

G. Advanced Driver Training – Reserved

H. Group Marketing Discount

A discount applies to all coverages except rental and towing if the named insured and/or named insured's spouse is an active employee of a company approved group. This discount shall cease upon the first renewal after which the qualifying individual ceases to be a member of the group. Group eligibility criteria standards will be objectively applied to all policyholders and will meet the requirements on Massachusetts' laws and insurance regulations.

I. Payroll Deduction Discount

A discount of 2% will be applied to all coverages except rental and towing if the premium is paid through automatic withdrawals from a company payroll system. Electric Insurance Company shall determine the eligible employer groups and to set the terms and conditions of the withdrawal including, but not limited to the amount and frequency of the deductions. The terms and fees of payroll deduction shall be consistent with the terms and fees of Electric's Electronic Funds Transfer (EFT) payment method. This discount does not apply to miscellaneous vehicles.

J. Multi-Policy Discount

A discount of 5% will be applied to the all coverages except rental and towing if the named insured maintains a Home, Renters or Condo policy with Electric Insurance Company. The company may apply the discount mid-term if a new homeowners policy is written or removed on renewal if the policy is cancelled. This discount does not apply to miscellaneous vehicles.

K. Years Experienced Rating Factor

Apply the factors for each coverage based on rated operators number of years licensed as of the inception date of the policy. No policy shall be amended to mid-term to achieve a change in the assigned operators years licensed classification. Refer to the Miscellaneous Rating Factors page for the applicable categories and factors. This factor does not apply to miscellaneous vehicles

L. Category Factors

The category factor will apply immediately after the selection of a territorial base rate for coverages other than Uninsured Motorists and immediately after the selection of the flat limit rate for Uninsured Motorists. Refer to the Rating Factors pages for category names and factors. Refer to the Miscellaneous Motor Vehicle section for rules on applying the category factor to miscellaneous vehicles.

Policy Category Placement

All policies are evaluated based on a set of policy characteristics. Underwriting Quality Index (UQI) scores are assigned to each of these policy characteristics. The summation of distinct UQI values produces a policy UQI score. Based on its UQI score, each policy will be assigned to one, and only one, category. Each category will have a distinct rating factor that is applied to the base rate for all coverages on the policy, except rental and towing.

All UQI scores will be determined at new business and prior to every annual renewal. UQI scores are not affected by midterm policy changes. However, if the policy information was incorrect at inception or the prior renewal, a correction can be made.

Category Model Characteristics and Factor Determination

The following variables are used in the UQI scoring algorithm:

- Safe Driver Insurance Points
- Number of Listed Operators
- Coverage Characteristics
- Number of Years Voluntary Renewed

Category	Score Range	Factor
1	0.000 to 0.015	0.870
2	0.016 to 0.067	0.900
3	0.068 to 0.270	0.985
4	0.271 to 0.325	1.065
5	0.326 & above	1.080

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MISCELLANEOUS RATING FACTORS

DEDUCTIBLES (RULE 16)			
Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	\$100**
Collision:	.63	.48	<u>Glass</u>
Limited Collision:	.54	.32	Not Applicable
Comprehensive:	.75	.67	Not Applicable
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium		\$300 Deductible -	\$10
**Applies to otherwise determined premium		\$500 Deductible -	\$13
Collision Waiver of Deductible Charges:		\$1,000 Deductible -	\$16
		\$2,000 Deductible -	\$25

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>	<u>\$45/Day, \$1,350 Maximum</u>	<u>\$100/Day, \$3,000 Maximum</u>
Private Passenger:	\$12	\$63	\$146	\$300
Motorcycle:	\$45	\$90	\$167	\$346

DISCOUNTS & FACTORS (RULE 19)					
Multi-Car:		Annual Mileage	Factor	Group	Factor
Multi-Car	Factor	0 to 5,000	0.850	General Electric	0.92
Yes	.85	5,100 to 7,500	0.900	ELFUN	0.90
No	1.00	7,600-10,000	0.940	EIC	0.90
		10,100 to 12,000	0.960		
		12,100 to 16,000	0.980		
		16,100 to 19,500	1.000		
		19,600+	1.000		
Public Transit:		10% Property Damage and Collision \$75 Maximum per eligible vehicle			
Passive Restraint:		25% Parts 2, 3, 6 and 12			
Category Factor		Category	Factor		
		1	0.870		
		2	0.900		
		3	0.985		
		4	1.065		
		5	1.080		

EXPLANATORY MEMORANDUM

The following exhibits and explanatory notes present the latest review of Electric Insurance Company's private passenger automobile line of business for the state of Massachusetts. The proposed changes will allow us to maintain rate adequacy and offer program enhancements to better serve our current and future customers. We propose a revision to our rates and rules effective September 8, 2009 for new and renewal business. The overall effect of 3.2% is in line with our current Actuarial Indicated rate need of 7.0% as well as changes made by other Massachusetts Insurance carriers and our desired profit levels. Our proposal consists of the following:

Base Rates

Our proposal increases Liability base rates by 1.2% and Physical Damage base rates by 3.0%. These changes have been applied equally across all territories and classes. The attached exhibits and manual pages display our proposed base rates.

Category Factor

Our proposal includes a revision to our category factors. The factors will continue to apply uniformly across all applicable coverages.

G. Advanced Driver Training – Reserved

H. Group Marketing Discount

A discount applies to all coverages except rental and towing if the named insured and/or named insured's spouse is an active employee of a company approved group. This discount shall cease upon the first renewal after which the qualifying individual ceases to be a member of the group. Group eligibility criteria standards will be objectively applied to all policyholders and will meet the requirements on Massachusetts' laws and insurance regulations.

I. Payroll Deduction Discount

A discount of 2% will be applied to all coverages except rental and towing if the premium is paid through automatic withdrawals from a company payroll system. Electric Insurance Company shall determine the eligible employer groups and to set the terms and conditions of the withdrawal including, but not limited to the amount and frequency of the deductions. The terms and fees of payroll deduction shall be consistent with the terms and fees of Electric's Electronic Funds Transfer (EFT) payment method. This discount does not apply to miscellaneous vehicles.

J. Multi-Policy Discount

A discount of 5% will be applied to the all coverages except rental and towing if the named insured maintains a Home, Renters or Condo policy with Electric Insurance Company. The company may apply the discount mid-term if a new homeowners policy is written or removed on renewal if the policy is cancelled. This discount does not apply to miscellaneous vehicles.

K. Years Experienced Rating Factor

Apply the factors for each coverage based on rated operators number of years licensed as of the inception date of the policy. No policy shall be amended to mid-term to achieve a change in the assigned operators years licensed classification. Refer to the Miscellaneous Rating Factors page for the applicable categories and factors. This factor does not apply to miscellaneous vehicles

L. Category Factors

The category factor will apply immediately after the selection of a territorial base rate for coverages other than Uninsured Motorists and immediately after the selection of the flat limit rate for Uninsured Motorists. Refer to the Rating Factors pages for category names and factors. Refer to the Miscellaneous Motor Vehicle section for rules on applying the category factor to miscellaneous vehicles.

Policy Category Placement

All policies are evaluated based on a set of policy characteristics. Underwriting Quality Index (UQI) scores are assigned to each of these policy characteristics. The summation of distinct UQI values produces a policy UQI score. Based on its UQI score, each policy will be assigned to one, and only one, category. Each category will have a distinct rating factor that is applied to the base rate for all coverages on the policy, except rental and towing.

All UQI scores will be determined at new business and prior to every annual renewal. UQI scores are not affected by midterm policy changes. However, if the policy information was incorrect at inception or the prior renewal, a correction can be made.

Category Model Characteristics and Factor Determination

The following variables are used in the UQI scoring algorithm:

- Safe Driver Insurance Points
- Number of Listed Operators
- Coverage Characteristics
- Number of Years Voluntary Renewed

Category	Score Range	Factor
1	0.000 to 0.015	0.852
2	0.016 to 0.067	0.802
3	0.068 to 0.270	0.085
4	0.271 to 0.325	4.000
5	0.326 & above	4.080

G. Advanced Driver Training – Reserved

H. Group Marketing Discount

A discount applies to all coverages except rental and towing if the named insured and/or named insured's spouse is an active employee of a company approved group. This discount shall cease upon the first renewal after which the qualifying individual ceases to be a member of the group. Group eligibility criteria standards will be objectively applied to all policyholders and will meet the requirements on Massachusetts' laws and insurance regulations.

I. Payroll Deduction Discount

A discount of 2% will be applied to all coverages except rental and towing if the premium is paid through automatic withdrawals from a company payroll system. Electric Insurance Company shall determine the eligible employer groups and to set the terms and conditions of the withdrawal including, but not limited to the amount and frequency of the deductions. The terms and fees of payroll deduction shall be consistent with the terms and fees of Electric's Electronic Funds Transfer (EFT) payment method. This discount does not apply to miscellaneous vehicles.

J. Multi-Policy Discount

A discount of 5% will be applied to the all coverages except rental and towing if the named insured maintains a Home, Renters or Condo policy with Electric Insurance Company. The company may apply the discount mid-term if a new homeowners policy is written or removed on renewal if the policy is cancelled. This discount does not apply to miscellaneous vehicles.

K. Years Experienced Rating Factor

Apply the factors for each coverage based on rated operators number of years licensed as of the inception date of the policy. No policy shall be amended to mid-term to achieve a change in the assigned operators years licensed classification. Refer to the Miscellaneous Rating Factors page for the applicable categories and factors. This factor does not apply to miscellaneous vehicles

L. Category Factors

The category factor will apply immediately after the selection of a territorial base rate for coverages other than Uninsured Motorists and immediately after the selection of the flat limit rate for Uninsured Motorists. Refer to the Rating Factors pages for category names and factors. Refer to the Miscellaneous Motor Vehicle section for rules on applying the category factor to miscellaneous vehicles.

Policy Category Placement

All policies are evaluated based on a set of policy characteristics. Underwriting Quality Index (UQI) scores are assigned to each of these policy characteristics. The summation of distinct UQI values produces a policy UQI score. Based on its UQI score, each policy will be assigned to one, and only one, category. Each category will have a distinct rating factor that is applied to the base rate for all coverages on the policy, except rental and towing.

All UQI scores will be determined at new business and prior to every annual renewal. UQI scores are not affected by midterm policy changes. However, if the policy information was incorrect at inception or the prior renewal, a correction can be made.

Category Model Characteristics and Factor Determination

The following variables are used in the UQI scoring algorithm:

- Safe Driver Insurance Points
- Number of Listed Operators
- Coverage Characteristics
- Number of Years Voluntary Renewed

Category	Score Range	Factor
1	0.000 to 0.015	0.870
2	0.016 to 0.067	0.900
3	0.068 to 0.270	0.985
4	0.271 to 0.325	1.065
5	0.326 & above	1.080

MISCELLANEOUS RATING FACTORS

DEDUCTIBLES (RULE 16)			
	<u>\$1,000*</u>	<u>\$2,000*</u>	\$100** <u>Glass</u>
Deductibles:			
Collision:	.63	.48	Not Applicable
Limited Collision:	.54	.32	Not Applicable
Comprehensive:	.75	.67	.84
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium		\$300 Deductible -	\$10
**Applies to otherwise determined premium		\$500 Deductible -	\$13
Collision Waiver of Deductible Charges:		\$1,000 Deductible -	\$16
		\$2,000 Deductible -	\$25

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<u>\$15/Day, \$450 Maximum</u>	<u>\$30/Day, \$900 Maximum</u>	<u>\$45/Day, \$1,350 Maximum</u>	<u>\$100/Day, \$3,000 Maximum</u>
Private Passenger:	\$12	\$63	\$146	\$300
Motorcycle:	\$45	\$90	\$167	\$346

DISCOUNTS & FACTORS (RULE 19)					
Multi-Car:		Annual Mileage	Factor	Group	Factor
Multi-Car	Factor	0 to 5,000	0.850	General Electric	0.92
Yes	.85	5,100 to 7,500	0.900	ELFUN	0.90
No	1.00	7,600-10,000	0.940	EIC	0.90
		10,100 to 12,000	0.960		
		12,100 to 16,000	0.980		
		16,100 to 19,500	1.000		
		19,600+	1.000		
Public Transit:		10% Property Damage and Collision \$75 Maximum per eligible vehicle			
Passive Restraint:		25% Parts 2, 3, 6 and 12			
Category Factor					
		Category	Factor		
		1	0.852		
		2	0.892		
		3	0.985		
		4	1.000		

RS-1

Contains Copyrighted Content, Automobile Insurers Bureau, 2008

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MISCELLANEOUS RATING FACTORS

DEDUCTIBLES (RULE 16)			
Deductibles:	\$1,000*	\$2,000*	\$100**
Collision:	.63	.48	Glass
Limited Collision:	.54	.32	Not Applicable
Comprehensive:	.75	.67	Not Applicable
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium		\$300 Deductible -	\$10
**Applies to otherwise determined premium		\$500 Deductible -	\$13
Collision Waiver of Deductible Charges:		\$1,000 Deductible -	\$16
		\$2,000 Deductible -	\$25

SUBSTITUTE TRANSPORTATION (RULE 17)				
	\$15/Day, \$450 Maximum	\$30/Day, \$900 Maximum	\$45/Day, \$1,350 Maximum	\$100/Day, \$3,000 Maximum
Private Passenger:	\$12	\$63	\$146	\$300
Motorcycle:	\$45	\$90	\$167	\$346

DISCOUNTS & FACTORS (RULE 19)					
Multi-Car:		Annual Mileage	Factor	Group	Factor
Multi-Car	Factor	0 to 5,000	0.850	General Electric	0.92
Yes	.85	5,100 to 7,500	0.900	ELFUN	0.90
No	1.00	7,600-10,000	0.940	EIC	0.90
		10,100 to 12,000	0.960		
		12,100 to 16,000	0.980		
		16,100 to 19,500	1.000		
		19,600+	1.000		
Public Transit:		10% Property Damage and Collision \$75 Maximum per eligible vehicle			
Passive Restraint:		25% Parts 2, 3, 6 and 12			
Category Factor					
		Category	Factor		
		1	0.870		
		2	0.900		
		3	0.985		
		4	1.065		
		5	1.080		

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2008 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
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	106	191	119	357	188	321	169	103
2	115	208	133	387	213	349	192	112
3	121	218	144	421	228	379	205	118
4	131	242	149	466	264	420	237	126
5	133	241	168	490	282	442	254	133
6	145	268	166	525	323	473	291	141
7	148	258	183	558	329	503	296	143
8	157	287	189	586	354	528	318	154
9	180	308	215	607	369	546	332	175
10	182	360	240	647	425	582	383	185
11	176	392	237	636	428	572	385	200
12	195	374	259	637	460	573	414	191
13	222	406	279	638	462	574	416	216
14	240	425	313	627	478	565	430	242
15	296	474	328	626	516	564	464	283
16	248	483	428	612	500	551	450	255
17	189	365	230	622	368	559	331	190
18	193	477	261	638	460	574	414	218
19	234	466	310	609	466	549	420	260
20	216	476	292	632	480	569	432	239
21	265	480	397	614	504	553	454	368
22	261	480	386	615	496	554	446	357
23	199	442	309	622	458	560	412	202
24	201	395	255	625	411	562	370	204
25	199	446	268	626	472	564	425	217
26	245	484	342	611	503	550	453	236
27	92	175	102	319	159	288	143	94
40	230	432	284	632	451	569	406	242
41	238	429	314	636	477	572	429	245
42	294	474	339	629	515	566	463	298
43	263	467	331	627	515	565	463	284
44	238	492	433	622	505	560	455	242
45	273	459	327	628	512	565	461	283

Note: The above rates are applicable to insureds with zero SDIP points.
Class 15 rates are 75% of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2008 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
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	50	37	57	160	89	143	80	50
2	54	94	62	173	97	156	88	53
3	59	97	67	187	104	169	93	57
4	61	108	69	207	119	186	107	60
5	64	107	77	218	127	196	115	64
6	68	119	77	233	146	209	130	67
7	69	115	83	248	148	222	133	67
8	73	127	87	260	159	233	142	71
9	84	136	97	268	165	242	149	81
10	85	159	108	280	189	252	171	84
11	83	173	107	276	191	249	172	91
12	90	165	116	276	205	249	184	87
13	102	184	125	276	206	249	185	99
14	114	194	139	272	212	245	192	110
15	131	214	146	272	229	244	206	124
16	114	218	189	265	221	239	199	116
17	88	161	104	275	165	248	148	88
18	89	209	117	277	205	249	184	101
19	107	210	139	264	207	238	186	118
20	99	216	130	274	214	246	192	113
21	120	216	180	266	223	240	202	168
22	118	216	176	267	220	240	198	162
23	90	202	138	269	204	242	183	92
24	93	174	115	271	183	243	165	93
25	92	202	120	272	210	244	188	103
26	112	218	152	265	223	239	202	108
27	44	79	48	143	74	129	67	47
40	106	195	127	274	200	246	181	110
41	107	195	140	276	211	249	191	111
42	133	214	151	273	228	245	206	133
43	118	210	148	273	229	245	206	127
44	108	221	192	269	225	243	202	111
45	123	207	146	273	227	245	205	127
Note:	The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages.							

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2008 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
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	156	279	197	549	340	494	386	163
2	160	293	203	591	364	532	328	172
3	172	301	216	614	368	553	330	183
4	183	313	219	658	394	592	354	201
5	183	316	218	679	418	611	376	205
6	194	323	232	684	432	616	389	208
7	200	326	245	703	461	633	415	217
8	202	346	251	726	462	654	416	227
9	208	353	249	739	464	666	418	215
10	211	358	251	745	467	670	420	216
11	207	380	257	738	465	665	418	218
12	230	387	274	756	498	680	449	235
13	240	386	273	755	498	680	449	240
14	251	418	290	758	515	682	463	258
15	269	460	307	770	556	693	500	274
16	236	452	304	754	499	678	450	244
17	217	418	260	755	440	679	396	217
18	238	470	290	772	500	696	451	235
19	248	463	297	749	483	675	434	248
20	230	461	280	767	488	690	440	242
21	271	508	326	755	546	679	492	272
22	343	542	404	753	587	678	529	336
23	287	473	304	766	507	689	456	227
24	252	473	303	769	486	692	437	247
25	239	512	301	771	538	695	484	253
26	286	524	371	753	574	677	516	283
27	150	266	178	519	302	467	271	150
40	223	416	275	755	475	679	428	257
41	226	485	285	755	505	679	454	239
42	227	437	311	775	549	698	494	269
43	261	449	308	774	556	696	500	266
44	207	441	300	754	499	678	449	214
45	266	450	303	774	553	697	497	270
Note:	The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages.							

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2008 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
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	27	54	35	94	50	85	45	27
2	29	59	38	101	56	92	50	29
3	30	62	41	110	61	100	54	30
4	33	70	42	123	70	110	62	33
5	33	70	47	130	74	117	67	36
6	36	77	47	139	85	124	76	38
7	38	74	51	147	86	132	77	38
8	39	82	53	154	92	139	83	41
9	47	88	61	159	97	144	86	45
10	47	97	68	162	109	147	98	47
11	48	107	65	159	110	144	100	54
12	51	104	73	160	120	144	107	56
13	58	117	79	160	121	144	109	58
14	65	124	86	157	124	142	110	64
15	80	135	92	157	135	142	121	79
16	88	130	110	151	130	136	117	91
17	90	98	62	162	95	145	85	50
18	61	132	73	157	120	142	107	70
19	68	130	83	153	121	138	109	79
20	68	135	83	157	123	142	110	79
21	92	132	112	154	132	139	118	114
22	91	132	112	153	130	138	117	110
23	50	130	83	153	118	138	106	53
24	51	104	68	153	104	138	94	54
25	59	132	76	157	123	141	110	64
26	71	130	91	153	130	138	117	71
27	26	50	29	85	42	76	38	26
40	58	121	79	157	118	142	106	61
41	61	124	86	159	124	142	110	64
42	76	135	92	157	133	141	120	80
43	71	133	92	156	133	141	120	79
44	79	132	112	153	130	138	117	91
45	73	135	92	159	133	142	120	79
Note:	The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages.							

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2008 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
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	231	508	306	929	513	835	462	230
2	241	514	308	969	503	873	453	240
3	244	540	329	987	531	888	478	243
4	255	561	333	1020	566	918	509	254
5	258	565	342	1034	594	931	534	257
6	275	603	363	1066	629	960	566	273
7	290	618	391	1063	657	956	592	285
8	297	611	409	1061	655	955	589	295
9	297	610	388	1055	657	950	591	295
10	289	624	390	1058	676	953	608	292
11	313	698	426	1031	685	928	616	312
12	347	718	447	1035	750	931	674	346
13	350	651	476	1043	756	939	680	345
14	387	721	518	1019	790	917	711	385
15	463	756	558	1016	827	914	743	452
16	409	733	505	990	703	891	633	393
17	326	688	430	1046	652	942	587	325
18	398	762	507	1021	765	919	688	389
19	413	775	577	990	797	891	717	411
20	442	774	561	1006	794	905	714	429
21	459	787	644	999	902	899	812	553
22	510	779	662	989	872	890	785	686
23	352	780	621	1018	824	917	742	396
24	386	750	545	1016	769	914	692	384
25	406	791	598	1032	828	929	745	426
26	478	788	654	990	860	891	774	524
27	220	485	281	899	476	809	429	219
40	354	681	484	1028	740	924	666	361
41	330	701	507	1035	776	932	698	343
42	381	751	577	1029	828	925	745	372
43	410	746	558	1013	831	912	747	400
44	373	750	491	1016	703	914	633	358
45	426	736	562	1018	827	916	744	415
Note:	The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages.							

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

2008 Massachusetts Private Passenger Automobile Insurance Rates
Class-Territory Base Rates
Part 9 \$500 Deductible (Comprehensive)

	Class	Class	Class	Class	Class	Class	Class	Class
<u>Territory</u>	<u>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	182	182	182	182	182	182	182	182
2	184	184	184	184	184	184	184	184
3	187	187	187	187	187	187	187	187
4	185	185	185	185	185	185	185	185
5	110	110	110	110	110	110	110	110
6	114	114	114	114	114	114	114	114
7	118	118	118	118	118	118	118	118
8	122	122	122	122	122	122	122	122
9	121	121	121	121	121	121	121	121
10	128	128	128	128	128	128	128	128
11	137	137	137	137	137	137	137	137
12	141	141	141	141	141	141	141	141
13	139	139	139	139	139	139	139	139
14	167	167	167	167	167	167	167	167
15	205	205	205	205	205	205	205	205
16	332	332	332	332	332	332	332	332
17	118	118	118	118	118	118	118	118
18	241	241	241	241	241	241	241	241
19	265	265	265	265	265	265	265	265
20	240	240	240	240	240	240	240	240
21	327	327	327	327	327	327	327	327
22	368	368	368	368	368	368	368	368
23	222	222	222	222	222	222	222	222
24	167	167	167	167	167	167	167	167
25	251	251	251	251	251	251	251	251
26	299	299	299	299	299	299	299	299
27	97	97	97	97	97	97	97	97
40	152	152	152	152	152	152	152	152
41	154	154	154	154	154	154	154	154
42	186	186	186	186	186	186	186	186
43	196	196	196	196	196	196	196	196
44	320	320	320	320	320	320	320	320
45	286	286	286	286	286	286	286	286
Note:	Class 15 rates are 75% of Class 10 final rates for all coverages.							

