

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**MISCELLANEOUS RATING FACTORS**

<b>DEDUCTIBLES (RULE 16)</b>			
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
<b>SUBSTITUTE TRANSPORTATION (RULE 17)</b>			
	\$15/Day, \$450 Maximum	\$30/Day, \$900 Maximum	\$45/Day, \$1,350 Maximum
Private Passenger:	\$12	\$63	\$146
Motorcycle:	\$45	\$90	\$167
			\$100/Day, \$3,000 Maximum
			\$300
			\$346

<b>DISCOUNTS &amp; FACTORS (RULE 19)</b>																													
<b>Multi-Car:</b>	<b>Annual Mileage</b>	<b>Factor</b>	<b>Group</b>																										
			<b>Factor</b>																										
<table border="1"> <thead> <tr> <th>Multi-Car</th> <th>Factor</th> </tr> </thead> <tbody> <tr> <td>Yes</td> <td>.85</td> </tr> <tr> <td>No</td> <td>1.00</td> </tr> </tbody> </table>	Multi-Car	Factor	Yes	.85	No	1.00	<table border="1"> <tbody> <tr> <td>0 to 5,000</td> <td>0.850</td> </tr> <tr> <td>5,100 to 7,500</td> <td>0.900</td> </tr> <tr> <td>7,600-10,000</td> <td>0.940</td> </tr> <tr> <td>10,100 to 12,000</td> <td>0.960</td> </tr> <tr> <td>12,100 to 16,000</td> <td>0.980</td> </tr> <tr> <td>16,100 to 19,500</td> <td>1.000</td> </tr> <tr> <td>19,600+</td> <td>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"> <tbody> <tr> <td>General Electric</td> <td>0.92</td> </tr> <tr> <td>ELFUN</td> <td>0.90</td> </tr> <tr> <td>EIC</td> <td>0.90</td> </tr> </tbody> </table>	General Electric	0.92	ELFUN	0.90	EIC	0.90	
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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

<b>Proposed Massachusetts Private Passenger Automobile Insurance Rates</b>								
<b>Class-Territory Base Rates</b>								
<b>Part 1 (A-1)</b>								
<b>BI</b>								
<u>Territory</u>	<u>Class</u> <u>10</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20</u>	<u>Class</u> <u>21</u>	<u>Class</u> <u>25</u>	<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>
1	121	219	135	408	215	368	194	117
2	131	238	152	443	244	400	220	128
3	139	250	165	482	261	435	234	134
4	150	277	171	534	303	481	272	145
5	152	276	193	562	323	506	291	152
6	166	307	190	601	370	543	333	162
7	170	295	209	640	377	577	340	164
8	180	328	216	672	405	604	365	177
9	206	353	247	695	422	626	381	200
10	208	412	275	742	487	667	439	212
11	201	450	272	729	490	656	441	229
12	223	427	296	730	528	657	474	219
13	255	466	320	731	530	658	476	248
14	286	487	359	718	548	647	492	277
15	340	544	376	717	591	646	532	324
16	285	553	490	700	572	632	515	292
17	216	418	263	712	421	641	379	217
18	221	547	298	731	528	658	474	250
19	269	534	355	697	534	630	481	297
20	248	546	335	725	550	652	495	274
21	304	550	455	703	578	634	519	421
22	298	550	442	705	568	635	511	408
23	227	506	354	712	524	642	472	231
24	230	453	292	716	471	644	423	233
25	227	511	307	717	541	646	487	249
26	280	554	391	699	577	631	518	271
27	106	200	116	366	182	329	164	108
40	263	495	325	725	516	652	466	277
41	273	491	360	729	547	656	491	280
42	338	544	388	722	589	649	531	342
43	302	535	379	718	589	647	531	325
44	273	564	496	712	579	642	521	277
45	312	527	375	720	586	647	529	324
Note:	The above rates are applicable to insureds with zero SDIP points.							
	Class 15 rates are 75% of Class 10 final rates for all coverages.							

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Proposed Massachusetts Private Passenger Automobile Insurance Rates								
Class-Territory Base Rates								
Part 2 (A-2)								
PIP								
	Class	Class	Class	Class	Class	Class	Class	Class
<u>Territory</u>	<u>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	53	91	60	168	93	149	84	53
2	57	98	65	181	101	164	92	56
3	62	101	71	195	108	177	97	60
4	64	112	73	216	124	194	111	63
5	67	111	81	228	133	204	120	67
6	72	124	81	243	152	219	136	71
7	73	120	87	260	155	232	139	71
8	77	133	91	272	167	243	148	75
9	88	142	101	280	173	252	156	85
10	89	167	112	292	197	264	179	88
11	87	181	111	288	199	261	180	95
12	94	173	121	288	214	261	192	91
13	106	192	131	288	215	261	193	103
14	119	202	145	284	222	256	200	114
15	137	224	152	284	239	254	215	129
16	119	228	197	277	231	249	207	121
17	92	169	108	287	173	260	155	92
18	93	219	122	289	214	261	192	105
19	111	220	145	276	216	248	194	123
20	103	226	136	286	224	257	200	118
21	125	226	188	278	233	250	211	176
22	123	226	184	279	230	250	206	170
23	94	211	144	281	213	252	191	96
24	97	182	120	283	191	253	173	97
25	96	211	125	284	220	254	196	107
26	117	228	159	277	233	249	211	112
27	46	83	50	149	78	135	71	49
40	110	203	133	286	208	257	189	114
41	111	203	146	288	221	261	199	115
42	139	224	158	285	238	256	215	139
43	123	220	155	285	239	256	215	133
44	112	231	200	281	235	253	211	115
45	128	216	152	285	237	256	214	133
Note:	The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages.							

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**

<b>Proposed Massachusetts Private Passenger Automobile Insurance Rates</b>								
<b>Class-Territory Base Rates</b>								
<b>Part 4 Basic (\$5000 PDL)</b>								
<b>PD</b>								
<u>Territory</u>	<u>Class</u> <u>10</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20</u>	<u>Class</u> <u>21</u>	<u>Class</u> <u>25</u>	<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>
1	175	313	221	617	382	555	344	183
2	190	330	227	664	408	597	369	193
3	193	338	243	689	413	622	371	205
4	205	352	246	739	443	665	397	225
5	205	355	245	762	469	686	423	229
6	218	363	261	768	485	691	438	233
7	224	366	275	789	518	711	466	244
8	226	388	282	816	519	735	467	255
9	233	396	280	830	521	748	469	242
10	238	402	282	837	525	753	472	243
11	232	427	289	829	522	747	469	245
12	259	436	308	849	559	763	504	264
13	270	433	307	848	559	763	504	270
14	282	469	326	851	578	765	520	290
15	302	517	346	865	625	778	561	308
16	265	507	341	847	560	761	505	274
17	244	469	292	848	494	762	445	244
18	267	529	326	867	561	781	506	264
19	279	520	334	841	542	758	487	270
20	259	518	314	862	549	775	494	272
21	304	571	366	848	614	762	553	306
22	385	609	454	846	660	761	594	377
23	232	532	341	861	570	774	512	255
24	283	532	340	864	547	777	491	277
25	269	575	338	866	604	780	543	284
26	320	588	417	846	645	760	579	317
27	169	298	200	583	339	525	304	169
40	251	467	309	848	534	762	481	289
41	254	455	319	848	567	762	510	269
42	255	491	350	870	617	783	555	302
43	293	504	347	869	625	781	561	298
44	232	495	337	847	560	761	504	241
45	298	505	340	869	622	782	558	303
<b>Note:</b>	The above rates are applicable to insureds with zero SDIP points. Class 15 rates are 75% of Class 10 final rates for all coverages.							

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

<b>Proposed Massachusetts Private Passenger Automobile Insurance Rates</b>								
<b>Class-Territory Base Rates</b>								
<b>Part 5 Basic (B)</b>								
<b>Optional BI</b>								
	Class	Class	Class	Class	Class	Class	Class	Class
<u>Territory</u>	<u>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	31	62	39	108	58	97	52	31
2	33	68	43	115	65	106	58	33
3	34	71	47	126	70	114	62	34
4	37	80	49	141	80	126	71	37
5	37	80	54	149	85	133	77	41
6	41	88	54	160	97	142	87	43
7	43	85	59	168	98	151	88	43
8	44	94	61	177	106	160	95	47
9	54	101	70	182	111	165	98	52
10	54	111	78	185	125	168	112	54
11	55	123	75	182	126	165	114	62
12	59	118	84	183	136	165	123	65
13	67	133	91	183	139	165	125	67
14	75	142	98	180	142	163	126	74
15	92	156	106	180	156	163	139	91
16	101	149	126	174	149	157	133	104
17	58	112	71	185	109	166	97	58
18	70	151	84	180	136	163	123	80
19	78	149	95	176	139	159	125	91
20	78	156	95	180	141	163	126	91
21	106	151	128	177	151	160	134	130
22	104	151	128	176	149	159	133	126
23	58	149	95	176	134	159	121	61
24	59	118	78	176	118	159	108	62
25	68	151	87	180	141	162	126	74
26	81	149	104	176	149	159	133	81
27	30	58	33	97	49	87	43	30
40	67	139	91	180	134	163	121	70
41	70	142	98	182	142	163	126	74
42	87	156	106	180	152	162	136	92
43	81	152	106	179	152	162	136	91
44	91	151	128	176	149	159	133	104
45	84	156	106	182	152	163	136	91
Note:	The above rates are applicable to insureds with zero SDIP points.							
	Class 15 rates are 75% of Class 10 final rates for all coverages.							

**MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL**

<b>Proposed Massachusetts Private Passenger Automobile Insurance Rates</b>								
<b>Class-Territory Base Rates</b>								
<b>Part 7 \$500 Deductible (Collision)</b>								
<b>Collision</b>								
<u>Territory</u>	<u>Class</u> <u>10</u>	<u>Class</u> <u>17</u>	<u>Class</u> <u>18</u>	<u>Class</u> <u>20</u>	<u>Class</u> <u>21</u>	<u>Class</u> <u>25</u>	<u>Class</u> <u>26</u>	<u>Class</u> <u>30</u>
1	257	566	340	1035	571	930	515	256
2	268	572	342	1079	560	972	505	267
3	271	601	366	1099	592	989	532	270
4	284	625	370	1136	631	1023	567	283
5	287	630	380	1151	662	1037	595	286
6	306	672	404	1187	701	1069	631	303
7	323	689	435	1184	732	1065	660	318
8	330	680	455	1181	730	1064	657	328
9	330	679	432	1175	732	1058	659	328
10	322	695	434	1178	753	1062	677	325
11	348	778	474	1148	763	1033	686	347
12	386	800	497	1152	836	1037	751	384
13	390	726	530	1161	842	1045	757	383
14	431	803	578	1135	880	1022	792	429
15	516	842	622	1131	921	1017	827	504
16	455	816	563	1103	783	992	705	437
17	363	767	478	1164	727	1049	654	362
18	443	849	565	1137	852	1024	767	433
19	459	863	643	1103	888	992	799	457
20	491	862	625	1120	884	1008	795	477
21	512	877	717	1112	1004	1001	904	617
22	568	867	738	1102	971	991	875	765
23	392	868	692	1134	918	1022	826	441
24	430	836	607	1131	856	1017	771	428
25	451	881	666	1149	922	1035	829	474
26	532	878	729	1103	958	992	862	584
27	245	541	312	1001	530	901	477	244
40	394	758	540	1145	824	1029	742	402
41	367	781	565	1152	864	1038	778	381
42	423	837	643	1146	922	1030	829	414
43	456	830	622	1127	925	1015	832	445
44	415	836	547	1131	783	1017	705	399
45	474	820	626	1134	921	1019	828	461
Note:	The above rates are applicable to insureds with zero SDIP points.							
	Class 15 rates are 75% of Class 10 final rates for all coverages.							

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Proposed Massachusetts Private Passenger Automobile Insurance Rates								
Class-Territory Base Rates								
Part 9 \$500 Deductible (Comprehensive)								
Comprehensive								
Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	116	116	116	116	116	116	116	116
2	119	119	119	119	119	119	119	119
3	123	123	123	123	123	123	123	123
4	121	121	121	121	121	121	121	121
5	126	126	126	126	126	126	126	126
6	130	130	130	130	130	130	130	130
7	136	136	136	136	136	136	136	136
8	140	140	140	140	140	140	140	140
9	139	139	139	139	139	139	139	139
10	147	147	147	147	147	147	147	147
11	157	157	157	157	157	157	157	157
12	162	162	162	162	162	162	162	162
13	182	182	182	182	182	182	182	182
14	192	192	192	192	192	192	192	192
15	235	235	235	235	235	235	235	235
16	380	380	380	380	380	380	380	380
17	136	136	136	136	136	136	136	136
18	276	276	276	276	276	276	276	276
19	304	304	304	304	304	304	304	304
20	275	275	275	275	275	275	275	275
21	375	375	375	375	375	375	375	375
22	421	421	421	421	421	421	421	421
23	254	254	254	254	254	254	254	254
24	192	192	192	192	192	192	192	192
25	288	288	288	288	288	288	288	288
26	343	343	343	343	343	343	343	343
27	111	111	111	111	111	111	111	111
40	175	175	175	175	175	175	175	175
41	177	177	177	177	177	177	177	177
42	213	213	213	213	213	213	213	213
43	225	225	225	225	225	225	225	225
44	367	367	367	367	367	367	367	367
45	236	236	236	236	236	236	236	236
Note:	Class 15 rates are 75% of Class 10 final rates for all coverages.							





policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating adjustment.

### **E. Annual Mileage Factor**

A factor is applied to the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, based on the annual mileage of the vehicle, rounded to the nearest 100 miles. The factor will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page for the applicable categories and factors.

#### **1. Eligibility**

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Form for the verification.

#### **2. Verification**

The company may use the odometer readings provided by the applicant on the Annual Mileage Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the company will assume the vehicle is driven 12,000 miles.

#### **3. Application of Factors**

The applicable factor applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of a merit rating adjustment.

### **F. Passive Restraint Discount**

A 25% discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain occupant safety features approved by the Commissioner of Insurance. These features are: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.

## MISCELLANEOUS RATING FACTORS

<b>DEDUCTIBLES (RULE 16)</b>				
Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>		\$100**
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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	

  

<b>SUBSTITUTE TRANSPORTATION (RULE 17)</b>				
	<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

<b>DISCOUNTS &amp; FACTORS (RULE 19)</b>				
<b>Multi-Car:</b>	<b>Annual Mileage</b>	<b>Factor</b>		
			<b>Group</b>	<b>Factor</b>
<b>Multi-Car</b>	<b>Factor</b>	0 to 5,000	0.850	General Electric
Yes	.85	5,100 to 7,500	0.900	ELFUN
No	1.00	7,600-10,000	0.940	EIC
		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	
<b>Public Transit:</b> 10% Property Damage and Collision \$75 Maximum per eligible vehicle				
<b>Passive Restraint:</b> 25% Parts 2, 3, 6 and 12				
<b>Category Factor</b>				
<b>Category</b>	<b>Factor</b>			
1	0.820			
2	<del>0.890</del>			
33	<del>0.950</del>			
32	<del>0.985</del>			
31	<del>1.050</del>			
4	<del>1.120</del>			
5	1.140			

# PROPOSED

## MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

### MISCELLANEOUS RATING FACTORS

<b>DEDUCTIBLES (RULE 16)</b>			
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

  

<b>SUBSTITUTE TRANSPORTATION (RULE 17)</b>				
	<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

<b>DISCOUNTS &amp; FACTORS (RULE 19)</b>				
<b>Multi-Car:</b>	<b>Annual Mileage</b>	<b>Factor</b>		
			<b>Group</b>	<b>Factor</b>
<b>Multi-Car</b>	<b>Factor</b>	0 to 5,000	General Electric	0.92
Yes	.85	5,100 to 7,500	ELFUN	0.90
No	1.00	7,600-10,000	EIC	0.90
		10,100 to 12,000		
		12,100 to 16,000		
		16,100 to 19,500		
		19,600+		
		1.000		
		1.000		
<b>Public Transit:</b>	10% Property Damage and Collision \$75 Maximum per eligible vehicle			
<b>Passive Restraint:</b>	25% Parts 2, 3, 6 and 12			
<b>Category Factor</b>				
	<b>Category</b>	<b>Factor</b>		
	1	0.820		
	2	0.900		
	33	0.960		
	32	0.995		
	31	1.070		
	4	1.130		
	5	1.140		

# CURRENT

## MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

### Proposed Massachusetts Private Passenger Automobile Insurance Rates Class-Territory Base Rates Part 1 (A-1)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	114	207	128	386	203	348	183	111
2	124	225	144	419	231	378	208	121
3	131	236	156	456	247	411	221	127
4	142	262	162	505	286	455	257	137
5	144	261	182	531	305	478	275	144
6	157	290	180	568	350	513	315	153
7	161	279	198	605	356	545	321	155
8	170	310	204	635	383	571	345	167
9	195	334	233	657	399	592	360	189
10	197	389	260	701	460	630	415	200
11	190	425	257	689	463	620	417	216
12	211	404	280	690	499	621	448	207
13	241	440	302	691	501	622	450	234
14	270	460	339	679	518	612	465	262
15	321	514	355	678	559	611	503	306
16	269	523	463	662	541	597	487	276
17	204	395	249	673	398	606	358	205
18	209	517	282	691	499	622	448	236
19	254	505	336	659	505	595	455	281
20	234	516	317	685	520	616	468	259
21	287	520	430	664	546	599	491	398
22	282	520	418	666	537	600	483	386
23	215	478	335	673	495	607	446	218
24	217	428	276	677	445	609	400	220
25	215	483	290	678	511	611	460	235
26	265	524	370	661	545	596	490	256
27	100	189	110	346	172	311	155	102
40	249	468	307	685	488	616	440	262
41	258	464	340	689	517	620	464	265
42	319	514	367	682	557	613	502	323
43	285	506	358	679	557	612	502	307
44	258	533	469	673	547	607	492	262
45	295	498	354	681	554	612	500	306
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.							

# PROPOSED

## MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Proposed Massachusetts Private Passenger Automobile Insurance Rates								
Class-Territory Base Rates								
Part 1 (A-1)								
BI								
Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	121	219	135	408	215	368	194	117
2	131	238	152	443	244	400	220	128
3	139	250	165	482	261	435	234	134
4	150	277	171	534	303	481	272	145
5	152	276	193	562	323	506	291	152
6	166	307	190	601	370	543	333	162
7	170	295	209	640	377	577	340	164
8	180	328	216	672	405	604	365	177
9	206	353	247	695	422	626	381	200
10	208	412	275	742	487	667	439	212
11	201	450	272	729	490	656	441	229
12	223	427	296	730	528	657	474	219
13	255	466	320	731	530	658	476	248
14	286	487	359	718	548	647	492	277
15	340	544	376	717	591	646	532	324
16	285	553	490	700	572	632	515	292
17	216	418	263	712	421	641	379	217
18	221	547	298	731	528	658	474	250
19	269	534	355	697	534	630	481	297
20	248	546	335	725	550	652	495	274
21	304	550	455	703	578	634	519	421
22	298	550	442	705	568	635	511	408
23	227	506	354	712	524	642	472	231
24	230	453	292	716	471	644	423	233
25	227	511	307	717	541	646	487	249
26	280	554	391	699	577	631	518	271
27	106	200	116	366	182	329	164	108
40	263	495	325	725	516	652	466	277
41	273	491	360	729	547	656	491	280
42	338	544	388	722	589	649	531	342
43	302	535	379	718	589	647	531	325
44	273	564	496	712	579	642	521	277
45	312	527	375	720	586	647	529	324
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.							

# CURRENT

## MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Proposed Massachusetts Private Passenger Automobile Insurance Rates								
Class-Territory Base Rates								
Part 2 (A-2)								
PIP								
	Class	Class	Class	Class	Class	Class	Class	Class
<u>Territory</u>	<u>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	52	89	59	164	91	146	82	52
2	56	96	64	177	99	160	90	55
3	61	99	69	191	106	173	95	59
4	63	110	71	211	121	180	109	62
5	66	109	79	223	130	200	117	66
6	70	121	79	238	149	214	133	69
7	71	117	85	254	152	227	136	69
8	75	130	89	266	163	238	145	73
9	86	139	99	274	169	247	153	83
10	87	163	110	286	193	258	175	86
11	85	177	109	282	195	255	176	93
12	92	169	118	282	209	255	188	89
13	104	188	128	282	210	255	189	101
14	116	198	142	278	217	250	196	112
15	134	219	149	278	234	249	210	126
16	116	223	193	271	226	244	203	118
17	90	165	106	281	169	254	152	90
18	91	214	119	283	209	255	188	103
19	109	215	142	270	211	243	190	120
20	101	221	153	280	219	251	196	115
21	122	221	184	272	228	245	206	172
22	120	221	180	273	225	245	202	166
23	92	206	141	275	208	247	187	94
24	95	178	117	277	187	248	169	95
25	94	206	122	278	215	249	192	105
26	114	223	156	271	228	244	206	110
27	45	81	49	146	76	132	69	48
40	108	199	130	280	204	251	185	112
41	109	199	143	282	216	255	195	113
42	138	219	155	279	233	250	210	136
43	120	215	152	279	234	250	210	130
44	110	226	196	275	230	248	206	113
45	125	211	149	279	232	250	209	130
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.							

# PROPOSED

## MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

<b>Proposed Massachusetts Private Passenger Automobile Insurance Rates</b>								
<b>Class-Territory Base Rates</b>								
<b>Part 2 (A-2)</b>								
<b>PIP</b>								
Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	53	91	60	168	93	149	84	53
2	57	98	65	181	101	164	92	56
3	62	101	71	195	108	177	97	60
4	64	112	73	216	124	194	111	63
5	67	111	81	228	133	204	120	67
6	72	124	81	243	152	219	136	71
7	73	120	87	260	155	232	139	71
8	77	133	91	272	167	243	148	75
9	88	142	101	280	173	252	156	85
10	89	167	112	292	197	264	179	88
11	87	181	111	288	199	261	180	95
12	94	173	121	288	214	261	192	91
13	106	192	131	288	215	261	193	103
14	119	202	145	284	222	256	200	114
15	137	224	152	284	239	254	215	129
16	119	228	197	277	231	249	207	121
17	92	169	108	287	173	260	155	92
18	93	219	122	289	214	261	192	105
19	111	220	145	276	216	248	194	123
20	103	226	136	286	224	257	200	118
21	125	226	188	278	233	250	211	176
22	123	226	184	279	230	250	206	170
23	94	211	144	281	213	252	191	96
24	97	182	120	283	191	253	173	97
25	96	211	125	284	220	254	196	107
26	117	228	159	277	233	249	211	112
27	46	83	50	149	78	135	71	49
40	110	203	133	286	208	257	189	114
41	111	203	146	288	221	261	199	115
42	139	224	158	285	238	256	215	139
43	123	220	155	285	239	256	215	133
44	112	231	200	281	235	253	211	115
45	128	216	152	285	237	256	214	133
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.							

# CURRENT

## MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

<b>Proposed Massachusetts Private Passenger Automobile Insurance Rates</b>								
<b>Class-Territory Base Rates</b>								
<b>Part 4 Basic (\$5000 PDL)</b>								
<b>PD</b>								
<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	167	299	211	589	365	530	329	175
2	181	315	217	634	390	570	352	184
3	184	323	232	658	394	594	354	196
4	196	336	235	706	423	635	379	215
5	196	339	234	728	448	655	404	219
6	208	347	249	734	463	660	418	223
7	214	350	263	754	495	679	445	233
8	216	371	269	779	496	702	446	244
9	223	378	267	793	498	714	448	231
10	227	384	269	799	501	719	451	232
11	222	408	276	792	499	713	448	234
12	247	416	294	811	534	729	481	252
13	258	414	293	810	534	729	481	258
14	269	448	311	813	552	731	497	277
15	288	494	330	826	597	743	536	294
16	253	484	326	809	535	727	482	262
17	233	448	279	810	472	728	425	233
18	255	505	311	828	536	746	483	252
19	266	497	319	803	518	724	465	258
20	247	495	300	823	524	740	472	260
21	290	545	350	810	586	728	528	292
22	368	582	434	808	630	727	567	360
23	222	508	326	822	544	739	489	244
24	270	508	325	825	522	742	469	265
25	257	519	323	827	577	745	519	271
26	306	562	398	808	616	726	553	303
27	161	285	191	557	324	501	290	161
40	240	446	295	810	510	728	459	276
41	243	435	305	810	542	728	487	257
42	244	469	334	831	589	748	530	288
43	280	481	331	830	597	746	536	285
44	222	473	322	809	535	727	481	230
45	285	482	325	830	594	747	533	289

**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.



# PROPOSED

## MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

<b>Proposed Massachusetts Private Passenger Automobile Insurance Rates</b>								
<b>Class-Territory Base Rates</b>								
<b>Part 4 Basic (\$5000 PDL)</b>								
<b>PD</b>								
<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	175	313	221	617	382	555	344	183
2	190	330	227	664	408	597	369	193
3	193	338	243	689	413	622	371	205
4	205	352	246	739	443	665	397	225
5	205	355	245	762	469	686	423	229
6	218	363	261	768	485	691	438	233
7	224	366	275	789	518	711	466	244
8	226	388	282	816	519	735	467	255
9	233	396	280	830	521	748	469	242
10	238	402	282	837	525	753	472	243
11	232	427	289	829	522	747	469	245
12	259	436	308	849	559	763	504	264
13	270	433	307	848	559	763	504	270
14	282	469	326	851	578	765	520	290
15	302	517	346	865	625	778	561	308
16	265	507	341	847	560	761	505	274
17	244	469	292	848	494	762	445	244
18	267	529	326	867	561	781	506	264
19	279	520	334	841	542	758	487	270
20	259	518	314	862	549	775	494	272
21	304	571	366	848	614	762	553	306
22	385	609	454	846	660	761	594	377
23	232	532	341	861	570	774	512	255
24	283	532	340	864	547	777	491	277
25	269	575	338	866	604	780	543	284
26	320	588	417	846	645	760	579	317
27	169	298	200	583	339	525	304	169
40	251	467	309	848	534	762	481	289
41	254	455	319	848	567	762	510	269
42	255	491	350	870	617	783	555	302
43	293	504	347	869	625	781	561	298
44	232	495	337	847	560	761	504	241
45	298	505	340	869	622	782	558	303
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.							

# CURRENT

## MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Proposed Massachusetts Private Passenger Automobile Insurance Rates								
Class-Territory Base Rates								
Part 5 Basic (B)								
Optional BI								
Territory	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	29	59	37	102	55	92	49	29
2	31	64	41	109	61	100	55	31
3	32	67	44	119	66	108	59	32
4	35	76	46	133	76	119	67	35
5	35	76	51	141	80	126	73	39
6	39	83	51	151	92	134	82	41
7	41	80	56	159	93	143	83	41
8	42	89	58	167	100	151	90	44
9	51	95	66	172	105	156	93	49
10	51	105	74	175	118	159	106	51
11	52	116	71	172	119	156	108	59
12	56	112	79	173	129	156	116	61
13	63	126	86	173	131	156	118	63
14	71	134	93	170	134	154	119	70
15	87	147	100	170	147	154	131	86
16	95	141	119	164	141	148	126	98
17	55	106	67	175	103	157	92	55
18	66	143	79	170	129	154	116	76
19	74	141	90	166	131	150	118	86
20	74	147	90	170	133	154	119	86
21	100	143	121	167	143	151	127	123
22	98	143	121	166	141	150	126	119
23	55	141	90	166	127	150	114	58
24	56	112	74	166	112	150	102	59
25	64	143	82	170	133	153	119	70
26	77	141	98	166	141	150	126	77
27	28	55	31	92	46	82	41	28
40	63	131	86	170	127	154	114	66
41	66	134	93	172	134	154	119	70
42	82	147	100	170	144	153	129	87
43	77	144	100	169	144	153	129	86
44	86	143	121	166	141	150	126	98
45	79	147	100	172	144	154	129	86

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.

# PROPOSED

## MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Proposed Massachusetts Private Passenger Automobile Insurance Rates								
Class-Territory Base Rates								
Part 5 Basic (B)								
Optional BI								
	Class	Class	Class	Class	Class	Class	Class	Class
<u>Territory</u>	<u>10</u>	<u>17</u>	<u>18</u>	<u>20</u>	<u>21</u>	<u>25</u>	<u>26</u>	<u>30</u>
1	31	62	39	108	58	97	52	31
2	33	68	43	115	65	106	58	33
3	34	71	47	126	70	114	62	34
4	37	80	49	141	80	126	71	37
5	37	80	54	149	85	133	77	41
6	41	88	54	160	97	142	87	43
7	43	85	59	168	98	151	88	43
8	44	94	61	177	106	160	95	47
9	54	101	70	182	111	165	98	52
10	54	111	78	185	125	168	112	54
11	55	123	75	182	126	165	114	62
12	59	118	84	183	136	165	123	65
13	67	133	91	183	139	165	125	67
14	75	142	98	180	142	163	126	74
15	92	156	106	180	156	163	139	91
16	101	149	126	174	149	157	133	104
17	58	112	71	185	109	166	97	58
18	70	151	84	180	136	163	123	80
19	78	149	95	176	139	159	125	91
20	78	156	95	180	141	163	126	91
21	106	151	128	177	151	160	134	130
22	104	151	128	176	149	159	133	126
23	58	149	95	176	134	159	121	61
24	59	118	78	176	118	159	108	62
25	68	151	87	180	141	162	126	74
26	81	149	104	176	149	159	133	81
27	30	58	33	97	49	87	43	30
40	67	139	91	180	134	163	121	70
41	70	142	98	182	142	163	126	74
42	87	156	106	180	152	162	136	92
43	81	152	106	179	152	162	136	91
44	91	151	128	176	149	159	133	104
45	84	156	106	182	152	163	136	91
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.							

# CURRENT

## MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Proposed Massachusetts Private Passenger Automobile Insurance Rates								
Class-Territory Base Rates								
Part 7 \$500 Deductible (Collision)								
Collision								
Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	257	565	340	1034	570	929	514	256
2	268	571	342	1078	559	971	504	267
3	271	600	366	1098	591	988	531	270
4	284	624	370	1135	630	1022	566	283
5	287	629	380	1150	661	1036	594	286
6	306	671	404	1186	700	1068	630	303
7	323	688	435	1183	731	1064	659	318
8	330	679	455	1180	729	1063	656	328
9	330	678	432	1174	731	1057	658	328
10	322	694	434	1177	752	1061	676	325
11	348	777	474	1147	762	1032	685	347
12	386	799	497	1151	835	1036	750	384
13	390	725	529	1160	841	1044	756	383
14	431	802	577	1134	879	1021	791	429
15	515	841	621	1130	920	1016	826	503
16	455	815	562	1102	782	991	704	437
17	363	766	478	1163	726	1048	653	362
18	443	848	564	1136	851	1023	766	433
19	459	862	642	1102	887	991	798	457
20	491	861	624	1119	883	1007	794	477
21	511	876	716	1111	1003	1000	903	616
22	567	866	737	1101	970	990	874	764
23	392	867	691	1133	917	1021	825	441
24	430	835	606	1130	855	1016	770	428
25	451	830	665	1148	921	1034	828	474
26	531	877	728	1102	957	991	861	583
27	245	540	312	1000	529	900	477	244
40	394	757	539	1144	823	1028	741	402
41	367	780	564	1151	863	1037	777	381
42	423	836	642	1145	921	1029	828	414
43	456	829	621	1126	924	1014	831	445
44	415	835	546	1130	782	1016	704	399
45	474	819	625	1133	920	1018	827	461
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.							

# PROPOSED

## MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

<b>Proposed Massachusetts Private Passenger Automobile Insurance Rates</b>								
<b>Class-Territory Base Rates</b>								
<b>Part 7 \$500 Deductible (Collision)</b>								
<b>Collision</b>								
<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	257	566	340	1035	571	930	515	256
2	268	572	342	1079	560	972	505	267
3	271	601	366	1099	592	989	532	270
4	284	625	370	1136	631	1023	567	283
5	287	630	380	1151	662	1037	595	286
6	306	672	404	1187	701	1069	631	303
7	323	689	435	1184	732	1065	660	318
8	330	680	455	1181	730	1064	657	328
9	330	679	432	1175	732	1058	659	328
10	322	695	434	1178	753	1062	677	325
11	348	778	474	1148	763	1033	686	347
12	386	800	497	1152	836	1037	751	384
13	390	726	530	1161	842	1045	757	383
14	431	803	578	1135	880	1022	792	429
15	516	842	622	1131	921	1017	827	504
16	455	816	563	1103	783	992	705	437
17	363	767	478	1164	727	1049	654	362
18	443	849	565	1137	852	1024	767	433
19	459	863	643	1103	888	992	799	457
20	491	862	625	1120	884	1008	795	477
21	512	877	717	1112	1004	1001	904	617
22	568	867	738	1102	971	991	875	765
23	392	868	692	1134	918	1022	826	441
24	430	836	607	1131	856	1017	771	428
25	451	881	666	1149	922	1035	829	474
26	532	878	729	1103	958	992	862	584
27	245	541	312	1001	530	901	477	244
40	394	758	540	1145	824	1029	742	402
41	367	781	565	1152	864	1038	778	381
42	423	837	643	1146	922	1030	829	414
43	456	830	622	1127	925	1015	832	445
44	415	836	547	1131	783	1017	705	399
45	474	820	626	1134	921	1019	828	461
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.							

# CURRENT

## MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Proposed Massachusetts Private Passenger Automobile Insurance Rates								
Class-Territory Base Rates								
Part 9 \$500 Deductible (Comprehensive)								
Comprehensive								
<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	113	113	113	113	113	113	113	113
2	116	116	116	116	116	116	116	116
3	119	119	119	119	119	119	119	119
4	117	117	117	117	117	117	117	117
5	122	122	122	122	122	122	122	122
6	126	126	126	126	126	126	126	126
7	132	132	132	132	132	132	132	132
8	136	136	136	136	136	136	136	136
9	135	135	135	135	135	135	135	135
10	143	143	143	143	143	143	143	143
11	152	152	152	152	152	152	152	152
12	157	157	157	157	157	157	157	157
13	177	177	177	177	177	177	177	177
14	186	186	186	186	186	186	186	186
15	228	228	228	228	228	228	228	228
16	369	369	369	369	369	369	369	369
17	132	132	132	132	132	132	132	132
18	268	268	268	268	268	268	268	268
19	295	295	295	295	295	295	295	295
20	267	267	267	267	267	267	267	267
21	364	364	364	364	364	364	364	364
22	409	409	409	409	409	409	409	409
23	247	247	247	247	247	247	247	247
24	186	186	186	186	186	186	186	186
25	280	280	280	280	280	280	280	280
26	333	333	333	333	333	333	333	333
27	108	108	108	108	108	108	108	108
40	170	170	170	170	170	170	170	170
41	172	172	172	172	172	172	172	172
42	207	207	207	207	207	207	207	207
43	218	218	218	218	218	218	218	218
44	356	356	356	356	356	356	356	356
45	229	229	229	229	229	229	229	229

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

# PROPOSED

## MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

<b>Proposed Massachusetts Private Passenger Automobile Insurance Rates</b>								
<b>Class-Territory Base Rates</b>								
<b>Part 9 \$500 Deductible (Comprehensive)</b>								
<b>Comprehensive</b>								
<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	116	116	116	116	116	116	116	116
2	119	119	119	119	119	119	119	119
3	123	123	123	123	123	123	123	123
4	121	121	121	121	121	121	121	121
5	126	126	126	126	126	126	126	126
6	130	130	130	130	130	130	130	130
7	136	136	136	136	136	136	136	136
8	140	140	140	140	140	140	140	140
9	139	139	139	139	139	139	139	139
10	147	147	147	147	147	147	147	147
11	157	157	157	157	157	157	157	157
12	162	162	162	162	162	162	162	162
13	182	182	182	182	182	182	182	182
14	192	192	192	192	192	192	192	192
15	235	235	235	235	235	235	235	235
16	380	380	380	380	380	380	380	380
17	136	136	136	136	136	136	136	136
18	276	276	276	276	276	276	276	276
19	304	304	304	304	304	304	304	304
20	275	275	275	275	275	275	275	275
21	375	375	375	375	375	375	375	375
22	421	421	421	421	421	421	421	421
23	254	254	254	254	254	254	254	254
24	192	192	192	192	192	192	192	192
25	288	288	288	288	288	288	288	288
26	343	343	343	343	343	343	343	343
27	111	111	111	111	111	111	111	111
40	175	175	175	175	175	175	175	175
41	177	177	177	177	177	177	177	177
42	213	213	213	213	213	213	213	213
43	225	225	225	225	225	225	225	225
44	367	367	367	367	367	367	367	367
45	236	236	236	236	236	236	236	236
Note:	Class 15 rates are 75% of Class 10 final rates for all coverages.							





# PROPOSED

## MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

							Factors
							Page 7
<b>Proposed Massachusetts Private Passenger Automobile Insurance Rates</b>							
<b>Increased Limits Factors and Flat Rates</b>							
<u>Increased Limits Factors</u>				<u>Flat Rates</u>			
<u>Part 4 (PDL)</u>		<u>Part 5 (B)</u>		<u>Part 3 (U-1)</u>		<u>Part 12 (U-2)</u>	
<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Rate</u>	<u>Rate</u>	
\$5,000	1.000	20/40	1.00	20/40	\$15	\$0	
\$10,000	1.204	20/50	1.01	20/50	\$16	\$1	
\$15,000	1.220	25/50	1.05	25/50	\$16	\$3	
\$20,000	1.232	25/60	1.06	25/60	\$17	\$4	
\$25,000	1.242	30/60	1.11	35/80	\$18	\$13	
\$30,000	1.249	30/70	1.11	50/100	\$19	\$21	
\$35,000	1.254	35/80	1.13	100/100	\$20	\$47	
\$40,000	1.258	50/100	1.14	100/200	\$21	\$48	
\$45,000	1.262	100/100	1.21	100/300	\$22	\$49	
\$50,000	1.265	100/200	1.22	200/400	\$26	\$113	
\$75,000	1.274	100/300	1.23	250/500	\$28	\$134	
\$80,000	1.275	200/400	1.51	250/1000	\$29	\$145	
\$100,000	1.280	200/500	1.52	300/500	\$31	\$190	
\$150,000	1.292	200/600	1.55	500/500	\$39	\$346	
\$200,000	1.303	250/500	1.58	500/1000	\$41	\$358	
\$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>Part 6 (D)</u>			
		<u>Substitute</u>					
	<u>Limit</u>	<u>Transportation</u>		<u>Limit</u>	<u>Rate</u>		
	None	\$0		None	\$0		
	\$15/day	\$12		5,000	\$21		
	\$30/day	\$63		10,000	\$28		
	\$45/day	\$146		15,000	\$36		
	\$100/day	\$300		20,000	\$38		
				25,000	\$42		
				50,000	\$48		
				100,000	\$57		
<u>Towing and Labor</u>		<u>All classes except 15</u>					
	\$50 per disablement	\$8					
	\$100 per disablement	\$16					
The above rates are applicable to insureds with zero SDIP points.							