

G. Advanced Driver Training – Reserved

H. Group Marketing Discount

A discount applies to all premiums on the policy if the named insured and/or named insured's spouse is an employee of an approved employee group or an active member of an approved professional organization, alumni organization, credit union or other group approved by the company. This is in addition to any other applicable discounts and surcharges. This discount shall cease upon the first renewal after which the qualifying individual ceases to be employed by the employer group or a member of the group / organization or if the company withdraws the discount. However, former employees of General Electric may be eligible for the discount after employment ceases according to Electric Insurance Company rules for that employer group.

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 10% 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 or Dan Hurley Insurance Agency. 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. Paid in Full Discount

A credit of 5% will be applied to the total policy premium if an insured selects Electric Insurance Company's one-payment billing plan.

L. 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

M. 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. Upon renewal, policies will not be moved into a worse tier.

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MISCELLANEOUS RATING FACTORS

DEDUCTIBLES (RULE 16)			
Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	\$100** Glass
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
Motorcycle:	\$45	\$90	\$167

DISCOUNTS & FACTORS (RULE 19)			
Multi-Car:		Annual Mileage	Factor
Multi-Car	Factor	0 to 5,000	0.850
Yes	.85	5,100 to 7,500	0.900
No	1.00	7,600-10,000	0.940
		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
		Group	Factor
		General Electric	0.92
		ELFUN	0.90
		EIC	0.90
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	0.820	
	2	0.890	
	3s	0.950	
	3n	0.985	
	3m	1.050	
	4	1.120	
	5	1.140	

Distribution of Change in Vehicle Premium over Prior Year

% Change in Vehicle Premium	Bodily Injury (Including Guest)	Property Damage	Personal Injury Protection	Comprehensive	Collision
Less than -15%	0.0%	0.0%	1.5%	0.0%	0.0%
-15% to -10.1%	0.0%	2.9%	10.7%	0.0%	0.0%
10.0% to -5.1%	7.9%	19.4%	25.8%	7.7%	7.4%
-5.0% to -0.1%	24.1%	13.7%	22.2%	23.6%	23.0%
0%	1.9%	13.5%	17.0%	6.1%	9.5%
0.1% to 4.9%	32.6%	22.0%	10.0%	33.1%	32.0%
5.0% to 9.9%	19.8%	14.7%	12.7%	17.9%	17.4%
10.0% to 14.9%	13.6%	13.6%	0.2%	7.5%	5.4%
15% or more	0.0%	0.0%	0.0%	4.0%	5.4%
Statewide Change	3.4%	2.9%	-1.7%	3.5%	4.5%
Maximum Change	16.7%	15.0%	14.3%	25.0%	25.0%
Minimum Change	-9.8%	-11.1%	-25.0%	-11.1%	-10.0%

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 April 28, 2011 for new and renewal business. The overall effect of this proposal is 3.9%. Our proposal consists of the following:

Base Rates

Our proposal increases Liability base rates by 6.0% and Physical Damage base rates by 8.0%. 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 splitting category 3 into three categories and a revision to our category factors. The factors will continue to apply uniformly across all applicable coverages. Policies currently in category 3 will slot into one of the new categories based on the policy characteristics. Additional details and support for this revision can be found in Exhibits A.1 through A.3.

With this change we would also like to revise our renewal program so that no policy will be moved into a worse category upon renewal after the initial assignment into our proposed categories. Details for this change can be seen in the attached manual pages.

Multi Policy Discount

Our proposal includes a revision to the Multi-Policy Discount. We wish to increase the amount of the discount and also broaden the definition to include policies with a home policy written by Dan Hurley Insurance Agency. The effect of this revision is shown in Exhibit B.1.

Paid in Full Discount

Our proposal includes the introduction of a Paid In Full Discount based on a competitive review. The effect of this revision is shown in Exhibit C.1.

Overall Effect from this Filing (Base Rate + Category Factor changes)

Coverage	Rate Level		Impact From	Impact from	Impact from	
	<u>Indication</u>	<u>Base Rate</u>	<u>Category</u>	<u>Multi Policy</u>	<u>Paid In Full</u>	<u>Total</u>
Bodily Injury/Uninsured Motorist	7.1%	7.0%	-0.3%	-2.3%	-0.8%	3.4%
Property Damage	4.2%	6.0%	0.0%	-2.2%	-0.8%	2.9%
Personal Injury Protection	-10.8%	1.0%	0.1%	-2.1%	-0.7%	-1.7%
Medical Payments	-3.9%	2.0%	-1.0%	-2.0%	-0.7%	-1.8%
Total Liability	4.1%	6.0%	-0.1%	-2.2%	-0.8%	2.7%
Comprehensive	15.7%	8.0%	-1.1%	-2.3%	-0.8%	3.5%
Collision	8.0%	8.0%	-0.2%	-2.3%	-0.8%	4.5%
Total Physical Damage	9.9%	8.0%	-0.4%	-2.3%	-0.8%	4.2%
All Coverages	6.6%	6.8%	-0.3%	-2.3%	-0.8%	3.3%

ELECTRIC INSURANCE COMPANY
Private Passenger Automobile

Category Support

Exhibit A.1

Data support for categories 1-5 determined with multi-variate analysis reflecting *Voluntary Retained* premium and loss information by policy segment.

<u>Category</u>	<u>Rating Factor</u>	8/31/10 Voluntary		<u>Loss Ratio</u>
		<u>In-force Premium Distribution</u>	<u>Pure Premium¹</u>	
1	0.870	26.1%	264.25	45.3%
2	0.900	9.6%	345.35	54.5%
3	0.985	53.0%	530.02	58.1%
4	1.065	9.8%	572.67	64.9%
5	1.080	1.6%	567.46	51.4%

1) 2008-2010 calendar year data.

Exhibit A.2

Category 3 contains a large distribution of in force policies.

Additional segmentation of Category 3 show significant differences in pure premium, as shown below:

<u>Policy Group</u>	<u>Pure Premium*</u>
Single Drivers in Category 3s	405.8
Neutral SDIP Drivers in Category 3n	485.7
Surcharged Drivers or Liab Only in Category 3m	609.8

* 2008-20010 calendar year data

We used only voluntary written business in the development of our category and rating factors for this program

Exhibit A.3

Based on exhibits A.1 and A.2, we are proposing the new categories as follows:

<u>Category</u>	8/31/10 Voluntary		<u>Selected Factor</u>	<u>Change Effect</u>
	<u>In-force Premium Distribution</u>	<u>Current Factor</u>		
1	26.1%	0.870	0.820	-5.7%
2	9.6%	0.900	0.890	-1.1%
3s	14.7%	0.985	0.950	-3.6%
3n	19.4%	0.985	0.985	0.0%
3m	18.9%	0.985	1.050	6.6%
4	9.8%	1.065	1.120	5.2%
5	1.6%	1.080	1.140	5.6%

**ELECTRIC INSURANCE COMPANY
Private Passenger Automobile**

Multi Policy Exhibit

Exhibit B.1

The following is our change to our Multi Policy Discount

<u>Multi Policy</u>	<u>8/31/10 Voluntary In-force Premium Distribution</u>	<u>Current Factor</u>	<u>Selected Factor</u>	<u>Change Effect</u>	<u>MA Loss Ratio</u>	<u>MA Pure Premium</u>	<u>Countrywide Loss Ratio</u>
Yes	43.1%	0.950	0.900	-5.3%	56.2%	369.3	55.1%
No	56.9%	1.000	1.000	0.0%	48.0%	386.9	62.9%

We are increasing the discount to maintain our competitive position knowing five top competitors offer a discount between 8% and 20%. Electric Insurance Company's countrywide multi policy discount is 10%.

**ELECTRIC INSURANCE COMPANY
Private Passenger Automobile**

Paid In Full Exhibit

Exhibit C.1

After reviewing our competitive position with two top competitors GEICO and Progressive, to better align with the competition, we are adopting a common discount for accounts paid in full.

Such changes are as follows

<u>Paid In Full</u>	<u>8/31/10 Voluntary In-force Premium Distribution</u>	<u>Current Factor</u>	<u>Selected Factor</u>	<u>Change Effect</u>	<u>Loss Ratio</u>	<u>Pure Premium</u>
Yes	15.7%	1.000	0.950	-5.0%	40.4%	240.1
No	84.3%	1.000	1.000	0.0%	53.8%	411.6

Electric Insurance Company
Massachusetts Private Passenger Automobile Program
Automobile Rate Change 2011
New Business Annual Premiums Group 1

Statistical Plan Territory Code	Territory Name	Example 1.1	Example 1.2	Example 1.3	Example 1.4	Example 1.5	Example 1.6	Example 1.7
2	BROCKTON	809	849	2229	1789	809	1646	2206
10	ABINGTON	530	582	1526	1161	530	1115	1500
11	BRIDGEWATER	501	549	1439	1096	501	1049	1413
12	HINGHAM	463	513	1345	1016	463	977	1318
13	MIDDLEBOROUGH	501	549	1439	1096	501	1049	1413
14	PLYMOUTH	515	569	1491	1129	515	1088	1465
15	ROCKLAND	580	606	1590	1245	580	1161	1564
16	WAREHAM	530	582	1526	1161	530	1115	1500
17	WHITMAN	530	582	1526	1161	530	1115	1500
21	BARNSTABLE	467	520	1362	1031	467	990	1335
30	CARVER	515	569	1491	1129	515	1088	1465
31	DUXBURY	434	493	1291	969	434	936	1263
32	EAST BRIDGEWATER	501	549	1439	1096	501	1049	1413
33	HANOVER	463	513	1345	1016	463	977	1318
34	HANSON	467	520	1362	1031	467	990	1335
35	HULL	580	606	1590	1245	580	1161	1564
36	KINGSTON	463	513	1345	1016	463	977	1318
37	LAKEVILLE	467	520	1362	1031	467	990	1335
38	MARION	434	493	1291	969	434	936	1263
39	MARSHFIELD	515	569	1491	1129	515	1088	1465
40	MATTAPOISETT	434	493	1291	969	434	936	1263
41	NORWELL	434	493	1291	969	434	936	1263
42	PEMBROKE	501	549	1439	1096	501	1049	1413
43	ROCHESTER	434	493	1291	969	434	936	1263
44	SCITUATE	501	549	1439	1096	501	1049	1413
45	WEST BRIDGEWATER	530	582	1526	1161	530	1115	1500
50	BOURNE	463	513	1345	1016	463	977	1318
51	CHATHAM	361	437	1145	827	361	825	1116
52	DENNIS	434	493	1291	969	434	936	1263
53	EDGARTOWN	361	437	1145	827	361	825	1116
54	FALMOUTH	434	493	1291	969	434	936	1263
55	HARWICH	387	459	1203	880	387	870	1175
56	NANTUCKET	361	437	1145	827	361	825	1116
57	OAK BLUFFS	361	437	1145	827	361	825	1116
58	ORLEANS	361	437	1145	827	361	825	1116
59	PROVINCETOWN	361	437	1145	827	361	825	1116
60	SANDWICH	434	493	1291	969	434	936	1263
61	TISBURY	361	437	1145	827	361	825	1116
62	YARMOUTH	463	513	1345	1016	463	977	1318
70	HALIFAX	467	520	1362	1031	467	990	1335
71	PLYMPTON	501	549	1439	1096	501	1049	1413
80	BREWSTER	361	437	1145	827	361	825	1116
81	CHILMARK	361	437	1145	827	361	825	1116
82	EASTHAM	361	437	1145	827	361	825	1116
83	GAY HEAD	361	437	1145	827	361	825	1116
84	GOSNOLD	361	437	1145	827	361	825	1116
85	MASHPEE	467	520	1362	1031	467	990	1335
86	TRURO	387	459	1203	880	387	870	1175
87	WELLFLEET	361	437	1145	827	361	825	1116
88	WEST TISBURY	361	437	1145	827	361	825	1116
102	PITTSFIELD	463	513	1345	1016	463	977	1318
110	ADAMS	361	437	1145	827	361	825	1116
111	GREAT BARRINGTON	387	459	1203	880	387	870	1175
112	NORTH ADAMS	419	482	1264	939	419	915	1235
130	CHESHIRE	361	437	1145	827	361	825	1116
131	CLARKSBURG	361	437	1145	827	361	825	1116
132	DALTON	361	437	1145	827	361	825	1116
133	HINSDALE	419	482	1264	939	419	915	1235
134	LANESBOROUGH	387	459	1203	880	387	870	1175
135	LEE	361	437	1145	827	361	825	1116
136	LENOX	361	437	1145	827	361	825	1116
137	SHEFFIELD	361	437	1145	827	361	825	1116
138	STOCKBRIDGE	387	459	1203	880	387	870	1175
139	WEST STOCKBRIDGE	387	459	1203	880	387	870	1175
140	WILLIAMSTOWN	361	437	1145	827	361	825	1116
170	ALFORD	361	437	1145	827	361	825	1116
171	BECKET	419	482	1264	939	419	915	1235
172	EGREMONT	361	437	1145	827	361	825	1116
173	FLORIDA	419	482	1264	939	419	915	1235
174	HANCOCK	361	437	1145	827	361	825	1116
175	MONTEREY	361	437	1145	827	361	825	1116
176	MOUNT WASHINGTON	361	437	1145	827	361	825	1116

Electric Insurance Company
 Massachusetts Private Passenger Automobile Program
 Automobile Rate Change 2011
 New Business Annual Premiums Group 1

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177	NEW ASHFORD	387	459	1203	880	387	870	1175
178	NEW MARLBOROUGH	361	437	1145	827	361	825	1116
179	OTIS	361	437	1145	827	361	825	1116
180	PERU	387	459	1203	880	387	870	1175
181	RICHMOND	361	437	1145	827	361	825	1116
182	SANDISFIELD	361	437	1145	827	361	825	1116
183	SAVOY	361	437	1145	827	361	825	1116
184	TYRINGHAM	361	437	1145	827	361	825	1116
185	WASHINGTON	361	437	1145	827	361	825	1116
186	WINDSOR	387	459	1203	880	387	870	1175
200	NEW BEDFORD	692	717	1881	1505	692	1381	1856
201	FALL RIVER	692	717	1881	1505	692	1381	1856
202	TAUNTON	580	606	1590	1245	580	1161	1564
210	ATTLEBORO	467	520	1362	1031	467	990	1335
211	DARTMOUTH	515	569	1491	1129	515	1088	1465
212	EASTON	515	569	1491	1129	515	1088	1465
213	FAIRHAVEN	515	569	1491	1129	515	1088	1465
214	MANSFIELD	434	493	1291	969	434	936	1263
215	NORTH ATTLEBOROUGH	434	493	1291	969	434	936	1263
230	ACUSHNET	515	569	1491	1129	515	1088	1465
231	BERKLEY	501	549	1439	1096	501	1049	1413
232	DIGHTON	467	520	1362	1031	467	990	1335
233	FREETOWN	467	520	1362	1031	467	990	1335
234	NORTON	467	520	1362	1031	467	990	1335
235	RAYNHAM	501	549	1439	1096	501	1049	1413
236	REHOBOTH	463	513	1345	1016	463	977	1318
237	SEEKONK	463	513	1345	1016	463	977	1318
238	SOMERSET	501	549	1439	1096	501	1049	1413
239	SWANSEA	467	520	1362	1031	467	990	1335
240	WESTPORT	467	520	1362	1031	467	990	1335
300	LYNN	787	823	2160	1734	787	1593	2136
302	HAVERHILL	530	582	1526	1161	530	1115	1500
303	LAWRENCE	696	830	2183	1807	696	1601	2151
304	SALEM	634	676	1772	1373	634	1302	1748
310	AMESBURY	419	482	1264	939	419	915	1235
311	ANDOVER	434	493	1291	969	434	936	1263
312	BEVERLY	467	520	1362	1031	467	990	1335
313	DANVERS	467	520	1362	1031	467	990	1335
314	GLOUCESTER	467	520	1362	1031	467	990	1335
315	IPSWICH	419	482	1264	939	419	915	1235
316	MARBLEHEAD	463	513	1345	1016	463	977	1318
317	METHUEN	588	609	1599	1271	588	1166	1572
318	NEWBURYPORT	387	459	1203	880	387	870	1175
319	NORTH ANDOVER	467	520	1362	1031	467	990	1335
320	PEABODY	588	609	1599	1271	588	1166	1572
321	SAUGUS	634	676	1772	1373	634	1302	1748
322	SWAMPSCOTT	580	606	1590	1245	580	1161	1564
330	ESSEX	419	482	1264	939	419	915	1235
331	GEORGETOWN	434	493	1291	969	434	936	1263
332	GROVELAND	434	493	1291	969	434	936	1263
333	HAMILTON	387	459	1203	880	387	870	1175
334	LYNNFIELD	515	569	1491	1129	515	1088	1465
335	MANCHESTER	361	437	1145	827	361	825	1116
336	MERRIMAC	434	493	1291	969	434	936	1263
337	MIDDLETON	501	549	1439	1096	501	1049	1413
338	NAHANT	530	582	1526	1161	530	1115	1500
339	NEWBURY	387	459	1203	880	387	870	1175
340	ROCKPORT	419	482	1264	939	419	915	1235
341	ROWLEY	434	493	1291	969	434	936	1263
342	SALISBURY	467	520	1362	1031	467	990	1335
343	WENHAM	419	482	1264	939	419	915	1235
344	WEST NEWBURY	361	437	1145	827	361	825	1116
370	BOXFORD	434	493	1291	969	434	936	1263
371	TOPSFIELD	463	513	1345	1016	463	977	1318
400	SPRINGFIELD	794	801	2105	1726	794	1549	2080
402	CHICOPEE	580	606	1590	1245	580	1161	1564
403	HOLYOKE	681	710	1863	1474	681	1370	1839
410	GREENFIELD	434	493	1291	969	434	936	1263
411	MONTAGUE	361	437	1145	827	361	825	1116
412	ORANGE	419	482	1264	939	419	915	1235
420	AGAWAM	515	569	1491	1129	515	1088	1465
421	LUDLOW	515	569	1491	1129	515	1088	1465

Electric Insurance Company
Massachusetts Private Passenger Automobile Program
Automobile Rate Change 2011
New Business Annual Premiums Group 1

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422	MONSON	434	493	1291	969	434	936	1263
423	PALMER	463	513	1345	1016	463	977	1318
424	WESTFIELD	501	549	1439	1096	501	1049	1413
425	WEST SPRINGFIELD	588	609	1599	1271	588	1166	1572
430	BUCKLAND	361	437	1145	827	361	825	1116
431	COLRAIN	387	459	1203	880	387	870	1175
432	DEERFIELD	361	437	1145	827	361	825	1116
433	ERVING	361	437	1145	827	361	825	1116
434	NORTHFIELD	361	437	1145	827	361	825	1116
435	SHELBURNE	387	459	1203	880	387	870	1175
436	SUNDERLAND	434	493	1291	969	434	936	1263
437	WHATELY	361	437	1145	827	361	825	1116
440	CHESTER	387	459	1203	880	387	870	1175
441	EAST LONGMEADOW	501	549	1439	1096	501	1049	1413
442	LONGMEADOW	463	513	1345	1016	463	977	1318
443	RUSSELL	434	493	1291	969	434	936	1263
444	SOUTHWICK	463	513	1345	1016	463	977	1318
445	WILBRAHAM	467	520	1362	1031	467	990	1335
470	ASHFIELD	361	437	1145	827	361	825	1116
471	BERNARDSTON	361	437	1145	827	361	825	1116
472	CHARLEMONT	361	437	1145	827	361	825	1116
473	CONWAY	361	437	1145	827	361	825	1116
474	GILL	361	437	1145	827	361	825	1116
475	HAWLEY	361	437	1145	827	361	825	1116
476	HEATH	419	482	1264	939	419	915	1235
477	LEVERETT	387	459	1203	880	387	870	1175
478	LEYDEN	387	459	1203	880	387	870	1175
479	MONROE	387	459	1203	880	387	870	1175
480	NEW SALEM	361	437	1145	827	361	825	1116
481	ROWE	361	437	1145	827	361	825	1116
482	SHUTESBURY	419	482	1264	939	419	915	1235
483	WARWICK	361	437	1145	827	361	825	1116
484	WENDELL	361	437	1145	827	361	825	1116
490	BLANDFORD	434	493	1291	969	434	936	1263
491	BRIMFIELD	434	493	1291	969	434	936	1263
492	GRANVILLE	419	482	1264	939	419	915	1235
493	HAMPDEN	467	520	1362	1031	467	990	1335
494	HOLLAND	387	459	1203	880	387	870	1175
495	MONTGOMERY	361	437	1145	827	361	825	1116
496	TOLLAND	387	459	1203	880	387	870	1175
497	WALES	419	482	1264	939	419	915	1235
510	AMHERST	467	520	1362	1031	467	990	1335
511	EASTHAMPTON	434	493	1291	969	434	936	1263
512	NORTHAMPTON	434	493	1291	969	434	936	1263
513	SOUTH HADLEY	463	513	1345	1016	463	977	1318
514	WARE	434	493	1291	969	434	936	1263
530	BELCHERTOWN	434	493	1291	969	434	936	1263
531	HADLEY	361	437	1145	827	361	825	1116
532	HATFIELD	361	437	1145	827	361	825	1116
533	HUNTINGTON	419	482	1264	939	419	915	1235
534	WILLIAMSBURG	361	437	1145	827	361	825	1116
570	CHESTERFIELD	361	437	1145	827	361	825	1116
571	CUMMINGTON	361	437	1145	827	361	825	1116
573	GOSHEN	361	437	1145	827	361	825	1116
574	GRANBY	463	513	1345	1016	463	977	1318
576	MIDDLEFIELD	387	459	1203	880	387	870	1175
577	PELHAM	361	437	1145	827	361	825	1116
578	PLAINFIELD	361	437	1145	827	361	825	1116
580	SOUTHAMPTON	387	459	1203	880	387	870	1175
581	WESTHAMPTON	361	437	1145	827	361	825	1116
582	WORTHINGTON	387	459	1203	880	387	870	1175
600	CAMBRIDGE	575	623	1634	1264	575	1195	1607
601	LOWELL	697	703	1848	1505	697	1354	1822
602	EVERETT	750	773	2029	1618	750	1495	2006
603	MALDEN	750	773	2029	1618	750	1495	2006
604	MEDFORD	634	676	1772	1373	634	1302	1748
605	NEWTON	501	549	1439	1096	501	1049	1413
606	SOMERVILLE	634	676	1772	1373	634	1302	1748
607	WALTHAM	515	569	1491	1129	515	1088	1465
608	WATERTOWN	515	569	1491	1129	515	1088	1465
610	ARLINGTON	463	513	1345	1016	463	977	1318
611	BELMONT	434	493	1291	969	434	936	1263

Electric Insurance Company
 Massachusetts Private Passenger Automobile Program
 Automobile Rate Change 2011
 New Business Annual Premiums Group 1

Statistical Plan Territory Code	Territory Name	Example 1.1	Example 1.2	Example 1.3	Example 1.4	Example 1.5	Example 1.6	Example 1.7
612	CHELMSFORD	419	482	1264	939	419	915	1235
613	CONCORD	361	437	1145	827	361	825	1116
614	DRACUT	501	549	1439	1096	501	1049	1413
615	FRAMINGHAM	580	606	1590	1245	580	1161	1564
616	HUDSON	434	493	1291	969	434	936	1263
617	LEXINGTON	419	482	1264	939	419	915	1235
618	MARLBOROUGH	467	520	1362	1031	467	990	1335
619	MELROSE	501	549	1439	1096	501	1049	1413
620	MAYNARD	361	437	1145	827	361	825	1116
621	NATICK	434	493	1291	969	434	936	1263
622	READING	434	493	1291	969	434	936	1263
623	STONEHAM	530	582	1526	1161	530	1115	1500
624	WAKEFIELD	501	549	1439	1096	501	1049	1413
625	WINCHESTER	434	493	1291	969	434	936	1263
626	WOBURN	515	569	1491	1129	515	1088	1465
630	ACTON	361	437	1145	827	361	825	1116
631	ASHLAND	467	520	1362	1031	467	990	1335
632	AYER	434	493	1291	969	434	936	1263
633	BEDFORD	419	482	1264	939	419	915	1235
634	BILLERICA	467	520	1362	1031	467	990	1335
635	BURLINGTON	463	513	1345	1016	463	977	1318
636	GROTON	361	437	1145	827	361	825	1116
637	HOLLISTON	419	482	1264	939	419	915	1235
638	HOPKINTON	361	437	1145	827	361	825	1116
639	LINCOLN	387	459	1203	880	387	870	1175
640	LITTLETON	361	437	1145	827	361	825	1116
641	NORTH READING	467	520	1362	1031	467	990	1335
642	PEPPERELL	361	437	1145	827	361	825	1116
643	SHIRLEY	419	482	1264	939	419	915	1235
644	STOW	361	437	1145	827	361	825	1116
645	SUDBURY	361	437	1145	827	361	825	1116
646	TEWKSBURY	467	520	1362	1031	467	990	1335
647	TOWNSEND	361	437	1145	827	361	825	1116
648	TYNGSBOROUGH	434	493	1291	969	434	936	1263
649	WAYLAND	419	482	1264	939	419	915	1235
650	WESTFORD	361	437	1145	827	361	825	1116
651	WESTON	434	493	1291	969	434	936	1263
652	WILMINGTON	463	513	1345	1016	463	977	1318
670	ASHBY	387	459	1203	880	387	870	1175
671	BOXBOROUGH	361	437	1145	827	361	825	1116
672	CARLISLE	361	437	1145	827	361	825	1116
673	DUNSTABLE	387	459	1203	880	387	870	1175
674	SHERBORN	387	459	1203	880	387	870	1175
702	BROOKLINE	530	582	1526	1161	530	1115	1500
703	QUINCY	634	676	1772	1373	634	1302	1748
710	BRAINTREE	530	582	1526	1161	530	1115	1500
711	CANTON	530	582	1526	1161	530	1115	1500
712	DEDHAM	530	582	1526	1161	530	1115	1500
713	FRANKLIN	387	459	1203	880	387	870	1175
714	MILTON	575	623	1634	1264	575	1195	1607
715	NEEDHAM	419	482	1264	939	419	915	1235
716	NORWOOD	515	569	1491	1129	515	1088	1465
717	RANDOLPH	750	773	2029	1618	750	1495	2006
718	STOUGHTON	634	676	1772	1373	634	1302	1748
719	WALPOLE	463	513	1345	1016	463	977	1318
720	WELLESLEY	387	459	1203	880	387	870	1175
721	WEYMOUTH	580	606	1590	1245	580	1161	1564
730	AVON	575	623	1634	1264	575	1195	1607
731	BELLINGHAM	434	493	1291	969	434	936	1263
732	COHASSET	463	513	1345	1016	463	977	1318
733	DOVER	419	482	1264	939	419	915	1235
734	FOXBOROUGH	434	493	1291	969	434	936	1263
735	HOLBROOK	575	623	1634	1264	575	1195	1607
736	MEDFIELD	361	437	1145	827	361	825	1116
737	MEDWAY	361	437	1145	827	361	825	1116
738	MILLIS	361	437	1145	827	361	825	1116
739	NORFOLK	387	459	1203	880	387	870	1175
740	PLAINVILLE	463	513	1345	1016	463	977	1318
741	SHARON	501	549	1439	1096	501	1049	1413
742	WESTWOOD	463	513	1345	1016	463	977	1318
743	WRENTHAM	419	482	1264	939	419	915	1235
802	CHELSEA	758	890	2341	1934	758	1720	2309

Electric Insurance Company
 Massachusetts Private Passenger Automobile Program
 Automobile Rate Change 2011
 New Business Annual Premiums Group 1

Statistical Plan Territory Code	Territory Name	Example 1.1	Example 1.2	Example 1.3	Example 1.4	Example 1.5	Example 1.6	Example 1.7
803	REVERE	852	894	2344	1861	852	1736	2323
810	WINTHROP	692	717	1881	1505	692	1381	1856
815	WEST ROXBURY	608	637	1670	1287	608	1224	1645
816	ROSLINDALE	652	778	2039	1588	652	1502	2013
817	JAMAICA PLAIN	730	839	2201	1765	730	1622	2174
818	HYDE PARK	683	820	2148	1638	683	1588	2123
819	DORCHESTER	829	954	2507	2048	829	1848	2478
820	ROXBURY	913	1050	2759	2267	913	2039	2731
821	BOSTON CENTRAL	607	715	1874	1475	607	1376	1848
822	BRIGHTON	669	734	1922	1481	669	1417	1899
823	SOUTH BOSTON	660	793	2077	1622	660	1531	2051
824	EAST BOSTON/CHARLESTON	795	933	2443	1939	795	1808	2419
900	WORCESTER	692	717	1881	1505	692	1381	1856
902	FITCHBURG	515	569	1491	1129	515	1088	1465
910	ATHOL	434	493	1291	969	434	936	1263
911	CLINTON	501	549	1439	1096	501	1049	1413
912	GARDNER	434	493	1291	969	434	936	1263
913	GRAFTON	434	493	1291	969	434	936	1263
914	LEOMINSTER	467	520	1362	1031	467	990	1335
915	MILFORD	467	520	1362	1031	467	990	1335
916	MILLBURY	463	513	1345	1016	463	977	1318
917	NORTHBRIDGE	434	493	1291	969	434	936	1263
918	SHREWSBURY	467	520	1362	1031	467	990	1335
919	SOUTHBRIDGE	501	549	1439	1096	501	1049	1413
920	SPENCER	501	549	1439	1096	501	1049	1413
921	UXBRIDGE	361	437	1145	827	361	825	1116
922	WEBSTER	515	569	1491	1129	515	1088	1465
923	WESTBOROUGH	419	482	1264	939	419	915	1235
924	WINCHENDON	434	493	1291	969	434	936	1263
930	ASHBURNHAM	387	459	1203	880	387	870	1175
931	AUBURN	501	549	1439	1096	501	1049	1413
932	BARRE	419	482	1264	939	419	915	1235
933	BERLIN	361	437	1145	827	361	825	1116
934	BLACKSTONE	419	482	1264	939	419	915	1235
935	BROOKFIELD	434	493	1291	969	434	936	1263
936	CHARLTON	463	513	1345	1016	463	977	1318
937	DOUGLAS	419	482	1264	939	419	915	1235
938	DUDLEY	434	493	1291	969	434	936	1263
939	HARDWICK	361	437	1145	827	361	825	1116
940	HOLDEN	434	493	1291	969	434	936	1263
941	HOPEDALE	419	482	1264	939	419	915	1235
942	HUBBARDSTON	387	459	1203	880	387	870	1175
943	LANCASTER	419	482	1264	939	419	915	1235
944	LEICESTER	515	569	1491	1129	515	1088	1465
945	LUNENBURG	387	459	1203	880	387	870	1175
946	MENDON	361	437	1145	827	361	825	1116
947	MILLVILLE	387	459	1203	880	387	870	1175
948	NORTH BROOKFIELD	434	493	1291	969	434	936	1263
949	NORTHBOROUGH	361	437	1145	827	361	825	1116
950	OXFORD	467	520	1362	1031	467	990	1335
951	RUTLAND	434	493	1291	969	434	936	1263
952	SOUTHBOROUGH	361	437	1145	827	361	825	1116
953	STERLING	361	437	1145	827	361	825	1116
954	STURBRIDGE	387	459	1203	880	387	870	1175
955	SUTTON	361	437	1145	827	361	825	1116
956	TEMPLETON	361	437	1145	827	361	825	1116
957	UPTON	361	437	1145	827	361	825	1116
958	WARREN	434	493	1291	969	434	936	1263
959	WEST BOYLSTON	419	482	1264	939	419	915	1235
960	WEST BROOKFIELD	361	437	1145	827	361	825	1116
961	WESTMINSTER	387	459	1203	880	387	870	1175
970	BOLTON	387	459	1203	880	387	870	1175
971	BOYLSTON	419	482	1264	939	419	915	1235
973	EAST BROOKFIELD	419	482	1264	939	419	915	1235
974	HARVARD	361	437	1145	827	361	825	1116
975	NEW BRAINTREE	361	437	1145	827	361	825	1116
976	OAKHAM	387	459	1203	880	387	870	1175
977	PAXTON	467	520	1362	1031	467	990	1335
978	PETERSHAM	361	437	1145	827	361	825	1116
979	PHILLIPSTON	387	459	1203	880	387	870	1175
980	PRINCETON	361	437	1145	827	361	825	1116
981	ROYALSTON	387	459	1203	880	387	870	1175

Electric Insurance Company
 Massachusetts Private Passenger Automobile Program
 Automobile Rate Change 2011
 New Business Annual Premiums Group 2

Statistical Plan Territory Code	Territory Name	Example 2.1	Example 2.2	Example 2.3	Example 2.4	Example 2.5	Example 2.6	Example 2.7
2	BROCKTON	809	880	2198	1781	809	1611	2172
10	ABINGTON	530	602	1505	1156	530	1092	1477
11	BRIDGEWATER	501	567	1420	1091	501	1027	1392
12	HINGHAM	463	530	1328	1012	463	958	1299
13	MIDDLEBOROUGH	501	567	1420	1091	501	1027	1392
14	PLYMOUTH	515	588	1471	1125	515	1066	1443
15	ROCKLAND	580	626	1569	1240	580	1137	1541
16	WAREHAM	530	602	1505	1156	530	1092	1477
17	WHITMAN	530	602	1505	1156	530	1092	1477
21	BARNSTABLE	467	537	1344	1027	467	970	1315
30	CARVER	515	588	1471	1125	515	1066	1443
31	DUXBURY	434	509	1274	965	434	918	1245
32	EAST BRIDGEWATER	501	567	1420	1091	501	1027	1392
33	HANOVER	463	530	1328	1012	463	958	1299
34	HANSON	467	537	1344	1027	467	970	1315
35	HULL	580	626	1569	1240	580	1137	1541
36	KINGSTON	463	530	1328	1012	463	958	1299
37	LAKEVILLE	467	537	1344	1027	467	970	1315
38	MARION	434	509	1274	965	434	918	1245
39	MARSHFIELD	515	588	1471	1125	515	1066	1443
40	MATTAPOISETT	434	509	1274	965	434	918	1245
41	NORWELL	434	509	1274	965	434	918	1245
42	PEMBROKE	501	567	1420	1091	501	1027	1392
43	ROCHESTER	434	509	1274	965	434	918	1245
44	SCITUATE	501	567	1420	1091	501	1027	1392
45	WEST BRIDGEWATER	530	602	1505	1156	530	1092	1477
50	BOURNE	463	530	1328	1012	463	958	1299
51	CHATHAM	361	451	1130	823	361	809	1099
52	DENNIS	434	509	1274	965	434	918	1245
53	EDGARTOWN	361	451	1130	823	361	809	1099
54	FALMOUTH	434	509	1274	965	434	918	1245
55	HARWICH	387	474	1187	876	387	852	1157
56	NANTUCKET	361	451	1130	823	361	809	1099
57	OAK BLUFFS	361	451	1130	823	361	809	1099
58	ORLEANS	361	451	1130	823	361	809	1099
59	PROVINCETOWN	361	451	1130	823	361	809	1099
60	SANDWICH	434	509	1274	965	434	918	1245
61	TISBURY	361	451	1130	823	361	809	1099
62	YARMOUTH	463	530	1328	1012	463	958	1299
70	HALIFAX	467	537	1344	1027	467	970	1315
71	PLYMPTON	501	567	1420	1091	501	1027	1392
80	BREWSTER	361	451	1130	823	361	809	1099
81	CHILMARK	361	451	1130	823	361	809	1099
82	EASTHAM	361	451	1130	823	361	809	1099
83	GAY HEAD	361	451	1130	823	361	809	1099
84	GOSNOLD	361	451	1130	823	361	809	1099
85	MASHPEE	467	537	1344	1027	467	970	1315
86	TRURO	387	474	1187	876	387	852	1157
87	WELLFLEET	361	451	1130	823	361	809	1099
88	WEST TISBURY	361	451	1130	823	361	809	1099
102	PITTSFIELD	463	530	1328	1012	463	958	1299
110	ADAMS	361	451	1130	823	361	809	1099
111	GREAT BARRINGTON	387	474	1187	876	387	852	1157
112	NORTH ADAMS	419	498	1247	934	419	897	1217
130	CHESHIRE	361	451	1130	823	361	809	1099
131	CLARKSBURG	361	451	1130	823	361	809	1099
132	DALTON	361	451	1130	823	361	809	1099
133	HINSDALE	419	498	1247	934	419	897	1217
134	LANESBOROUGH	387	474	1187	876	387	852	1157
135	LEE	361	451	1130	823	361	809	1099
136	LENOX	361	451	1130	823	361	809	1099
137	SHEFFIELD	361	451	1130	823	361	809	1099
138	STOCKBRIDGE	387	474	1187	876	387	852	1157
139	WEST STOCKBRIDGE	387	474	1187	876	387	852	1157
140	WILLIAMSTOWN	361	451	1130	823	361	809	1099
170	ALFORD	361	451	1130	823	361	809	1099
171	BECKET	419	498	1247	934	419	897	1217
172	EGREMONT	361	451	1130	823	361	809	1099
173	FLORIDA	419	498	1247	934	419	897	1217
174	HANCOCK	361	451	1130	823	361	809	1099
175	MONTEREY	361	451	1130	823	361	809	1099
176	MOUNT WASHINGTON	361	451	1130	823	361	809	1099

Electric Insurance Company
 Massachusetts Private Passenger Automobile Program
 Automobile Rate Change 2011
 New Business Annual Premiums Group 2

Statistical Plan Territory Code	Territory Name	Example 2.1	Example 2.2	Example 2.3	Example 2.4	Example 2.5	Example 2.6	Example 2.7
177	NEW ASHFORD	387	474	1187	876	387	852	1157
178	NEW MARLBOROUGH	361	451	1130	823	361	809	1099
179	OTIS	361	451	1130	823	361	809	1099
180	PERU	387	474	1187	876	387	852	1157
181	RICHMOND	361	451	1130	823	361	809	1099
182	SANDSFIELD	361	451	1130	823	361	809	1099
183	SAVOY	361	451	1130	823	361	809	1099
184	TYRINGHAM	361	451	1130	823	361	809	1099
185	WASHINGTON	361	451	1130	823	361	809	1099
186	WINDSOR	387	474	1187	876	387	852	1157
200	NEW BEDFORD	692	742	1856	1498	692	1353	1829
201	FALL RIVER	692	742	1856	1498	692	1353	1829
202	TAUNTON	580	626	1569	1240	580	1137	1541
210	ATTLEBORO	467	537	1344	1027	467	970	1315
211	DARTMOUTH	515	588	1471	1125	515	1066	1443
212	EASTON	515	588	1471	1125	515	1066	1443
213	FAIRHAVEN	515	588	1471	1125	515	1066	1443
214	MANSFIELD	434	509	1274	965	434	918	1245
215	NORTH ATTLEBOROUGH	434	509	1274	965	434	918	1245
230	ACUSHNET	515	588	1471	1125	515	1066	1443
231	BERKLEY	501	567	1420	1091	501	1027	1392
232	DIGHTON	467	537	1344	1027	467	970	1315
233	FREETOWN	467	537	1344	1027	467	970	1315
234	NORTON	467	537	1344	1027	467	970	1315
235	RAYNHAM	501	567	1420	1091	501	1027	1392
236	REHOBOTH	463	530	1328	1012	463	958	1299
237	SEEKONK	463	530	1328	1012	463	958	1299
238	SOMERSET	501	567	1420	1091	501	1027	1392
239	SWANSEA	467	537	1344	1027	467	970	1315
240	WESTPORT	467	537	1344	1027	467	970	1315
300	LYNN	787	852	2130	1727	787	1559	2104
302	HAVRHILL	530	602	1505	1156	530	1092	1477
303	LAWRENCE	696	865	2152	1794	696	1572	2117
304	SALEM	634	699	1748	1367	634	1273	1721
310	AMESBURY	419	498	1247	934	419	897	1217
311	ANDOVER	434	509	1274	965	434	918	1245
312	BEVERLY	467	537	1344	1027	467	970	1315
313	DANVERS	467	537	1344	1027	467	970	1315
314	GLOUCESTER	467	537	1344	1027	467	970	1315
315	IPSWICH	419	498	1247	934	419	897	1217
316	MARBLEHEAD	463	530	1328	1012	463	958	1299
317	METHUEN	588	630	1578	1265	588	1143	1550
318	NEWBURYPORT	387	474	1187	876	387	852	1157
319	NORTH ANDOVER	467	537	1344	1027	467	970	1315
320	PEABODY	588	630	1578	1265	588	1143	1550
321	SAUGUS	634	699	1748	1367	634	1273	1721
322	SWAMPSCOTT	580	626	1569	1240	580	1137	1541
330	ESSEX	419	498	1247	934	419	897	1217
331	GEORGETOWN	434	509	1274	965	434	918	1245
332	GROVELAND	434	509	1274	965	434	918	1245
333	HAMILTON	387	474	1187	876	387	852	1157
334	LYNNFIELD	515	588	1471	1125	515	1066	1443
335	MANCHESTER	361	451	1130	823	361	809	1099
336	MERRIMAC	434	509	1274	965	434	918	1245
337	MIDDLETON	501	567	1420	1091	501	1027	1392
338	NAHANT	530	602	1505	1156	530	1092	1477
339	NEWBURY	387	474	1187	876	387	852	1157
340	ROCKPORT	419	498	1247	934	419	897	1217
341	ROWLEY	434	509	1274	965	434	918	1245
342	SALISBURY	467	537	1344	1027	467	970	1315
343	WENHAM	419	498	1247	934	419	897	1217
344	WEST NEWBURY	361	451	1130	823	361	809	1099
370	BOXFORD	434	509	1274	965	434	918	1245
371	TOPSFIELD	463	530	1328	1012	463	958	1299
400	SPRINGFIELD	794	831	2077	1719	794	1516	2050
402	CHICOPEE	580	626	1569	1240	580	1137	1541
403	HOLYOKE	681	735	1838	1468	681	1340	1812
410	GREENFIELD	434	509	1274	965	434	918	1245
411	MONTAGUE	361	451	1130	823	361	809	1099
412	ORANGE	419	498	1247	934	419	897	1217
420	AGAWAM	515	588	1471	1125	515	1066	1443
421	LUDLOW	515	588	1471	1125	515	1066	1443

Electric Insurance Company
 Massachusetts Private Passenger Automobile Program
 Automobile Rate Change 2011
 New Business Annual Premiums Group 2

Statistical Plan Territory Code	Territory Name	Example 2.1	Example 2.2	Example 2.3	Example 2.4	Example 2.5	Example 2.6	Example 2.7
422	MONSON	434	509	1274	965	434	918	1245
423	PALMER	463	530	1328	1012	463	958	1299
424	WESTFIELD	501	567	1420	1091	501	1027	1392
425	WEST SPRINGFIELD	588	630	1578	1265	588	1143	1550
430	BUCKLAND	361	451	1130	823	361	809	1099
431	COLRAIN	387	474	1187	876	387	852	1157
432	DEERFIELD	361	451	1130	823	361	809	1099
433	ERVING	361	451	1130	823	361	809	1099
434	NORTHFIELD	361	451	1130	823	361	809	1099
435	SHELBURNE	387	474	1187	876	387	852	1157
436	SUNDERLAND	434	509	1274	965	434	918	1245
437	WHATELY	361	451	1130	823	361	809	1099
440	CHESTER	387	474	1187	876	387	852	1157
441	EAST LONGMEADOW	501	567	1420	1091	501	1027	1392
442	LONGMEADOW	463	530	1328	1012	463	958	1299
443	RUSSELL	434	509	1274	965	434	918	1245
444	SOUTHWICK	463	530	1328	1012	463	958	1299
445	WILBRAHAM	467	537	1344	1027	467	970	1315
470	ASHFIELD	361	451	1130	823	361	809	1099
471	BERNARDSTON	361	451	1130	823	361	809	1099
472	CHARLEMONT	361	451	1130	823	361	809	1099
473	CONWAY	361	451	1130	823	361	809	1099
474	GILL	361	451	1130	823	361	809	1099
475	HAWLEY	361	451	1130	823	361	809	1099
476	HEATH	419	498	1247	934	419	897	1217
477	LEVERETT	387	474	1187	876	387	852	1157
478	LEYDEN	387	474	1187	876	387	852	1157
479	MONROE	387	474	1187	876	387	852	1157
480	NEW SALEM	361	451	1130	823	361	809	1099
481	ROWE	361	451	1130	823	361	809	1099
482	SHUTESBURY	419	498	1247	934	419	897	1217
483	WARWICK	361	451	1130	823	361	809	1099
484	WENDELL	361	451	1130	823	361	809	1099
490	BLANDFORD	434	509	1274	965	434	918	1245
491	BRIMFIELD	434	509	1274	965	434	918	1245
492	GRANVILLE	419	498	1247	934	419	897	1217
493	HAMPDEN	467	537	1344	1027	467	970	1315
494	HOLLAND	387	474	1187	876	387	852	1157
495	MONTGOMERY	361	451	1130	823	361	809	1099
496	TOLLAND	387	474	1187	876	387	852	1157
497	WALES	419	498	1247	934	419	897	1217
510	AMHERST	467	537	1344	1027	467	970	1315
511	EASTHAMPTON	434	509	1274	965	434	918	1245
512	NORTHAMPTON	434	509	1274	965	434	918	1245
513	SOUTH HADLEY	463	530	1328	1012	463	958	1299
514	WARE	434	509	1274	965	434	918	1245
530	BELCHERTOWN	434	509	1274	965	434	918	1245
531	HADLEY	361	451	1130	823	361	809	1099
532	HATFIELD	361	451	1130	823	361	809	1099
533	HUNTINGTON	419	498	1247	934	419	897	1217
534	WILLIAMSBURG	361	451	1130	823	361	809	1099
570	CHESTERFIELD	361	451	1130	823	361	809	1099
571	CUMMINGTON	361	451	1130	823	361	809	1099
573	GOSHEN	361	451	1130	823	361	809	1099
574	GRANBY	463	530	1328	1012	463	958	1299
576	MIDDLEFIELD	387	474	1187	876	387	852	1157
577	PELHAM	361	451	1130	823	361	809	1099
578	PLAINFIELD	361	451	1130	823	361	809	1099
580	SOUTHAMPTON	387	474	1187	876	387	852	1157
581	WESTHAMPTON	361	451	1130	823	361	809	1099
582	WORTHINGTON	387	474	1187	876	387	852	1157
600	CAMBRIDGE	575	644	1612	1258	575	1170	1583
601	LOWELL	697	729	1824	1498	697	1327	1796
602	EVERETT	750	801	2002	1612	750	1463	1976
603	MALDEN	750	801	2002	1612	750	1463	1976
604	MEDFORD	634	699	1748	1367	634	1273	1721
605	NEWTON	501	567	1420	1091	501	1027	1392
606	SOMERVILLE	634	699	1748	1367	634	1273	1721
607	WALTHAM	515	588	1471	1125	515	1066	1443
608	WATERTOWN	515	588	1471	1125	515	1066	1443
610	ARLINGTON	463	530	1328	1012	463	958	1299
611	BELMONT	434	509	1274	965	434	918	1245

Electric Insurance Company
 Massachusetts Private Passenger Automobile Program
 Automobile Rate Change 2011
 New Business Annual Premiums Group 2

Statistical Plan Territory Code	Territory Name	Example 2.1	Example 2.2	Example 2.3	Example 2.4	Example 2.5	Example 2.6	Example 2.7
612	CHELMSFORD	419	498	1247	934	419	897	1217
613	CONCORD	361	451	1130	823	361	809	1099
614	DRACUT	501	567	1420	1091	501	1027	1392
615	FRAMINGHAM	580	626	1569	1240	580	1137	1541
616	HUDSON	434	509	1274	965	434	918	1245
617	LEXINGTON	419	498	1247	934	419	897	1217
618	MARLBOROUGH	467	537	1344	1027	467	970	1315
619	MELROSE	501	567	1420	1091	501	1027	1392
620	MAYNARD	361	451	1130	823	361	809	1099
621	NATICK	434	509	1274	965	434	918	1245
622	READING	434	509	1274	965	434	918	1245
623	STONEHAM	530	602	1505	1156	530	1092	1477
624	WAKEFIELD	501	567	1420	1091	501	1027	1392
625	WINCHESTER	434	509	1274	965	434	918	1245
626	WOBURN	515	588	1471	1125	515	1066	1443
630	ACTON	361	451	1130	823	361	809	1099
631	ASHLAND	467	537	1344	1027	467	970	1315
632	AYER	434	509	1274	965	434	918	1245
633	BEDFORD	419	498	1247	934	419	897	1217
634	BILLERICA	467	537	1344	1027	467	970	1315
635	BURLINGTON	463	530	1328	1012	463	958	1299
636	GROTON	361	451	1130	823	361	809	1099
637	HOLLISTON	419	498	1247	934	419	897	1217
638	HOPKINTON	361	451	1130	823	361	809	1099
639	LINCOLN	387	474	1187	876	387	852	1157
640	LITTLETON	361	451	1130	823	361	809	1099
641	NORTH READING	467	537	1344	1027	467	970	1315
642	PEPPERELL	361	451	1130	823	361	809	1099
643	SHIRLEY	419	498	1247	934	419	897	1217
644	STOW	361	451	1130	823	361	809	1099
645	SUDBURY	361	451	1130	823	361	809	1099
646	TEWKSBURY	467	537	1344	1027	467	970	1315
647	TOWNSEND	361	451	1130	823	361	809	1099
648	TYNGSBOROUGH	434	509	1274	965	434	918	1245
649	WAYLAND	419	498	1247	934	419	897	1217
650	WESTFORD	361	451	1130	823	361	809	1099
651	WESTON	434	509	1274	965	434	918	1245
652	WILMINGTON	463	530	1328	1012	463	958	1299
670	ASHBY	387	474	1187	876	387	852	1157
671	BOXBOROUGH	361	451	1130	823	361	809	1099
672	CARLISLE	361	451	1130	823	361	809	1099
673	DUNSTABLE	387	474	1187	876	387	852	1157
674	SHERBORN	387	474	1187	876	387	852	1157
702	BROOKLINE	530	602	1505	1156	530	1092	1477
703	QUINCY	634	699	1748	1367	634	1273	1721
710	BRAINTREE	530	602	1505	1156	530	1092	1477
711	CANTON	530	602	1505	1156	530	1092	1477
712	DEDHAM	530	602	1505	1156	530	1092	1477
713	FRANKLIN	387	474	1187	876	387	852	1157
714	MILTON	575	644	1612	1258	575	1170	1583
715	NEEDHAM	419	498	1247	934	419	897	1217
716	NORWOOD	515	588	1471	1125	515	1066	1443
717	RANDOLPH	750	801	2002	1612	750	1463	1976
718	STOUGHTON	634	699	1748	1367	634	1273	1721
719	WALPOLE	463	530	1328	1012	463	958	1299
720	WELLESLEY	387	474	1187	876	387	852	1157
721	WEYMOUTH	580	626	1569	1240	580	1137	1541
730	AVON	575	644	1612	1258	575	1170	1583
731	BELLINGHAM	434	509	1274	965	434	918	1245
732	COHASSET	463	530	1328	1012	463	958	1299
733	DOVER	419	498	1247	934	419	897	1217
734	FOXBOROUGH	434	509	1274	965	434	918	1245
735	HOLBROOK	575	644	1612	1258	575	1170	1583
736	MEDFIELD	361	451	1130	823	361	809	1099
737	MEDWAY	361	451	1130	823	361	809	1099
738	MILLIS	361	451	1130	823	361	809	1099
739	NORFOLK	387	474	1187	876	387	852	1157
740	PLAINVILLE	463	530	1328	1012	463	958	1299
741	SHARON	501	567	1420	1091	501	1027	1392
742	WESTWOOD	463	530	1328	1012	463	958	1299
743	WRENTHAM	419	498	1247	934	419	897	1217
802	CHELSEA	758	927	2307	1921	758	1688	2273

Electric Insurance Company
 Massachusetts Private Passenger Automobile Program
 Automobile Rate Change 2011
 New Business Annual Premiums Group 2

Statistical Plan Territory Code	Territory Name	Example 2.1	Example 2.2	Example 2.3	Example 2.4	Example 2.5	Example 2.6	Example 2.7
803	REVERE	852	925	2312	1853	852	1696	2287
810	WINTHROP	692	742	1856	1498	692	1353	1829
815	WEST ROXBURY	608	658	1648	1282	608	1197	1621
816	ROSLINDALE	652	807	2009	1579	652	1471	1980
817	JAMAICA PLAIN	730	871	2169	1754	730	1590	2140
818	HYDE PARK	683	849	2115	1628	683	1552	2088
819	DORCHESTER	829	992	2470	2035	829	1812	2438
820	ROXBURY	913	1093	2718	2253	913	2001	2687
821	BOSTON CENTRAL	607	742	1847	1466	607	1350	1818
822	BRIGHTON	669	759	1895	1475	669	1386	1869
823	SOUTH BOSTON	660	823	2046	1612	660	1500	2017
824	EAST BOSTON/CHARLESTON	795	968	2406	1927	795	1772	2379
900	WORCESTER	692	742	1856	1498	692	1353	1829
902	FITCHBURG	515	588	1471	1125	515	1066	1443
910	ATHOL	434	509	1274	965	434	918	1245
911	CLINTON	501	567	1420	1091	501	1027	1392
912	GARDNER	434	509	1274	965	434	918	1245
913	GRAFTON	434	509	1274	965	434	918	1245
914	LEOMINSTER	467	537	1344	1027	467	970	1315
915	MILFORD	467	537	1344	1027	467	970	1315
916	MILLBURY	463	530	1328	1012	463	958	1299
917	NORTHBRIDGE	434	509	1274	965	434	918	1245
918	SHREWSBURY	467	537	1344	1027	467	970	1315
919	SOUTHBRIDGE	501	567	1420	1091	501	1027	1392
920	SPENCER	501	567	1420	1091	501	1027	1392
921	UXBRIDGE	361	451	1130	823	361	809	1099
922	WEBSTER	515	588	1471	1125	515	1066	1443
923	WESTBOROUGH	419	498	1247	934	419	897	1217
924	WINCHENDON	434	509	1274	965	434	918	1245
930	ASHBURNHAM	387	474	1187	876	387	852	1157
931	AUBURN	501	567	1420	1091	501	1027	1392
932	BARRE	419	498	1247	934	419	897	1217
933	BERLIN	361	451	1130	823	361	809	1099
934	BLACKSTONE	419	498	1247	934	419	897	1217
935	BROOKFIELD	434	509	1274	965	434	918	1245
936	CHARLTON	463	530	1328	1012	463	958	1299
937	DOUGLAS	419	498	1247	934	419	897	1217
938	DUDLEY	434	509	1274	965	434	918	1245
939	HARDWICK	361	451	1130	823	361	809	1099
940	HOLDEN	434	509	1274	965	434	918	1245
941	HOPEDALE	419	498	1247	934	419	897	1217
942	HUBBARDSTON	387	474	1187	876	387	852	1157
943	LANCASTER	419	498	1247	934	419	897	1217
944	LEICESTER	515	588	1471	1125	515	1066	1443
945	LUNENBURG	387	474	1187	876	387	852	1157
946	MENDON	361	451	1130	823	361	809	1099
947	MILLVILLE	387	474	1187	876	387	852	1157
948	NORTH BROOKFIELD	434	509	1274	965	434	918	1245
949	NORTHBOROUGH	361	451	1130	823	361	809	1099
950	OXFORD	467	537	1344	1027	467	970	1315
951	RUTLAND	434	509	1274	965	434	918	1245
952	SOUTHBOROUGH	361	451	1130	823	361	809	1099
953	STERLING	361	451	1130	823	361	809	1099
954	STURBRIDGE	387	474	1187	876	387	852	1157
955	SUTTON	361	451	1130	823	361	809	1099
956	TEMPLETON	361	451	1130	823	361	809	1099
957	UPTON	361	451	1130	823	361	809	1099
958	WARREN	434	509	1274	965	434	918	1245
959	WEST BOYLSTON	419	498	1247	934	419	897	1217
960	WEST BROOKFIELD	361	451	1130	823	361	809	1099
961	WESTMINSTER	387	474	1187	876	387	852	1157
970	BOLTON	387	474	1187	876	387	852	1157
971	BOYLSTON	419	498	1247	934	419	897	1217
973	EAST BROOKFIELD	419	498	1247	934	419	897	1217
974	HARVARD	361	451	1130	823	361	809	1099
975	NEW BRAintree	361	451	1130	823	361	809	1099
976	OAKHAM	387	474	1187	876	387	852	1157
977	PAXTON	467	537	1344	1027	467	970	1315
978	PETERSHAM	361	451	1130	823	361	809	1099
979	PHILLIPSTON	387	474	1187	876	387	852	1157
980	PRINCETON	361	451	1130	823	361	809	1099
981	ROYALSTON	387	474	1187	876	387	852	1157

Electric Insurance Company
Massachusetts
Private Passenger Automobile
Scenario 1, New Business

City/Town/Subdivision	Annual Premium At Current Rates	Annual Premium At Filed Rates	% Change
Petersham	311	345	10.9%
Sturbridge	334	371	11.1%
Northampton	373	415	11.3%
Foxborough	373	415	11.3%
Pittsfield	399	443	11.0%
Attleborough	403	447	10.9%
Bridgewater	431	480	11.4%
Plymouth	443	493	11.3%
Dedham	456	507	11.2%
Framingham	499	555	11.2%
Methuen	506	562	11.1%
Cambridge	495	550	11.1%
Quincy	545	607	11.4%
New Bedford	595	662	11.3%
Worcester	595	662	11.3%
Randolph	645	718	11.3%
Revere	734	816	11.2%
Chelsea	652	726	11.3%
West Roxbury	523	582	11.3%
Roslindale	562	624	11.0%
Jamaica Plain	628	699	11.3%
Hyde Park	588	654	11.2%
Dorchester	713	793	11.2%
Roxbury	786	874	11.2%
Boston Central	522	581	11.3%
Brighton	576	640	11.1%
South Boston	568	632	11.3%
E. Boston/Charlestown	685	761	11.1%
Holyoke	586	652	11.3%
Lowell	600	668	11.3%
Springfield	684	760	11.1%
Lynn	677	754	11.4%
Lawrence	598	666	11.4%
Brockton	696	774	11.2%
Barnstable	403	447	10.9%
North Adams	361	401	11.1%
Fall River	595	662	11.3%
Taunton	499	555	11.2%
Beverly	403	447	10.9%
Gloucester	403	447	10.9%
Haverhill	456	507	11.2%
Newburyport	334	371	11.1%
Peabody	506	562	11.1%
Salem	545	607	11.4%
Chicopee	499	555	11.2%
Westfield	431	480	11.4%
Everett	645	718	11.3%
Malden	645	718	11.3%
Marlborough	403	447	10.9%
Medford	545	607	11.4%
Melrose	431	480	11.4%
Newton	431	480	11.4%
Somerville	545	607	11.4%
Waltham	443	493	11.3%
Woburn	443	493	11.3%
Fitchburg	443	493	11.3%
Gardner	373	415	11.3%
Leominster	403	447	10.9%

Electric Insurance Company
Massachusetts
Private Passenger Automobile
Scenario 2, New Business

City/Town/Subdivision	Annual Premium At Current Rates	Annual Premium At Filed Rates	% Change
Petersham	435	437	0.5%
Sturbridge	458	459	0.2%
Northampton	490	493	0.6%
Foxborough	490	493	0.6%
Pittsfield	511	513	0.4%
Attleborough	518	520	0.4%
Bridgewater	546	549	0.5%
Plymouth	565	569	0.7%
Dedham	580	582	0.3%
Framingham	603	606	0.5%
Methuen	605	609	0.7%
Cambridge	620	623	0.5%
Quincy	671	676	0.7%
New Bedford	712	717	0.7%
Worcester	712	717	0.7%
Randolph	769	773	0.5%
Revere	888	894	0.7%
Chelsea	884	890	0.7%
West Roxbury	633	637	0.6%
Roslindale	773	778	0.6%
Jamaica Plain	833	839	0.7%
Hyde Park	815	820	0.6%
Dorchester	947	954	0.7%
Roxbury	1043	1050	0.7%
Boston Central	711	715	0.6%
Brighton	729	734	0.7%
South Boston	788	793	0.6%
E. Boston/Charlestown	926	933	0.8%
Holyoke	706	710	0.6%
Lowell	699	703	0.6%
Springfield	797	801	0.5%
Lynn	818	823	0.6%
Lawrence	824	830	0.7%
Brockton	845	849	0.5%
Barnstable	518	520	0.4%
North Adams	480	482	0.4%
Fall River	712	717	0.7%
Taunton	603	606	0.5%
Beverly	518	520	0.4%
Gloucester	518	520	0.4%
Haverhill	580	582	0.3%
Newburyport	458	459	0.2%
Peabody	605	609	0.7%
Salem	671	676	0.7%
Chicopee	603	606	0.5%
Westfield	546	549	0.5%
Everett	769	773	0.5%
Malden	769	773	0.5%
Marlborough	518	520	0.4%
Medford	671	676	0.7%
Melrose	546	549	0.5%
Newton	546	549	0.5%
Somerville	671	676	0.7%
Waltham	565	569	0.7%
Woburn	565	569	0.7%
Fitchburg	565	569	0.7%
Gardner	490	493	0.6%
Leominster	518	520	0.4%

Electric Insurance Company
Massachusetts
Private Passenger Automobile
Scenario 3, New Business

City/Town/Subdivision	Annual Premium At Current Rates	Annual Premium At Filed Rates	% Change
Petersham	1082	1145	5.8%
Sturbridge	1138	1203	5.7%
Northampton	1219	1291	5.9%
Foxborough	1219	1291	5.9%
Pittsfield	1270	1345	5.9%
Attleborough	1287	1362	5.8%
Bridgewater	1357	1439	6.0%
Plymouth	1404	1491	6.2%
Dedham	1439	1526	6.0%
Framingham	1500	1590	6.0%
Methuen	1507	1599	6.1%
Cambridge	1540	1634	6.1%
Quincy	1667	1772	6.3%
New Bedford	1771	1881	6.2%
Worcester	1771	1881	6.2%
Randolph	1909	2029	6.3%
Revere	2204	2344	6.4%
Chelsea	2199	2341	6.5%
West Roxbury	1574	1670	6.1%
Roslindale	1917	2039	6.4%
Jamaica Plain	2067	2201	6.5%
Hyde Park	2019	2148	6.4%
Dorchester	2353	2507	6.5%
Roxbury	2591	2759	6.5%
Boston Central	1762	1874	6.4%
Brighton	1808	1922	6.3%
South Boston	1952	2077	6.4%
E. Boston/Charlestown	2295	2443	6.4%
Holyoke	1754	1863	6.2%
Lowell	1741	1848	6.1%
Springfield	1982	2105	6.2%
Lynn	2031	2160	6.4%
Lawrence	2050	2183	6.5%
Brockton	2097	2229	6.3%
Barnstable	1287	1362	5.8%
North Adams	1193	1264	6.0%
Fall River	1771	1881	6.2%
Taunton	1500	1590	6.0%
Beverly	1287	1362	5.8%
Gloucester	1287	1362	5.8%
Haverhill	1439	1526	6.0%
Newburyport	1138	1203	5.7%
Peabody	1507	1599	6.1%
Salem	1667	1772	6.3%
Chicopee	1500	1590	6.0%
Westfield	1357	1439	6.0%
Everett	1909	2029	6.3%
Malden	1909	2029	6.3%
Marlborough	1287	1362	5.8%
Medford	1667	1772	6.3%
Melrose	1357	1439	6.0%
Newton	1357	1439	6.0%
Somerville	1667	1772	6.3%
Waltham	1404	1491	6.2%
Woburn	1404	1491	6.2%
Fitchburg	1404	1491	6.2%
Gardner	1219	1291	5.9%
Leominster	1287	1362	5.8%

Electric Insurance Company
Massachusetts
Private Passenger Automobile
Scenario 4, New Business

City/Town/Subdivision	Annual Premium At Current Rates	Annual Premium At Filed Rates	% Change
Petersham	780	827	6.0%
Sturbridge	832	880	5.8%
Northampton	914	969	6.0%
Foxborough	914	969	6.0%
Pittsfield	959	1016	5.9%
Attleborough	974	1031	5.9%
Bridgewater	1033	1096	6.1%
Plymouth	1064	1129	6.1%
Dedham	1095	1161	6.0%
Framingham	1174	1245	6.0%
Methuen	1198	1271	6.1%
Cambridge	1192	1264	6.0%
Quincy	1293	1373	6.2%
New Bedford	1418	1505	6.1%
Worcester	1418	1505	6.1%
Randolph	1525	1618	6.1%
Revere	1754	1861	6.1%
Chelsea	1819	1934	6.3%
West Roxbury	1214	1287	6.0%
Roslindale	1495	1588	6.2%
Jamaica Plain	1659	1765	6.4%
Hyde Park	1541	1638	6.3%
Dorchester	1925	2048	6.4%
Roxbury	2133	2267	6.3%
Boston Central	1387	1475	6.3%
Brighton	1396	1481	6.1%
South Boston	1525	1622	6.4%
E. Boston/Charlestown	1825	1939	6.2%
Holyoke	1389	1474	6.1%
Lowell	1418	1505	6.1%
Springfield	1628	1726	6.0%
Lynn	1634	1734	6.1%
Lawrence	1697	1807	6.5%
Brockton	1687	1789	6.0%
Barnstable	974	1031	5.9%
North Adams	885	939	6.1%
Fall River	1418	1505	6.1%
Taunton	1174	1245	6.0%
Beverly	974	1031	5.9%
Gloucester	974	1031	5.9%
Haverhill	1095	1161	6.0%
Newburyport	832	880	5.8%
Peabody	1198	1271	6.1%
Salem	1293	1373	6.2%
Chicopee	1174	1245	6.0%
Westfield	1033	1096	6.1%
Everett	1525	1618	6.1%
Malden	1525	1618	6.1%
Marlborough	974	1031	5.9%
Medford	1293	1373	6.2%
Melrose	1033	1096	6.1%
Newton	1033	1096	6.1%
Somerville	1293	1373	6.2%
Waltham	1064	1129	6.1%
Woburn	1064	1129	6.1%
Fitchburg	1064	1129	6.1%
Gardner	914	969	6.0%
Leominster	974	1031	5.9%

Electric Insurance Company
 Massachusetts
 Private Passenger Automobile
 Scenario 1, Renewal Business

City/Town/Subdivision		Annual Premium At Current Rates	Annual Premium At Filed Rates	% Change
Petersham	27	311	345	10.9%
Sturbridge	1	334	371	11.1%
Northampton	3	373	415	11.3%
Foxborough	3	373	415	11.3%
Pittsfield	4	399	443	11.0%
Attleborough	5	403	447	10.9%
Bridgewater	6	431	480	11.4%
Plymouth	7	443	493	11.3%
Dedham	8	456	507	11.2%
Framingham	9	499	555	11.2%
Methuen	10	506	562	11.1%
Cambridge	11	495	550	11.1%
Quincy	12	545	607	11.4%
New Bedford	13	595	662	11.3%
Worcester	13	595	662	11.3%
Randolph	14	645	718	11.3%
Revere	15	734	816	11.2%
Chelsea	16	652	726	11.3%
West Roxbury	17	523	582	11.3%
Roslindale	18	562	624	11.0%
Jamaica Plain	19	628	699	11.3%
Hyde Park	20	588	654	11.2%
Dorchester	21	713	793	11.2%
Roxbury	22	786	874	11.2%
Boston Central	23	522	581	11.3%
Brighton	24	576	640	11.1%
South Boston	25	568	632	11.3%
E. Boston/Charlestown	26	685	761	11.1%
Holyoke	40	586	652	11.3%
Lowell	41	600	668	11.3%
Springfield	42	684	760	11.1%
Lynn	43	677	754	11.4%
Lawrence	44	598	666	11.4%
Brockton	45	696	774	11.2%
Barnstable	5	403	447	10.9%
North Adams	2	361	401	11.1%
Fall River	13	595	662	11.3%
Taunton	9	499	555	11.2%
Beverly	5	403	447	10.9%
Gloucester	5	403	447	10.9%
Haverhill	8	456	507	11.2%
Newburyport	1	334	371	11.1%
Peabody	10	506	562	11.1%
Salem	12	545	607	11.4%
Chicopee	9	499	555	11.2%
Westfield	6	431	480	11.4%
Everett	14	645	718	11.3%
Malden	14	645	718	11.3%
Marlborough	5	403	447	10.9%
Medford	12	545	607	11.4%
Melrose	6	431	480	11.4%
Newton	6	431	480	11.4%
Somerville	12	545	607	11.4%
Waltham	7	443	493	11.3%
Woburn	7	443	493	11.3%
Fitchburg	7	443	493	11.3%
Gardner	3	373	415	11.3%
Leominster	5	403	447	10.9%

Electric Insurance Company
Massachusetts
Private Passenger Automobile
Scenario 2, Renewal Business

City/Town/Subdivision	Annual Premium At Current Rates	Annual Premium At Filed Rates	% Change
Petersham	426	428	0.5%
Sturbridge	449	450	0.2%
Northampton	481	483	0.4%
Foxborough	481	483	0.4%
Pittsfield	501	503	0.4%
Attleborough	507	509	0.4%
Bridgewater	535	538	0.6%
Plymouth	554	557	0.5%
Dedham	568	570	0.4%
Framingham	591	594	0.5%
Methuen	594	597	0.5%
Cambridge	607	610	0.5%
Quincy	657	662	0.8%
New Bedford	699	703	0.6%
Worcester	699	703	0.6%
Randolph	753	758	0.7%
Revere	870	875	0.6%
Chelsea	871	877	0.7%
West Roxbury	620	623	0.5%
Roslindale	758	763	0.7%
Jamaica Plain	819	824	0.6%
Hyde Park	798	804	0.8%
Dorchester	931	938	0.8%
Roxbury	1026	1033	0.7%
Boston Central	698	703	0.7%
Brighton	714	718	0.6%
South Boston	773	778	0.6%
E. Boston/Charlestown	909	915	0.7%
Holyoke	692	696	0.6%
Lowell	687	690	0.4%
Springfield	783	786	0.4%
Lynn	802	807	0.6%
Lawrence	813	819	0.7%
Brockton	828	833	0.6%
Barnstable	507	509	0.4%
North Adams	470	473	0.6%
Fall River	699	703	0.6%
Taunton	591	594	0.5%
Beverly	507	509	0.4%
Gloucester	507	509	0.4%
Haverhill	568	570	0.4%
Newburyport	449	450	0.2%
Peabody	594	597	0.5%
Salem	657	662	0.8%
Chicopee	591	594	0.5%
Westfield	535	538	0.6%
Everett	753	758	0.7%
Malden	753	758	0.7%
Marlborough	507	509	0.4%
Medford	657	662	0.8%
Melrose	535	538	0.6%
Newton	535	538	0.6%
Somerville	657	662	0.8%
Waltham	554	557	0.5%
Woburn	554	557	0.5%
Fitchburg	554	557	0.5%
Gardner	481	483	0.4%
Leominster	507	509	0.4%

Electric Insurance Company
Massachusetts
Private Passenger Automobile
Scenario 3, Renewal Business

City/Town/Subdivision	Annual Premium At Current Rates	Annual Premium At Filed Rates	% Change
Petersham	1068	1130	5.8%
Sturbridge	1123	1187	5.7%
Northampton	1203	1274	5.9%
Foxborough	1203	1274	5.9%
Pittsfield	1254	1328	5.9%
Attleborough	1270	1344	5.8%
Bridgewater	1339	1420	6.0%
Plymouth	1386	1471	6.1%
Dedham	1420	1505	6.0%
Framingham	1480	1569	6.0%
Methuen	1488	1578	6.0%
Cambridge	1520	1612	6.1%
Quincy	1645	1748	6.3%
New Bedford	1748	1856	6.2%
Worcester	1748	1856	6.2%
Randolph	1884	2002	6.3%
Revere	2174	2312	6.3%
Chelsea	2168	2307	6.4%
West Roxbury	1553	1648	6.1%
Roslindale	1889	2009	6.4%
Jamaica Plain	2038	2169	6.4%
Hyde Park	1988	2115	6.4%
Dorchester	2319	2470	6.5%
Roxbury	2553	2718	6.5%
Boston Central	1737	1847	6.3%
Brighton	1783	1895	6.3%
South Boston	1923	2046	6.4%
E. Boston/Charlestown	2261	2406	6.4%
Holyoke	1731	1838	6.2%
Lowell	1719	1824	6.1%
Springfield	1957	2077	6.1%
Lynn	2004	2130	6.3%
Lawrence	2021	2152	6.5%
Brockton	2069	2198	6.2%
Barnstable	1270	1344	5.8%
North Adams	1177	1247	5.9%
Fall River	1748	1856	6.2%
Taunton	1480	1569	6.0%
Beverly	1270	1344	5.8%
Gloucester	1270	1344	5.8%
Haverhill	1420	1505	6.0%
Newburyport	1123	1187	5.7%
Peabody	1488	1578	6.0%
Salem	1645	1748	6.3%
Chicopee	1480	1569	6.0%
Westfield	1339	1420	6.0%
Everett	1884	2002	6.3%
Malden	1884	2002	6.3%
Marlborough	1270	1344	5.8%
Medford	1645	1748	6.3%
Melrose	1339	1420	6.0%
Newton	1339	1420	6.0%
Somerville	1645	1748	6.3%
Waltham	1386	1471	6.1%
Woburn	1386	1471	6.1%
Fitchburg	1386	1471	6.1%
Gardner	1203	1274	5.9%
Leominster	1270	1344	5.8%

Electric Insurance Company
Massachusetts
Private Passenger Automobile
Scenario 4, Renewal Business

City/Town/Subdivision	Annual Premium At Current Rates	Annual Premium At Filed Rates	% Change
Petersham	777	823	5.9%
Sturbridge	829	876	5.7%
Northampton	910	965	6.0%
Foxborough	910	965	6.0%
Pittsfield	955	1012	6.0%
Attleborough	970	1027	5.9%
Bridgewater	1029	1091	6.0%
Plymouth	1059	1125	6.2%
Dedham	1091	1156	6.0%
Framingham	1169	1240	6.1%
Methuen	1193	1265	6.0%
Cambridge	1187	1258	6.0%
Quincy	1288	1367	6.1%
New Bedford	1412	1498	6.1%
Worcester	1412	1498	6.1%
Randolph	1519	1612	6.1%
Revere	1746	1853	6.1%
Chelsea	1807	1921	6.3%
West Roxbury	1210	1282	6.0%
Roslindale	1486	1579	6.3%
Jamaica Plain	1650	1754	6.3%
Hyde Park	1532	1628	6.3%
Dorchester	1913	2035	6.4%
Roxbury	2120	2253	6.3%
Boston Central	1379	1466	6.3%
Brighton	1390	1475	6.1%
South Boston	1515	1612	6.4%
E. Boston/Charlestown	1814	1927	6.2%
Holyoke	1383	1468	6.1%
Lowell	1413	1498	6.0%
Springfield	1621	1719	6.0%
Lynn	1627	1727	6.1%
Lawrence	1685	1794	6.5%
Brockton	1679	1781	6.1%
Barnstable	970	1027	5.9%
North Adams	881	934	6.0%
Fall River	1412	1498	6.1%
Taunton	1169	1240	6.1%
Beverly	970	1027	5.9%
Gloucester	970	1027	5.9%
Haverhill	1091	1156	6.0%
Newburyport	829	876	5.7%
Peabody	1193	1265	6.0%
Salem	1288	1367	6.1%
Chicopee	1169	1240	6.1%
Westfield	1029	1091	6.0%
Everett	1519	1612	6.1%
Malden	1519	1612	6.1%
Marlborough	970	1027	5.9%
Medford	1288	1367	6.1%
Melrose	1029	1091	6.0%
Newton	1029	1091	6.0%
Somerville	1288	1367	6.1%
Waltham	1059	1125	6.2%
Woburn	1059	1125	6.2%
Fitchburg	1059	1125	6.2%
Gardner	910	965	6.0%
Leominster	970	1027	5.9%

G. Advanced Driver Training – Reserved

H. Group Marketing Discount

A discount applies to all premiums on the policy if the named insured and/or named insured's spouse is an employee of an approved employee group or an active member of an approved professional organization, alumni organization, credit union or other group approved by the company. This is in addition to any other applicable discounts and surcharges. This discount shall cease upon the first renewal after which the qualifying individual ceases to be employed by the employer group or a member of the group / organization or if the company withdraws the discount. However, former employees of General Electric may be eligible for the discount after employment ceases according to Electric Insurance Company rules for that employer group.

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

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		

**2008 Massachusetts Private Passenger Automobile Insurance Rates
Increased Limits Factors and Flat Rates**

<u>Increased Limits Factors</u>				<u>Flat Rates</u>		
<u>Part 4 (PDL)</u>		<u>Part 5 (B)</u>			<u>Part 3</u>	<u>Part 12</u>
<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>(U-1)</u>	<u>(U-2)</u>
					<u>Rate</u>	<u>Rate</u>
\$5,000	1.000	20/40	1.00	20/40	\$13	\$0
\$10,000	1.204	20/50	1.01	20/50	\$14	\$1
\$15,000	1.220	25/50	1.05	25/50	\$14	\$3
\$20,000	1.232	25/60	1.06	25/60	\$15	\$4
\$25,000	1.242	30/60	1.11	35/80	\$16	\$11
\$30,000	1.249	30/70	1.11	50/100	\$17	\$19
\$35,000	1.254	35/80	1.13	100/100	\$18	\$41
\$40,000	1.258	50/100	1.14	100/200	\$19	\$42
\$45,000	1.262	100/100	1.21	100/300	\$20	\$43
\$50,000	1.265	100/200	1.22	200/400	\$23	\$100
\$75,000	1.274	100/300	1.23	250/500	\$24	\$119
\$80,000	1.275	200/400	1.51	250/1000	\$25	\$128
\$100,000	1.280	200/500	1.52	300/500	\$27	\$168
\$150,000	1.292	200/600	1.55	500/500	\$35	\$306
\$200,000	1.303	250/500	1.58	500/1000	\$36	\$316
\$250,000	1.309	250/1000	1.62			
\$300,000	1.314	300/500	1.76			
\$400,000	1.323	500/500	2.30			
\$500,000	1.329	500/1000	2.35			
\$750,000	1.338					
\$1,000,000	1.348					

	<u>Substitute</u>		<u>Part 6</u>
<u>Limit</u>	<u>Transportation</u>	<u>Limit</u>	<u>(D)</u>
			<u>Rate</u>
None	\$0	None	\$0
\$15/day	\$12	5,000	\$21
\$30/day	63	10,000	\$27
\$45/day	146	15,000	\$35
\$100/day	300	20,000	\$37

G. Advanced Driver Training – Reserved

H. Group Marketing Discount

A discount applies to all premiums on the policy if the named insured and/or named insured's spouse is an employee of an approved employee group or an active member of an approved professional organization, alumni organization, credit union or other group approved by the company. This is in addition to any other applicable discounts and surcharges. This discount shall cease upon the first renewal after which the qualifying individual ceases to be employed by the employer group or a member of the group / organization or if the company withdraws the discount. However, former employees of General Electric may be eligible for the discount after employment ceases according to Electric Insurance Company rules for that employer group.

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 10% 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 or Dan Hurley Insurance Agency. 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. Paid in Full Discount

A credit of 5% will be applied to the total policy premium if an insured selects Electric Insurance Company's one-payment billing plan.

L. 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

M. 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. Upon renewal, policies will not be moved into a worse tier.

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

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	0.820		
		2	0.890		
		3s	0.950		
		3n	0.985		
		3m	1.050		
		4	1.120		
		5	1.140		

G. Advanced Driver Training – Reserved

H. Group Marketing Discount

A discount applies to all premiums on the policy if the named insured and/or named insured's spouse is an employee of an approved employee group or an active member of an approved professional organization, alumni organization, credit union or other group approved by the company. This is in addition to any other applicable discounts and surcharges. This discount shall cease upon the first renewal after which the qualifying individual ceases to be employed by the employer group or a member of the group / organization or if the company withdraws the discount. However, former employees of General Electric may be eligible for the discount after employment ceases according to Electric Insurance Company rules for that employer group.

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 10% 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 or Dan Hurley Insurance Agency. 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. Paid in Full Discount

A credit of 5% will be applied to the total policy premium if an insured selects Electric Insurance Company's one-payment billing plan.

L. 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

M. 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. Upon renewal, policies will not be moved into a worse tier.

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

Distribution of Change in Vehicle Premium over Prior Year

% Change in Vehicle Premium	Bodily Injury (Including Guest)	Property Damage	Personal Injury Protection	Comprehensive	Collision
Less than -15%	0.0%	0.0%	1.5%	0.0%	0.0%
-15% to -10.1%	0.0%	2.9%	10.7%	0.0%	0.0%
10.0% to -5.1%	7.9%	19.4%	25.7%	7.7%	7.4%
-5.0% to -0.1%	24.1%	13.7%	21.8%	23.6%	23.0%
0%	1.9%	13.4%	15.8%	6.1%	9.5%
0.1% to 4.9%	31.9%	22.0%	9.6%	32.5%	31.4%
5.0% to 9.9%	17.5%	12.0%	8.0%	16.3%	15.9%
10.0% to 14.9%	9.2%	9.1%	5.8%	4.2%	2.3%
15% or more	7.4%	7.3%	1.2%	9.6%	10.6%
Statewide Change	4.0%	3.6%	-0.9%	3.9%	5.2%
Maximum Change	25.0%	24.0%	33.3%	28.6%	26.9%
Minimum Change	-9.8%	-11.1%	-25.0%	-11.1%	-10.0%

ELECTRIC INSURANCE COMPANY
Private Passenger Automobile

Overall Effect from this Filing

<u>Coverage</u>	<u>Rate Level</u>		<u>Impact From</u>	<u>Impact from</u>	<u>Impact from</u>	
	<u>Indication</u>	<u>Base Rate</u>	<u>Category</u>	<u>Multi Policy</u>	<u>Paid In Full</u>	<u>Total</u>
Bodily Injury/Uninsured Motorist	7.1%	7.0%	0.3%	-2.3%	-0.8%	4.0%
Property Damage	4.2%	6.0%	0.7%	-2.2%	-0.8%	3.6%
Personal Injury Protection	-10.8%	1.0%	0.9%	-2.1%	-0.7%	-0.9%
Medical Payments	-3.9%	2.0%	-0.4%	-2.0%	-0.7%	-1.2%
Total Liability	4.1%	6.0%	0.5%	-2.2%	-0.8%	3.4%
Comprehensive	15.7%	8.0%	-0.7%	-2.3%	-0.8%	3.9%
Collision	8.0%	8.0%	0.4%	-2.3%	-0.8%	5.2%
Total Physical Damage	9.9%	8.0%	0.1%	-2.3%	-0.8%	4.8%
All Coverages	6.6%	6.8%	0.4%	-2.3%	-0.8%	3.9%

ELECTRIC INSURANCE COMPANY

Private Passenger Automobile

Category Support

Exhibit A.1

Data support for categories 1-5 determined with multi-variate analysis reflecting *Voluntary Retained* premium and loss information by policy segment.

<u>Category</u>	<u>Rating Factor</u>	<u>In-force Premium Distribution</u>	<u>Pure Premium¹</u>	<u>Loss Ratio</u>
1	0.870	26.1%	264.25	45.3%
2	0.900	9.6%	345.35	54.5%
3	0.985	53.0%	530.02	58.1%
4	1.065	9.8%	572.67	64.9%
5	1.080	1.6%	567.46	51.4%

1) 2008-2010 calendar year data.

Exhibit A.2

Category 3 contains a large distribution of in force policies.

Additional segmentation of Category 3 show significant differences in pure premium, as shown below:

<u>Policy Group</u>	<u>Pure Premium*</u>
Single Drivers in Category 3s	405.81
Neutral SDIP Drivers in Category 3n	485.67
Surcharged Drivers or Liab Only in Category 3m	609.84

* 2008-20010 calendar year data

We used only voluntary written business in the development of our category and rating factors for this program

Exhibit A.3

Based on exhibits A.1 and A.2, we are proposing the new categories as follows:

<u>Category</u>	<u>8/31/10 Voluntary In-force Premium Distribution</u>	<u>Current Factor</u>	<u>Selected Factor</u>	<u>Change Effect</u>
1	26.1%	0.870	0.820	-5.7%
2	9.6%	0.900	0.890	-1.1%
3s	14.7%	0.985	0.950	-3.6%
3n	19.4%	0.985	0.985	0.0%
3m	18.9%	0.985	1.050	6.6%
4	9.8%	1.065	1.170	9.9%
5	1.6%	1.080	1.250	15.7%

ELECTRIC INSURANCE COMPANY
Private Passenger Automobile

Multi Policy Exhibit

Exhibit B.1

The following is our change to our Multi Policy Discount

	8/31/10 Voluntary In-force	Current	Selected	Change	MA Loss	MA Pure	Countrywide Loss
<u>Multi Policy</u>	<u>Premium Distribution</u>	<u>Factor</u>	<u>Factor</u>	<u>Effect</u>	<u>Ratio</u>	<u>Premium</u>	<u>Ratio</u>
Yes	43.1%	0.950	0.900	-5.3%	56.2%	369.3	55.1%
No	56.9%	1.000	1.000	0.0%	48.0%	386.9	62.9%

We are increasing the discount to maintain our competitive position knowing five top competitors offer a discount between 8% and 20%. Electric Insurance Company's countrywide multi policy discount is 10%.

ELECTRIC INSURANCE COMPANY
Private Passenger Automobile

Paid In Full Exhibit

Exhibit C.1

After reviewing our competitive position with two top competitors GEICO and Progressive, to better align with the competition, we are adopting a common discount for accounts paid in full. Such changes are as follows

<u>Paid In Full</u>	<u>8/31/10 Voluntary In-force Premium Distribution</u>	<u>Current Factor</u>	<u>Selected Factor</u>	<u>Change Effect</u>	<u>Loss Ratio</u>	<u>Pure Premium</u>
Yes	15.7%	1.000	0.950	-5.0%	40.4%	240.1
No	84.3%	1.000	1.000	0.0%	53.8%	411.6

**ELECTRIC INSURANCE COMPANY
Private Passenger Automobile**

Overall Effect from this Filing

<u>Coverage</u>	<u>Rate Level</u>		<u>Impact From</u>	<u>Impact from</u>	<u>Impact from</u>	
	<u>Indication</u>	<u>Base Rate</u>	<u>Category</u>	<u>Multi Policy</u>	<u>Paid In Full</u>	<u>Total</u>
Bodily Injury/Uninsured Motorist	7.1%	7.0%	0.3%	-2.3%	-0.8%	4.0%
Property Damage	4.2%	6.0%	0.7%	-2.2%	-0.8%	3.6%
Personal Injury Protection	-10.8%	1.0%	0.9%	-2.1%	-0.7%	-0.9%
Medical Payments	-3.9%	2.0%	-0.4%	-2.0%	-0.7%	-1.2%
Total Liability	4.1%	6.0%	0.5%	-2.2%	-0.8%	3.4%
Comprehensive	15.7%	8.0%	-0.7%	-2.3%	-0.8%	3.9%
Collision	8.0%	8.0%	0.4%	-2.3%	-0.8%	5.2%
Total Physical Damage	9.9%	8.0%	0.1%	-2.3%	-0.8%	4.8%
All Coverages	6.6%	6.8%	0.4%	-2.3%	-0.8%	3.9%

ELECTRIC INSURANCE COMPANY

Private Passenger Automobile

Category Support

Exhibit A.1

Data support for categories 1-5 determined with multi-variate analysis reflecting *Voluntary Retained* premium and loss information by policy segment.

<u>Category</u>	<u>Rating Factor</u>	<u>In-force Premium Distribution</u>	<u>Pure Premium¹</u>	<u>Loss Ratio</u>
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2	0.900	9.6%	345.35	54.5%
3	0.985	53.0%	530.02	58.1%
4	1.065	9.8%	572.67	64.9%
5	1.080	1.6%	567.46	51.4%

1) 2008-2010 calendar year data.

Exhibit A.2

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<u>Policy Group</u>	<u>Pure Premium*</u>
Single Drivers in Category 3s	405.81
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* 2008-20010 calendar year data

We used only voluntary written business in the development of our category and rating factors for this program

Exhibit A.3

Based on exhibits A.1 and A.2, we are proposing the new categories as follows:

<u>Category</u>	<u>8/31/10 Voluntary In-force Premium Distribution</u>	<u>Current Factor</u>	<u>Selected Factor</u>	<u>Change Effect</u>
1	26.1%	0.870	0.820	-5.7%
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3n	19.4%	0.985	0.985	0.0%
3m	18.9%	0.985	1.050	6.6%
4	9.8%	1.065	1.170	9.9%
5	1.6%	1.080	1.250	15.7%

ELECTRIC INSURANCE COMPANY
Private Passenger Automobile

Multi Policy Exhibit

Exhibit B.1

The following is our change to our Multi Policy Discount

	8/31/10 Voluntary In-force	Current	Selected	Change	Pure
<u>Multi Policy</u>	<u>Premium Distribution</u>	<u>Factor</u>	<u>Factor</u>	<u>Effect</u>	<u>Premium</u>
Yes	43.1%	0.950	0.900	-5.3%	369.3
No	56.9%	1.000	1.000	0.0%	386.9

We are increasing the discount to maintain our competitive position knowing five top competitors offer a discount between 8% and 20%. Electric Insurance Company's countrywide multi policy discount is 10%.

ELECTRIC INSURANCE COMPANY
Private Passenger Automobile

Paid In Full Exhibit

Exhibit C.1

After reviewing our competitive position with two top competitors GEICO and Progressive, to better align with the competition, we are adopting a common discount for accounts paid in full.

Such changes are as follows

<u>Paid In Full</u>	8/31/10 Voluntary In-force <u>Premium Distribution</u>	Current <u>Factor</u>	Selected <u>Factor</u>	Change <u>Effect</u>	Pure <u>Premium</u>
Yes	15.7%	1.000	0.950	-5.0%	240.1
No	84.3%	1.000	1.000	0.0%	411.6

Electric Insurance Company
Massachusetts
Private Passenger Automobile
Scenario 1, New Business

City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change
Petersham	341	361	5.9%
Sturbridge	367	387	5.4%
Northampton	410	434	5.9%
Foxborough	410	434	5.9%
Pittsfield	439	463	5.5%
Attleborough	443	467	5.4%
Bridgewater	473	501	5.9%
Plymouth	486	515	6.0%
Dedham	501	530	5.8%
Framingham	548	580	5.8%
Methuen	556	588	5.8%
Cambridge	544	575	5.7%
Quincy	599	634	5.8%
New Bedford	654	692	5.8%
Worcester	654	692	5.8%
Randolph	709	750	5.8%
Revere	806	852	5.7%
Chelsea	717	758	5.7%
West Roxbury	575	608	5.7%
Roslindale	617	652	5.7%
Jamaica Plain	690	730	5.8%
Hyde Park	645	683	5.9%
Dorchester	783	829	5.9%
Roxbury	863	913	5.8%
Boston Central	573	607	5.9%
Brighton	632	669	5.9%
South Boston	624	660	5.8%
E. Boston/Charlestown	752	795	5.7%
Holyoke	644	681	5.7%
Lowell	659	697	5.8%
Springfield	751	794	5.7%
Lynn	744	787	5.8%
Lawrence	657	696	5.9%
Brockton	765	809	5.8%
Barnstable	443	467	5.4%
North Adams	396	419	5.8%
Fall River	654	692	5.8%
Taunton	548	580	5.8%
Beverly	443	467	5.4%
Gloucester	443	467	5.4%
Haverhill	501	530	5.8%
Newburyport	367	387	5.4%
Peabody	556	588	5.8%
Salem	599	634	5.8%
Chicopee	548	580	5.8%
Westfield	473	501	5.9%
Everett	709	750	5.8%
Malden	709	750	5.8%
Marlborough	443	467	5.4%
Medford	599	634	5.8%
Melrose	473	501	5.9%
Newton	473	501	5.9%
Somerville	599	634	5.8%
Waltham	486	515	6.0%
Woburn	486	515	6.0%
Fitchburg	486	515	6.0%
Gardner	410	434	5.9%
Leominster	443	467	5.4%

Electric Insurance Company
Massachusetts
Private Passenger Automobile
Scenario 2, New Business

City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change
Petersham	413	437	5.8%
Sturbridge	434	459	5.8%
Northampton	465	493	6.0%
Foxborough	465	493	6.0%
Pittsfield	484	513	6.0%
Attleborough	491	520	5.9%
Bridgewater	518	549	6.0%
Plymouth	536	569	6.2%
Dedham	549	582	6.0%
Framingham	571	606	6.1%
Methuen	574	609	6.1%
Cambridge	587	623	6.1%
Quincy	636	676	6.3%
New Bedford	675	717	6.2%
Worcester	675	717	6.2%
Randolph	728	773	6.2%
Revere	840	894	6.4%
Chelsea	836	890	6.5%
West Roxbury	600	637	6.2%
Roslindale	731	778	6.4%
Jamaica Plain	788	839	6.5%
Hyde Park	771	820	6.4%
Dorchester	895	954	6.6%
Roxbury	986	1050	6.5%
Boston Central	673	715	6.2%
Brighton	691	734	6.2%
South Boston	745	793	6.4%
E. Boston/Charlestown	876	933	6.5%
Holyoke	669	710	6.1%
Lowell	662	703	6.2%
Springfield	755	801	6.1%
Lynn	774	823	6.3%
Lawrence	780	830	6.4%
Brockton	799	849	6.3%
Barnstable	491	520	5.9%
North Adams	455	482	5.9%
Fall River	675	717	6.2%
Taunton	571	606	6.1%
Beverly	491	520	5.9%
Gloucester	491	520	5.9%
Haverhill	549	582	6.0%
Newburyport	434	459	5.8%
Peabody	574	609	6.1%
Salem	636	676	6.3%
Chicopee	571	606	6.1%
Westfield	518	549	6.0%
Everett	728	773	6.2%
Malden	728	773	6.2%
Marlborough	491	520	5.9%
Medford	636	676	6.3%
Melrose	518	549	6.0%
Newton	518	549	6.0%
Somerville	636	676	6.3%
Waltham	536	569	6.2%
Woburn	536	569	6.2%
Fitchburg	536	569	6.2%
Gardner	465	493	6.0%
Leominster	491	520	5.9%

Electric Insurance Company
Massachusetts
Private Passenger Automobile
Scenario 3, New Business

City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change
Petersham	1082	1145	5.8%
Sturbridge	1138	1203	5.7%
Northampton	1219	1291	5.9%
Foxborough	1219	1291	5.9%
Pittsfield	1270	1345	5.9%
Attleborough	1287	1362	5.8%
Bridgewater	1357	1439	6.0%
Plymouth	1404	1491	6.2%
Dedham	1439	1526	6.0%
Framingham	1500	1590	6.0%
Methuen	1507	1599	6.1%
Cambridge	1540	1634	6.1%
Quincy	1667	1772	6.3%
New Bedford	1771	1881	6.2%
Worcester	1771	1881	6.2%
Randolph	1909	2029	6.3%
Revere	2204	2344	6.4%
Chelsea	2199	2341	6.5%
West Roxbury	1574	1670	6.1%
Roslindale	1917	2039	6.4%
Jamaica Plain	2067	2201	6.5%
Hyde Park	2019	2148	6.4%
Dorchester	2353	2507	6.5%
Roxbury	2591	2759	6.5%
Boston Central	1762	1874	6.4%
Brighton	1808	1922	6.3%
South Boston	1952	2077	6.4%
E. Boston/Charlestown	2295	2443	6.4%
Holyoke	1754	1863	6.2%
Lowell	1741	1848	6.1%
Springfield	1982	2105	6.2%
Lynn	2031	2160	6.4%
Lawrence	2050	2183	6.5%
Brockton	2097	2229	6.3%
Barnstable	1287	1362	5.8%
North Adams	1193	1264	6.0%
Fall River	1771	1881	6.2%
Taunton	1500	1590	6.0%
Beverly	1287	1362	5.8%
Gloucester	1287	1362	5.8%
Haverhill	1439	1526	6.0%
Newburyport	1138	1203	5.7%
Peabody	1507	1599	6.1%
Salem	1667	1772	6.3%
Chicopee	1500	1590	6.0%
Westfield	1357	1439	6.0%
Everett	1909	2029	6.3%
Malden	1909	2029	6.3%
Marlborough	1287	1362	5.8%
Medford	1667	1772	6.3%
Melrose	1357	1439	6.0%
Newton	1357	1439	6.0%
Somerville	1667	1772	6.3%
Waltham	1404	1491	6.2%
Woburn	1404	1491	6.2%
Fitchburg	1404	1491	6.2%
Gardner	1219	1291	5.9%
Leominster	1287	1362	5.8%

Electric Insurance Company
Massachusetts
Private Passenger Automobile
Scenario 4, New Business

City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change
Petersham	780	827	6.0%
Sturbridge	832	880	5.8%
Northampton	914	969	6.0%
Foxborough	914	969	6.0%
Pittsfield	959	1016	5.9%
Attleborough	974	1031	5.9%
Bridgewater	1033	1096	6.1%
Plymouth	1064	1129	6.1%
Dedham	1095	1161	6.0%
Framingham	1174	1245	6.0%
Methuen	1198	1271	6.1%
Cambridge	1192	1264	6.0%
Quincy	1293	1373	6.2%
New Bedford	1418	1505	6.1%
Worcester	1418	1505	6.1%
Randolph	1525	1618	6.1%
Revere	1754	1861	6.1%
Chelsea	1819	1934	6.3%
West Roxbury	1214	1287	6.0%
Roslindale	1495	1588	6.2%
Jamaica Plain	1659	1765	6.4%
Hyde Park	1541	1638	6.3%
Dorchester	1925	2048	6.4%
Roxbury	2133	2267	6.3%
Boston Central	1387	1475	6.3%
Brighton	1396	1481	6.1%
South Boston	1525	1622	6.4%
E. Boston/Charlestown	1825	1939	6.2%
Holyoke	1389	1474	6.1%
Lowell	1418	1505	6.1%
Springfield	1628	1726	6.0%
Lynn	1634	1734	6.1%
Lawrence	1697	1807	6.5%
Brockton	1687	1789	6.0%
Barnstable	974	1031	5.9%
North Adams	885	939	6.1%
Fall River	1418	1505	6.1%
Taunton	1174	1245	6.0%
Beverly	974	1031	5.9%
Gloucester	974	1031	5.9%
Haverhill	1095	1161	6.0%
Newburyport	832	880	5.8%
Peabody	1198	1271	6.1%
Salem	1293	1373	6.2%
Chicopee	1174	1245	6.0%
Westfield	1033	1096	6.1%
Everett	1525	1618	6.1%
Malden	1525	1618	6.1%
Marlborough	974	1031	5.9%
Medford	1293	1373	6.2%
Melrose	1033	1096	6.1%
Newton	1033	1096	6.1%
Somerville	1293	1373	6.2%
Waltham	1064	1129	6.1%
Woburn	1064	1129	6.1%
Fitchburg	1064	1129	6.1%
Gardner	914	969	6.0%
Leominster	974	1031	5.9%

Electric Insurance Company
Massachusetts
Private Passenger Automobile
Scenario 1, Renewal Business

City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change
Petersham	341	361	5.9%
Sturbridge	367	387	5.4%
Northampton	410	434	5.9%
Foxborough	410	434	5.9%
Pittsfield	439	463	5.5%
Attleborough	443	467	5.4%
Bridgewater	473	501	5.9%
Plymouth	486	515	6.0%
Dedham	501	530	5.8%
Framingham	548	580	5.8%
Methuen	556	588	5.8%
Cambridge	544	575	5.7%
Quincy	599	634	5.8%
New Bedford	654	692	5.8%
Worcester	654	692	5.8%
Randolph	709	750	5.8%
Revere	806	852	5.7%
Chelsea	717	758	5.7%
West Roxbury	575	608	5.7%
Roslindale	617	652	5.7%
Jamaica Plain	690	730	5.8%
Hyde Park	645	683	5.9%
Dorchester	783	829	5.9%
Roxbury	863	913	5.8%
Boston Central	573	607	5.9%
Brighton	632	669	5.9%
South Boston	624	660	5.8%
E. Boston/Charlestown	752	795	5.7%
Holyoke	644	681	5.7%
Lowell	659	697	5.8%
Springfield	751	794	5.7%
Lynn	744	787	5.8%
Lawrence	657	696	5.9%
Brockton	765	809	5.8%
Barnstable	443	467	5.4%
North Adams	396	419	5.8%
Fall River	654	692	5.8%
Taunton	548	580	5.8%
Beverly	443	467	5.4%
Gloucester	443	467	5.4%
Haverhill	501	530	5.8%
Newburyport	367	387	5.4%
Peabody	556	588	5.8%
Salem	599	634	5.8%
Chicopee	548	580	5.8%
Westfield	473	501	5.9%
Everett	709	750	5.8%
Malden	709	750	5.8%
Marlborough	443	467	5.4%
Medford	599	634	5.8%
Melrose	473	501	5.9%
Newton	473	501	5.9%
Somerville	599	634	5.8%
Waltham	486	515	6.0%
Woburn	486	515	6.0%
Fitchburg	486	515	6.0%
Gardner	410	434	5.9%
Leominster	443	467	5.4%

Electric Insurance Company
Massachusetts
Private Passenger Automobile
Scenario 2, Renewal Business

City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change
Petersham	426	451	5.9%
Sturbridge	449	474	5.6%
Northampton	481	509	5.8%
Foxborough	481	509	5.8%
Pittsfield	501	530	5.8%
Attleborough	507	537	5.9%
Bridgewater	535	567	6.0%
Plymouth	554	588	6.1%
Dedham	568	602	6.0%
Framingham	591	626	5.9%
Methuen	594	630	6.1%
Cambridge	607	644	6.1%
Quincy	657	699	6.4%
New Bedford	699	742	6.2%
Worcester	699	742	6.2%
Randolph	753	801	6.4%
Revere	870	925	6.3%
Chelsea	871	927	6.4%
West Roxbury	620	658	6.1%
Roslindale	758	807	6.5%
Jamaica Plain	819	871	6.3%
Hyde Park	798	849	6.4%
Dorchester	931	992	6.6%
Roxbury	1026	1093	6.5%
Boston Central	698	742	6.3%
Brighton	714	759	6.3%
South Boston	773	823	6.5%
E. Boston/Charlestown	909	968	6.5%
Holyoke	692	735	6.2%
Lowell	687	729	6.1%
Springfield	783	831	6.1%
Lynn	802	852	6.2%
Lawrence	813	865	6.4%
Brockton	828	880	6.3%
Barnstable	507	537	5.9%
North Adams	470	498	6.0%
Fall River	699	742	6.2%
Taunton	591	626	5.9%
Beverly	507	537	5.9%
Gloucester	507	537	5.9%
Haverhill	568	602	6.0%
Newburyport	449	474	5.6%
Peabody	594	630	6.1%
Salem	657	699	6.4%
Chicopee	591	626	5.9%
Westfield	535	567	6.0%
Everett	753	801	6.4%
Malden	753	801	6.4%
Marlborough	507	537	5.9%
Medford	657	699	6.4%
Melrose	535	567	6.0%
Newton	535	567	6.0%
Somerville	657	699	6.4%
Waltham	554	588	6.1%
Woburn	554	588	6.1%
Fitchburg	554	588	6.1%
Gardner	481	509	5.8%
Leominster	507	537	5.9%

Electric Insurance Company
Massachusetts
Private Passenger Automobile
Scenario 3, Renewal Business

City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change
Petersham	1068	1130	5.8%
Sturbridge	1123	1187	5.7%
Northampton	1203	1274	5.9%
Foxborough	1203	1274	5.9%
Pittsfield	1254	1328	5.9%
Attleborough	1270	1344	5.8%
Bridgewater	1339	1420	6.0%
Plymouth	1386	1471	6.1%
Dedham	1420	1505	6.0%
Framingham	1480	1569	6.0%
Methuen	1488	1578	6.0%
Cambridge	1520	1612	6.1%
Quincy	1645	1748	6.3%
New Bedford	1748	1856	6.2%
Worcester	1748	1856	6.2%
Randolph	1884	2002	6.3%
Revere	2174	2312	6.3%
Chelsea	2168	2307	6.4%
West Roxbury	1553	1648	6.1%
Roslindale	1889	2009	6.4%
Jamaica Plain	2038	2169	6.4%
Hyde Park	1988	2115	6.4%
Dorchester	2319	2470	6.5%
Roxbury	2553	2718	6.5%
Boston Central	1737	1847	6.3%
Brighton	1783	1895	6.3%
South Boston	1923	2046	6.4%
E. Boston/Charlestown	2261	2406	6.4%
Holyoke	1731	1838	6.2%
Lowell	1719	1824	6.1%
Springfield	1957	2077	6.1%
Lynn	2004	2130	6.3%
Lawrence	2021	2152	6.5%
Brockton	2069	2198	6.2%
Barnstable	1270	1344	5.8%
North Adams	1177	1247	5.9%
Fall River	1748	1856	6.2%
Taunton	1480	1569	6.0%
Beverly	1270	1344	5.8%
Gloucester	1270	1344	5.8%
Haverhill	1420	1505	6.0%
Newburyport	1123	1187	5.7%
Peabody	1488	1578	6.0%
Salem	1645	1748	6.3%
Chicopee	1480	1569	6.0%
Westfield	1339	1420	6.0%
Everett	1884	2002	6.3%
Malden	1884	2002	6.3%
Marlborough	1270	1344	5.8%
Medford	1645	1748	6.3%
Melrose	1339	1420	6.0%
Newton	1339	1420	6.0%
Somerville	1645	1748	6.3%
Waltham	1386	1471	6.1%
Woburn	1386	1471	6.1%
Fitchburg	1386	1471	6.1%
Gardner	1203	1274	5.9%
Leominster	1270	1344	5.8%

Electric Insurance Company
Massachusetts
Private Passenger Automobile
Scenario 4, Renewal Business

City/Town/Subdivision	Average Annual Premium At Current Rates	Average Annual Premium At Filed Rates	% Change
Petersham	777	823	5.9%
Sturbridge	829	876	5.7%
Northampton	910	965	6.0%
Foxborough	910	965	6.0%
Pittsfield	955	1012	6.0%
Attleborough	970	1027	5.9%
Bridgewater	1029	1091	6.0%
Plymouth	1059	1125	6.2%
Dedham	1091	1156	6.0%
Framingham	1169	1240	6.1%
Methuen	1193	1265	6.0%
Cambridge	1187	1258	6.0%
Quincy	1288	1367	6.1%
New Bedford	1412	1498	6.1%
Worcester	1412	1498	6.1%
Randolph	1519	1612	6.1%
Revere	1746	1853	6.1%
Chelsea	1807	1921	6.3%
West Roxbury	1210	1282	6.0%
Roslindale	1486	1579	6.3%
Jamaica Plain	1650	1754	6.3%
Hyde Park	1532	1628	6.3%
Dorchester	1913	2035	6.4%
Roxbury	2120	2253	6.3%
Boston Central	1379	1466	6.3%
Brighton	1390	1475	6.1%
South Boston	1515	1612	6.4%
E. Boston/Charlestown	1814	1927	6.2%
Holyoke	1383	1468	6.1%
Lowell	1413	1498	6.0%
Springfield	1621	1719	6.0%
Lynn	1627	1727	6.1%
Lawrence	1685	1794	6.5%
Brockton	1679	1781	6.1%
Barnstable	970	1027	5.9%
North Adams	881	934	6.0%
Fall River	1412	1498	6.1%
Taunton	1169	1240	6.1%
Beverly	970	1027	5.9%
Gloucester	970	1027	5.9%
Haverhill	1091	1156	6.0%
Newburyport	829	876	5.7%
Peabody	1193	1265	6.0%
Salem	1288	1367	6.1%
Chicopee	1169	1240	6.1%
Westfield	1029	1091	6.0%
Everett	1519	1612	6.1%
Malden	1519	1612	6.1%
Marlborough	970	1027	5.9%
Medford	1288	1367	6.1%
Melrose	1029	1091	6.0%
Newton	1029	1091	6.0%
Somerville	1288	1367	6.1%
Waltham	1059	1125	6.2%
Woburn	1059	1125	6.2%
Fitchburg	1059	1125	6.2%
Gardner	910	965	6.0%
Leominster	970	1027	5.9%

G. Advanced Driver Training – Reserved

H. Group Marketing Discount

A discount applies to all premiums on the policy if the named insured and/or named insured's spouse is an employee of an approved employee group or an active member of an approved professional organization, alumni organization, credit union or other group approved by the company. This is in addition to any other applicable discounts and surcharges. This discount shall cease upon the first renewal after which the qualifying individual ceases to be employed by the employer group or a member of the group / organization or if the company withdraws the discount. However, former employees of General Electric may be eligible for the discount after employment ceases according to Electric Insurance Company rules for that employer group.

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

DEDUCTIBLES (RULE 16)			
Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	\$100** <u>Glass</u>
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																													
<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: center;">Multi-Car</th> <th style="width: 50%; text-align: center;">Factor</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">Yes</td> <td style="text-align: center;">.85</td> </tr> <tr> <td style="text-align: center;">No</td> <td style="text-align: center;">1.00</td> </tr> </tbody> </table>	Multi-Car	Factor	Yes	.85	No	1.00		<table border="1" style="width: 100%; border-collapse: collapse;"> <tbody> <tr> <td style="text-align: center;">0 to 5,000</td> <td style="text-align: center;">0.850</td> </tr> <tr> <td style="text-align: center;">5,100 to 7,500</td> <td style="text-align: center;">0.900</td> </tr> <tr> <td style="text-align: center;">7,600-10,000</td> <td style="text-align: center;">0.940</td> </tr> <tr> <td style="text-align: center;">10,100 to 12,000</td> <td style="text-align: center;">0.960</td> </tr> <tr> <td style="text-align: center;">12,100 to 16,000</td> <td style="text-align: center;">0.980</td> </tr> <tr> <td style="text-align: center;">16,100 to 19,500</td> <td style="text-align: center;">1.000</td> </tr> <tr> <td style="text-align: center;">19,600+</td> <td style="text-align: center;">1.000</td> </tr> </tbody> </table>	0 to 5,000	0.850	5,100 to 7,500	0.900	7,600-10,000	0.940	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		<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 80%; text-align: left;">Group</th> <th style="width: 20%; text-align: center;">Factor</th> </tr> </thead> <tbody> <tr> <td>General Electric</td> <td style="text-align: center;">0.92</td> </tr> <tr> <td>ELFUN</td> <td style="text-align: center;">0.90</td> </tr> <tr> <td>EIC</td> <td style="text-align: center;">0.90</td> </tr> </tbody> </table>	Group	Factor	General Electric	0.92	ELFUN	0.90	EIC	0.90
Multi-Car	Factor																															
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Public Transit:	10% Property Damage and Collision \$75 Maximum per eligible vehicle																															
Passive Restraint:	25% Parts 2, 3, 6 and 12																															
Category Factor	<table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 50%; text-align: center;">Category</th> <th style="width: 50%; text-align: center;">Factor</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">1</td> <td style="text-align: center;">0.870</td> </tr> <tr> <td style="text-align: center;">2</td> <td style="text-align: center;">0.900</td> </tr> <tr> <td style="text-align: center;">3</td> <td style="text-align: center;">0.985</td> </tr> <tr> <td style="text-align: center;">4</td> <td style="text-align: center;">1.065</td> </tr> <tr> <td style="text-align: center;">5</td> <td style="text-align: center;">1.080</td> </tr> </tbody> </table>				Category	Factor	1	0.870	2	0.900	3	0.985	4	1.065	5	1.080																
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Massachusetts Private Passenger Automobile Insurance Rates								
Class-Territory Base Rates								
Part 4 Basic (\$5000 PDL)								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	158	282	199	556	344	500	310	165
2	171	297	205	598	368	538	332	174
3	174	305	219	621	372	560	334	185
4	185	317	222	666	399	599	358	203
5	185	320	221	687	423	618	381	207
6	196	327	235	692	437	623	394	210
7	202	330	248	711	467	641	420	220
8	204	350	254	735	468	662	421	230
9	210	357	252	748	470	674	423	218
10	214	362	254	754	473	678	425	219
11	209	385	260	747	471	673	423	221
12	233	392	277	765	504	688	454	238
13	243	391	276	764	504	688	454	243
14	254	423	293	767	521	690	469	261
15	272	466	311	779	563	701	506	277
16	239	457	308	763	505	686	455	247
17	220	423	263	764	445	687	401	220
18	241	476	293	781	506	704	456	238
19	251	469	301	758	489	683	439	243
20	233	467	283	776	494	698	445	245
21	274	514	330	764	553	687	498	275
22	347	549	409	762	594	686	535	340
23	209	479	308	775	513	697	461	230
24	255	479	307	778	492	700	442	250
25	242	518	305	780	544	703	490	256
26	289	530	375	762	581	685	522	286
27	152	269	180	525	306	473	274	152
40	226	421	278	764	481	687	433	260
41	229	410	288	764	511	687	459	242
42	230	442	315	784	556	706	500	272
43	264	454	312	783	563	704	506	269
44	209	446	304	763	505	686	454	217
45	269	455	307	783	560	705	503	273
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.								

**2008 Massachusetts Private Passenger Automobile Insurance Rates
Increased Limits Factors and Flat Rates**

<u>Increased Limits Factors</u>				<u>Flat Rates</u>		
<u>Part 4 (PDL)</u>		<u>Part 5 (B)</u>			<u>Part 3</u>	<u>Part 12</u>
<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>(U-1)</u>	<u>(U-2)</u>
					<u>Rate</u>	<u>Rate</u>
\$5,000	1.000	20/40	1.00	20/40	\$13	\$0
\$10,000	1.204	20/50	1.01	20/50	\$14	\$1
\$15,000	1.220	25/50	1.05	25/50	\$14	\$3
\$20,000	1.232	25/60	1.06	25/60	\$15	\$4
\$25,000	1.242	30/60	1.11	35/80	\$16	\$11
\$30,000	1.249	30/70	1.11	50/100	\$17	\$19
\$35,000	1.254	35/80	1.13	100/100	\$18	\$41
\$40,000	1.258	50/100	1.14	100/200	\$19	\$42
\$45,000	1.262	100/100	1.21	100/300	\$20	\$43
\$50,000	1.265	100/200	1.22	200/400	\$23	\$100
\$75,000	1.274	100/300	1.23	250/500	\$24	\$119
\$80,000	1.275	200/400	1.51	250/1000	\$25	\$128
\$100,000	1.280	200/500	1.52	300/500	\$27	\$168
\$150,000	1.292	200/600	1.55	500/500	\$35	\$306
\$200,000	1.303	250/500	1.58	500/1000	\$36	\$316
\$250,000	1.309	250/1000	1.62			
\$300,000	1.314	300/500	1.76			
\$400,000	1.323	500/500	2.30			
\$500,000	1.329	500/1000	2.35			
\$750,000	1.338					
\$1,000,000	1.348					

	<u>Substitute</u>		<u>Part 6</u>
	<u>Transportation</u>		<u>(D)</u>
<u>Limit</u>		<u>Limit</u>	<u>Rate</u>
None	\$0	None	\$0
\$15/day	\$12	5,000	\$21
\$30/day	63	10,000	\$27
\$45/day	146	15,000	\$35
\$100/day	300	20,000	\$37

G. Advanced Driver Training – Reserved

H. Group Marketing Discount

A discount applies to all premiums on the policy if the named insured and/or named insured's spouse is an employee of an approved employee group or an active member of an approved professional organization, alumni organization, credit union or other group approved by the company. This is in addition to any other applicable discounts and surcharges. This discount shall cease upon the first renewal after which the qualifying individual ceases to be employed by the employer group or a member of the group / organization or if the company withdraws the discount. However, former employees of General Electric may be eligible for the discount after employment ceases according to Electric Insurance Company rules for that employer group.

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 10% 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 or Dan Hurley Insurance Agency. 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. Paid in Full Discount

A credit of 5% will be applied to the total policy premium if an insured selects Electric Insurance Company's one-payment billing plan.

L. 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

M. 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. Upon renewal, policies will not be moved into a worse tier.

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

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	0.820		
		2	0.890		
		3s	0.950		
		3n	0.985		
		3m	1.050		
		4	1.170		
		5	1.250		

