	Model Year 1970 thru 1973	Model Year 1974 thru 1978	Model Year 1979 thru 1987	Model Year 1988 thru 1992	Model Year 1993 thru 1997	Model Year 1998 and Newer
\$300	0.31	0.31	0.32	0.35	0.37	0.39	0.72	0.84	0.88
\$ 500	0.30	0.30	0.31	0.34	0.36	0.38	0.70	0.81	0.85
\$1000	0.28	0.28	0.29	0.32	0.34	0.36	0.67	0.78	0.82
\$2,500	0.27	0.27	0.28	0.31	0.33	0.35	0.64	0.74	0.78
\$5,000	0.26	0.26	0.27	0.30	0.32	0.34	0.62	0.71	0.75
5%	0.25	0.25	0.26	0.29	0.31	0.33	0.60	0.68	0.72
10%	0.23	0.23	0.24	0.27	0.29	0.31	0.56	0.65	0.69
15%	0.21	0.21	0.22	0.25	0.27	0.29	0.52	0.62	0.66
20%	0.19	0.19	0.20	0.23	0.25	0.27	0.47	0.59	0.63

**MASSACHUSETTS  
ANTIQUÉ / CLASSIC VEHICLES  
2,500 MILE TIER**

**PHYSICAL DAMAGE (STATED AMOUNT PER \$100)  
AGE OF CAR**

**APPLY THESE RATES WHEN \$0 SAFETY GLASS DEDUCTIBLE IS SELECTED**

<b>OTHER THAN COLLISION &amp; COLLISION DEDUCTIBLE</b>	<b>Model Year Prior to 1945</b>	<b>Model Year 1945 thru 1959</b>	<b>Model Year 1960 thru 1969</b>	<b>Model Year 1970 thru 1973</b>	<b>Model Year 1974 thru 1978</b>	<b>Model Year 1979 thru 1987</b>	<b>Model Year 1988 thru 1992</b>	<b>Model Year 1993 thru 1997</b>	<b>Model Year 1998 and Newer</b>
\$300	0.54	0.54	0.55	0.58	0.60	0.64	1.55	1.78	1.88
\$500	0.52	0.52	0.53	0.56	0.58	0.62	1.50	1.71	1.81
\$1,000	0.47	0.47	0.48	0.51	0.53	0.57	1.44	1.64	1.74
\$2,500	0.45	0.45	0.46	0.49	0.51	0.55	1.37	1.55	1.65
\$5,000	0.43	0.43	0.44	0.47	0.49	0.53	1.32	1.48	1.58
5%	0.41	0.41	0.42	0.45	0.47	0.51	1.27	1.41	1.51
10%	0.38	0.38	0.39	0.42	0.44	0.48	1.19	1.34	1.44
15%	0.35	0.35	0.36	0.39	0.41	0.45	1.11	1.26	1.36
20%	0.32	0.32	0.33	0.36	0.38	0.42	1.02	1.18	1.28

**APPLY THESE RATES WHEN FULL SAFETY GLASS COVERAGE IS SELECTED**

**APPLY THESE RATES WHEN \$100 SAFETY GLASS DEDUCTIBLE IS SELECTED**

<b>OTHER THAN COLLISION &amp; COLLISION DEDUCTIBLE</b>	<b>Model Year Prior to 1945</b>	<b>Model Year 1945 thru 1959</b>	<b>Model Year 1960 thru 1969</b>	<b>Model Year 1970 thru 1973</b>	<b>Model Year 1974 thru 1978</b>	<b>Model Year 1979 thru 1987</b>	<b>Model Year 1988 thru 1992</b>	<b>Model Year 1993 thru 1997</b>	<b>Model Year 1998 and Newer</b>
\$300	0.53	0.53	0.54	0.57	0.59	0.63	1.51	1.73	1.83
\$500	0.51	0.51	0.52	0.55	0.57	0.61	1.46	1.66	1.76
\$1,000	0.46	0.46	0.47	0.50	0.52	0.56	1.40	1.59	1.69
\$2,500	0.44	0.44	0.45	0.48	0.50	0.54	1.33	1.50	1.60
\$5,000	0.42	0.42	0.43	0.46	0.48	0.52	1.28	1.43	1.53
5%	0.40	0.40	0.41	0.44	0.46	0.50	1.23	1.36	1.46
10%	0.37	0.37	0.38	0.41	0.43	0.47	1.15	1.29	1.39
15%	0.34	0.34	0.35	0.38	0.40	0.44	1.07	1.21	1.31
20%	0.31	0.31	0.32	0.35	0.37	0.41	0.98	1.13	1.23

**MASSACHUSETTS  
ANTIQUE / CLASSIC VEHICLES  
5,000 MILE TIER**

**PHYSICAL DAMAGE (STATED AMOUNT PER \$100)  
AGE OF CAR**

**APPLY THESE RATES WHEN \$0 SAFETY GLASS DEDUCTIBLE IS SELECTED**

<b>OTHER THAN COLLISION DEDUCTIBLE</b>	<b>Model Year Prior to 1945</b>	<b>Model Year 1945 thru 1959</b>	<b>Model Year 1960 thru 1969</b>	<b>Model Year 1970 thru 1973</b>	<b>Model Year 1974 thru 1978</b>	<b>Model Year 1979 thru 1987</b>	<b>Model Year 1988 thru 1992</b>	<b>Model Year 1993 thru 1997</b>	<b>Model Year 1998 and Newer</b>
\$300	0.37	0.37	0.38	0.41	0.43	0.45	0.88	1.05	1.09
\$500	0.36	0.36	0.37	0.40	0.42	0.44	0.86	1.02	1.06
\$1,000	0.34	0.34	0.35	0.38	0.40	0.42	0.84	0.99	1.03
\$2,500	0.32	0.32	0.33	0.36	0.38	0.40	0.81	0.95	0.99
\$5,000	0.30	0.30	0.31	0.34	0.36	0.38	0.79	0.92	0.96
5%	0.28	0.28	0.29	0.32	0.34	0.36	0.77	0.89	0.93
10%	0.26	0.26	0.27	0.30	0.32	0.34	0.74	0.85	0.89
15%	0.24	0.24	0.25	0.28	0.30	0.32	0.70	0.81	0.85
20%	0.22	0.22	0.23	0.26	0.28	0.30	0.66	0.77	0.81

**APPLY THESE RATES WHEN FULL SAFETY GLASS COVERAGE IS SELECTED  
APPLY THESE RATES WHEN \$100 SAFETY GLASS DEDUCTIBLE IS SELECTED**

<b>OTHER THAN COLLISION DEDUCTIBLE</b>	<b>Model Year Prior to 1945</b>	<b>Model Year 1945 thru 1959</b>	<b>Model Year 1960 thru 1969</b>	<b>Model Year 1970 thru 1973</b>	<b>Model Year 1974 thru 1978</b>	<b>Model Year 1979 thru 1987</b>	<b>Model Year 1988 thru 1992</b>	<b>Model Year 1993 thru 1997</b>	<b>Model Year 1998 and Newer</b>
\$300	0.36	0.36	0.37	0.40	0.42	0.44	0.85	1.01	1.05
\$500	0.35	0.35	0.36	0.39	0.41	0.43	0.83	0.98	1.02
\$1,000	0.33	0.33	0.34	0.37	0.39	0.41	0.81	0.95	0.99
\$2,500	0.31	0.31	0.32	0.35	0.37	0.39	0.78	0.91	0.95
\$5,000	0.29	0.29	0.30	0.33	0.35	0.37	0.76	0.88	0.92
5%	0.27	0.27	0.28	0.31	0.33	0.35	0.74	0.85	0.89
10%	0.25	0.25	0.26	0.29	0.31	0.33	0.71	0.81	0.85
15%	0.23	0.23	0.24	0.27	0.29	0.31	0.67	0.77	0.81
20%	0.21	0.21	0.22	0.25	0.27	0.29	0.63	0.73	0.77

**MASSACHUSETTS  
ANTIQUÉ / CLASSIC VEHICLES  
5,000 MILE TIER**

PHYSICAL DAMAGE (STATED AMOUNT PER \$100)  
AGE OF CAR

**APPLY THESE RATES WHEN \$0 SAFETY GLASS DEDUCTIBLE IS SELECTED**

OTHER THAN COLLISION & COLLISION DEDUCTIBLE	Model Year Prior to 1945	Model Year 1945 thru 1959	Model Year 1960 thru 1969	Model Year 1970 thru 1973	Model Year 1974 thru 1978	Model Year 1979 thru 1987	Model Year 1988 thru 1992	Model Year 1993 thru 1997	Model Year 1998 and Newer
\$300	0.64	0.64	0.65	0.68	0.70	0.74	1.80	2.07	2.17
\$500	0.62	0.62	0.63	0.66	0.68	0.72	1.75	2.01	2.11
\$1,000	0.59	0.59	0.60	0.63	0.65	0.69	1.69	1.94	2.04
\$2,500	0.56	0.56	0.57	0.60	0.62	0.66	1.61	1.85	1.95
\$5,000	0.53	0.53	0.54	0.57	0.59	0.63	1.55	1.78	1.88
5%	0.49	0.49	0.50	0.53	0.55	0.59	1.49	1.71	1.81
10%	0.45	0.45	0.46	0.49	0.51	0.55	1.42	1.63	1.73
15%	0.41	0.41	0.42	0.45	0.47	0.51	1.33	1.54	1.64
20%	0.37	0.37	0.38	0.41	0.43	0.47	1.24	1.45	1.55

**APPLY THESE RATES WHEN FULL SAFETY GLASS COVERAGE IS SELECTED**  
**APPLY THESE RATES WHEN \$100 SAFETY GLASS DEDUCTIBLE IS SELECTED**

OTHER THAN COLLISION & COLLISION DEDUCTIBLE	Model Year Prior to 1945	Model Year 1945 thru 1959	Model Year 1960 thru 1969	Model Year 1970 thru 1973	Model Year 1974 thru 1978	Model Year 1979 thru 1987	Model Year 1988 thru 1992	Model Year 1993 thru 1997	Model Year 1998 and Newer
\$300	0.63	0.63	0.64	0.67	0.69	0.73	1.76	2.02	2.12
\$500	0.61	0.61	0.62	0.65	0.67	0.71	1.71	1.96	2.06
\$1,000	0.58	0.58	0.59	0.62	0.64	0.68	1.65	1.89	1.99
\$2,500	0.55	0.55	0.56	0.59	0.61	0.65	1.57	1.80	1.90
\$5,000	0.52	0.52	0.53	0.56	0.58	0.62	1.51	1.73	1.83
5%	0.48	0.48	0.49	0.52	0.54	0.58	1.45	1.66	1.76
10%	0.44	0.44	0.45	0.48	0.50	0.54	1.38	1.58	1.68
15%	0.40	0.40	0.41	0.44	0.46	0.50	1.29	1.49	1.59
20%	0.36	0.36	0.37	0.40	0.42	0.46	1.20	1.40	1.50

**MASSACHUSETTS  
MODIFIED VEHICLES  
2,500 MILE TIER**

PHYSICAL DAMAGE (STATED AMOUNT PER \$100)  
AGE OF CAR

<b>APPLY THESE RATES WHEN \$0 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>			
<b>OTHER THAN COLLISION</b>			
<b>Deductible</b>	<b>Vehicles 15+Years with Value &gt;=\$40,000</b>	<b>Vehicles 15+Years with Value &lt; \$40,000</b>	<b>All Vehicles less than 15 Years</b>
\$300	0.70	1.15	1.15
\$500	0.67	1.11	1.11
\$1,000	0.64	1.07	1.07
\$2,500	0.61	1.02	1.02
\$5,000	0.59	0.97	0.97
5%	0.57	0.93	0.93
10%	0.50	0.81	0.81
15%	0.43	0.69	0.69
20%	0.36	0.58	0.58

<b>APPLY THESE RATES WHEN FULL SAFETY GLASS COVERAGE IS SELECTED</b>			
<b>APPLY THESE RATES WHEN \$100 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>			
<b>OTHER THAN COLLISION</b>			
<b>Deductible</b>	<b>Vehicles 15+Years with Value &gt;=\$40,000</b>	<b>Vehicles 15+Years with Value &lt; \$40,000</b>	<b>All Vehicles less than 15 Years</b>
\$300	0.67	1.12	1.12
\$500	0.64	1.08	1.08
\$1,000	0.61	1.04	1.04
\$2,500	0.58	0.99	0.99
\$5,000	0.56	0.94	0.94
5%	0.54	0.90	0.90
10%	0.47	0.78	0.78
15%	0.40	0.66	0.66
20%	0.33	0.55	0.55

**MASSACHUSETTS  
MODIFIED VEHICLES  
2,500 MILE TIER**

**PHYSICAL DAMAGE (STATED AMOUNT PER \$100)  
AGE OF CAR**

<b>APPLY THESE RATES WHEN \$0 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>			
<b>OTHER THAN COLLISION &amp; COLLISION</b>			
<b>Deductible</b>	<b>Vehicles 15+Years with Value &gt;=\$40,000</b>	<b>Vehicles 15+Years with Value &lt; \$40,000</b>	<b>All Vehicles less than 15 Years</b>
\$300	1.09	1.80	1.80
\$500	1.05	1.74	1.74
\$1,000	1.01	1.68	1.68
\$2,500	0.96	1.61	1.61
\$5,000	0.93	1.54	1.54
5%	0.90	1.48	1.48
10%	0.79	1.29	1.29
15%	0.68	1.10	1.10
20%	0.56	0.92	0.92

<b>APPLY THESE RATES WHEN FULL SAFETY GLASS COVERAGE IS SELECTED</b>			
<b>APPLY THESE RATES WHEN \$100 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>			
<b>OTHER THAN COLLISION &amp; COLLISION</b>			
<b>Deductible</b>	<b>Vehicles 15+Years with Value &gt;=\$40,000</b>	<b>Vehicles 15+Years with Value &lt; \$40,000</b>	<b>All Vehicles less than 15 Years</b>
\$300	1.06	1.77	1.77
\$500	1.02	1.71	1.71
\$1,000	0.98	1.65	1.65
\$2,500	0.93	1.58	1.58
\$5,000	0.90	1.51	1.51
5%	0.87	1.45	1.45
10%	0.76	1.26	1.26
15%	0.65	1.07	1.07
20%	0.53	0.89	0.89



**MASSACHUSETTS  
MODIFIED VEHICLES  
5,000 MILE TIER**

**PHYSICAL DAMAGE (STATED AMOUNT PER \$100)  
AGE OF CAR**

<b>APPLY THESE RATES WHEN \$0 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>			
<b>OTHER THAN COLLISION</b>			
<b>Deductible</b>	<b>Vehicles 15+Years with Value &gt;=\$40,000</b>	<b>Vehicles 15+Years with Value &lt; \$40,000</b>	<b>All Vehicles less than 15 Years</b>
\$300	0.81	1.34	1.34
\$500	0.78	1.29	1.29
\$1,000	0.75	1.24	1.24
\$2,500	0.72	1.19	1.19
\$5,000	0.69	1.13	1.13
5%	0.66	1.08	1.08
10%	0.58	0.95	0.95
15%	0.50	0.82	0.82
20%	0.42	0.68	0.68

<b>APPLY THESE RATES WHEN FULL SAFETY GLASS COVERAGE IS SELECTED</b>			
<b>APPLY THESE RATES WHEN \$100 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>			
<b>OTHER THAN COLLISION</b>			
<b>Deductible</b>	<b>Vehicles 15+Years with Value &gt;=\$40,000</b>	<b>Vehicles 15+Years with Value &lt; \$40,000</b>	<b>All Vehicles less than 15 Years</b>
\$300	0.78	1.31	1.31
\$500	0.75	1.26	1.26
\$1,000	0.72	1.21	1.21
\$2,500	0.69	1.16	1.16
\$5,000	0.66	1.10	1.10
5%	0.63	1.05	1.05
10%	0.55	0.92	0.92
15%	0.47	0.79	0.79
20%	0.39	0.65	0.65

**MASSACHUSETTS  
MODIFIED VEHICLES  
5,000 MILE TIER**

**PHYSICAL DAMAGE (STATED AMOUNT PER \$100)  
AGE OF CAR**

<b>APPLY THESE RATES WHEN \$0 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>			
<b>OTHER THAN COLLISION &amp; COLLISION</b>			
<b>Deductible</b>	<b>Vehicles 15+Years with Value &gt;=\$40,000</b>	<b>Vehicles 15+Years with Value &lt; \$40,000</b>	<b>All Vehicles less than 15 Years</b>
\$300	1.26	2.08	2.08
\$500	1.22	2.01	2.01
\$1,000	1.17	1.94	1.94
\$2,500	1.12	1.86	1.86
\$5,000	1.07	1.78	1.78
5%	1.03	1.70	1.70
10%	0.90	1.49	1.49
15%	0.77	1.28	1.28
20%	0.64	1.05	1.05

<b>APPLY THESE RATES WHEN FULL SAFETY GLASS COVERAGE IS SELECTED</b>			
<b>APPLY THESE RATES WHEN \$100 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>			
<b>OTHER THAN COLLISION &amp; COLLISION</b>			
<b>Deductible</b>	<b>Vehicles 15+Years with Value &gt;=\$40,000</b>	<b>Vehicles 15+Years with Value &lt; \$40,000</b>	<b>All Vehicles less than 15 Years</b>
\$300	1.23	2.05	2.05
\$500	1.19	1.98	1.98
\$1,000	1.14	1.91	1.91
\$2,500	1.09	1.83	1.83
\$5,000	1.04	1.75	1.75
5%	1.00	1.67	1.67
10%	0.87	1.46	1.46
15%	0.74	1.25	1.25
20%	0.61	1.02	1.02

**MASSACHUSETTS  
ANTIQUE MOTORCYCLES  
2,500 MILE TIER**

PHYSICAL DAMAGE (STATED AMOUNT PER \$100)  
AGE OF CYCLE

<b>APPLY THESE RATES WHEN \$0 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>		
OTHER THAN COLLISION		
Deductible	1895-1950	1951-Sub.
\$300	1.15	1.15
\$500	1.11	1.11
\$1,000	1.07	1.07
\$2,500	1.02	1.02
\$5,000	0.97	0.97
5%	0.93	0.93
10%	0.81	0.81
15%	0.69	0.69
20%	0.58	0.58

<del>APPLY THESE RATES WHEN FULL SAFETY GLASS COVERAGE IS SELECTED</del>		
<b>APPLY THESE RATES WHEN \$100 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>		
OTHER THAN COLLISION		
Deductible	1895-1950	1951-Sub.
\$300	1.12	1.12
\$500	1.08	1.08
\$1,000	1.04	1.04
\$2,500	0.99	0.99
\$5,000	0.94	0.94
5%	0.90	0.90
10%	0.78	0.78
15%	0.66	0.66
20%	0.55	0.55

**MASSACHUSETTS  
ANTIQUE MOTORCYCLES  
2,500 MILE TIER**

PHYSICAL DAMAGE (STATED AMOUNT PER \$100)  
AGE OF CYCLE

<b>APPLY THESE RATES WHEN \$0 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>		
OTHER THAN COLLISION & COLLISION		
Deductible	1895-1950	1951-Sub.
\$300	1.80	1.80
\$500	1.74	1.74
\$1,000	1.68	1.68
\$2,500	1.61	1.61
\$5,000	1.54	1.54
5%	1.48	1.48
10%	1.29	1.29
15%	1.10	1.10
20%	0.92	0.92

<del>APPLY THESE RATES WHEN FULL SAFETY GLASS COVERAGE IS SELECTED</del>		
<b>APPLY THESE RATES WHEN \$100 SAFETY GLASS DEDUCTIBLE IS SELECTED</b>		
OTHER THAN COLLISION & COLLISION		
Deductible	1895-1950	1951-Sub.
\$300	1.77	1.77
\$500	1.71	1.71
\$1,000	1.65	1.65
\$2,500	1.58	1.58
\$5,000	1.51	1.51
5%	1.45	1.45
10%	1.26	1.26
15%	1.07	1.07
20%	0.89	0.89

**ANTIQUE MOTORCYCLES  
5,000 MILE TIER**

5,000 Mile Tier is not available for Antique Motorcycle.