

**Massachusetts Private Passenger Automobile Insurance Rates**  
**Class-Territory Base Rates**  
**Part 1 (A-1)**  
**BI**

---

<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	131	236	146	417	232	378	209	126
2	142	257	165	459	264	415	238	138
3	149	270	179	490	282	442	253	145
4	162	300	185	537	327	488	294	157
5	165	299	208	560	349	508	315	165
6	180	331	206	602	400	545	361	175
7	184	319	227	637	407	577	367	178
8	194	354	233	672	438	608	394	191
9	223	381	266	705	456	637	412	216
10	226	445	297	754	526	680	474	229
11	217	486	294	753	530	679	477	247
12	241	462	320	749	571	677	512	236
13	276	503	345	743	573	672	514	268
14	308	526	388	743	593	671	532	300
15	367	587	405	752	640	680	575	350
16	307	598	530	737	619	668	557	316
17	233	451	284	732	455	661	410	234
18	239	591	323	768	571	693	512	270
19	291	577	385	734	577	665	520	321
20	268	589	363	770	595	696	535	296
21	328	595	491	759	624	684	561	455
22	323	595	478	762	613	686	552	441
23	246	547	382	747	566	678	510	249
24	248	489	316	741	509	671	458	252
25	246	552	331	741	584	670	526	269
26	303	599	423	724	623	656	560	293
27	114	216	125	379	196	344	178	117
40	284	535	351	749	558	678	503	300
41	295	531	389	743	591	672	531	303
42	365	587	419	757	636	683	574	369
43	326	579	410	753	636	682	574	351
44	295	609	536	726	625	658	562	300
45	338	570	404	779	633	700	572	350

EFFECTIVE: DECEMBER 24, 2013 NEW AND RENEWAL BUSINESS

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 Rates**  
**Class-Territory Base Rates**  
**Part 2 (A-2)**  
**PIP**

---

<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	62	106	70	186	109	166	98	62
2	67	114	77	203	119	184	108	66
3	74	119	83	215	127	195	113	70
4	76	131	85	235	145	213	130	75
5	79	130	95	247	155	223	140	79
6	84	145	95	264	179	238	160	83
7	85	140	102	280	182	251	163	83
8	89	155	106	295	195	266	173	87
9	103	166	119	308	203	278	183	100
10	104	195	131	322	231	292	209	103
11	102	212	130	322	233	292	211	111
12	110	203	141	320	250	291	225	106
13	125	225	153	317	251	288	226	121
14	139	237	170	318	259	287	234	134
15	161	263	179	322	280	290	251	151
16	139	267	231	315	271	286	243	141
17	108	197	127	319	203	291	182	108
18	109	256	143	330	250	297	225	123
19	130	257	170	315	252	284	228	144
20	121	265	160	330	263	297	234	138
21	146	265	221	326	273	293	247	206
22	144	265	215	327	269	293	242	198
23	110	247	169	319	249	289	224	112
24	113	213	140	317	224	286	203	113
25	112	247	146	318	257	286	230	126
26	137	267	187	311	273	281	247	131
27	54	97	59	168	91	153	83	58
40	129	238	155	320	244	289	222	134
41	130	238	171	318	258	289	233	135
42	163	263	186	324	279	292	251	163
43	144	257	182	323	280	292	251	155
44	131	271	234	311	275	281	247	135
45	149	252	179	334	277	299	250	155

EFFECTIVE: DECEMBER 24, 2013 NEW AND RENEWAL BUSINESS

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

**Massachusetts Private Passenger Automobile Insurance Rates**  
**Class-Territory Base Rates**  
**Part 4 Basic (\$5000 PDL)**  
**PD**

<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	193	346	244	644	422	583	381	202
2	210	365	251	703	452	634	407	213
3	213	374	268	717	456	647	409	227
4	227	389	271	760	490	689	439	249
5	227	392	270	778	518	705	467	253
6	241	402	288	787	535	710	483	258
7	248	405	304	803	572	727	515	269
8	250	429	312	834	573	756	516	282
9	258	438	308	862	577	778	518	267
10	263	444	312	870	580	785	522	268
11	257	472	319	877	578	791	518	270
12	286	481	340	890	618	805	557	292
13	299	479	339	881	618	797	557	299
14	312	518	359	900	638	812	575	320
15	333	571	382	928	691	837	620	340
16	293	560	377	911	619	823	558	303
17	269	518	322	890	546	805	492	269
18	295	584	359	931	620	842	559	292
19	307	575	369	904	599	818	537	299
20	286	572	347	936	606	846	546	301
21	336	631	405	937	678	843	611	338
22	426	673	502	935	729	841	656	417
23	257	587	377	923	630	835	566	282
24	313	587	376	915	604	827	543	306
25	297	635	374	914	668	827	600	314
26	354	650	460	896	712	809	640	351
27	187	330	220	618	375	561	336	187
40	278	516	341	897	590	811	531	319
41	281	504	353	884	628	798	564	297
42	282	543	387	933	682	844	613	333
43	324	557	383	932	691	842	620	330
44	257	547	372	884	619	798	557	266
45	330	558	376	960	687	864	617	334

EFFECTIVE: DECEMBER 24, 2013 NEW AND RENEWAL BUSINESS

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 Rates**  
**Class-Territory Base Rates**  
**Part 5 Basic (B)**  
**Optional BI**

---

<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	33	68	42	117	63	106	56	33
2	36	73	47	124	70	114	63	36
3	37	76	50	136	75	123	68	37
4	40	87	52	152	87	136	76	40
5	40	87	59	161	92	144	84	45
6	45	95	59	172	106	154	94	47
7	47	92	64	182	107	163	95	47
8	48	101	66	191	114	172	102	50
9	59	109	75	196	120	179	107	56
10	59	120	85	200	135	182	121	59
11	60	133	82	196	136	179	123	68
12	64	129	90	198	147	179	133	70
13	72	144	98	198	149	179	135	72
14	82	154	107	194	154	176	136	80
15	99	168	114	194	168	176	149	98
16	109	161	136	187	161	169	144	112
17	63	121	76	200	118	180	106	63
18	75	163	90	194	147	176	133	87
19	85	161	102	190	149	171	135	98
20	85	168	102	194	152	176	136	98
21	114	163	138	191	163	172	145	141
22	112	163	138	190	161	171	144	136
23	63	161	102	190	145	171	131	66
24	64	129	85	190	129	171	117	68
25	73	163	94	194	152	175	136	80
26	88	161	112	190	161	171	144	88
27	32	63	36	106	52	94	47	32
40	72	149	98	194	145	176	131	75
41	75	154	107	196	154	176	136	80
42	94	168	114	194	165	175	147	99
43	88	165	114	193	165	175	147	98
44	98	163	138	190	161	171	144	112
45	90	168	114	196	165	176	147	98

EFFECTIVE: DECEMBER 24, 2013 NEW AND RENEWAL BUSINESS

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 Rates**  
**Class-Territory Base Rates**  
**Part 7 \$500 Deductible (Collision)**  
**Collision**

---

<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	278	611	368	1118	616	1004	555	277
2	290	617	370	1165	604	1049	545	289
3	293	648	396	1187	639	1068	574	292
4	307	674	400	1226	681	1105	612	306
5	311	680	411	1243	715	1120	642	309
6	330	725	437	1282	756	1155	681	327
7	349	744	470	1279	790	1150	713	344
8	356	734	492	1275	788	1149	710	354
9	356	733	467	1269	790	1143	712	354
10	348	750	469	1272	813	1147	730	351
11	376	840	513	1240	824	1116	741	375
12	417	864	538	1244	902	1120	811	415
13	422	784	572	1254	909	1128	817	414
14	466	867	624	1225	950	1103	855	464
15	556	909	671	1221	994	1098	893	544
16	492	882	607	1191	845	1071	761	472
17	393	828	517	1258	785	1133	705	392
18	479	917	610	1229	920	1106	828	468
19	496	932	694	1191	959	1071	863	494
20	530	931	674	1210	954	1089	859	516
21	552	947	774	1201	1085	1081	976	666
22	613	936	797	1190	1048	1070	945	826
23	424	937	747	1224	991	1103	892	477
24	465	902	655	1221	924	1098	833	463
25	488	951	719	1241	995	1118	895	513
26	574	948	787	1191	1035	1071	931	630
27	265	584	338	1081	572	973	516	264
40	426	818	582	1237	890	1111	801	435
41	397	843	610	1244	933	1121	840	412
42	457	903	694	1238	995	1113	895	447
43	493	896	671	1217	999	1096	898	481
44	449	902	590	1221	845	1098	761	431
45	513	886	675	1224	994	1100	894	498

EFFECTIVE: DECEMBER 24, 2013 NEW AND RENEWAL BUSINESS

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 Rates**  
**Class-Territory Base Rates**  
**Part 9 \$500 Deductible (Comprehensive)**  
**Comprehensive**

---

<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	119	119	119	119	119	119	119	119
2	122	122	122	122	122	122	122	122
3	125	125	125	125	125	125	125	125
4	123	123	123	123	123	123	123	123
5	129	129	129	129	129	129	129	129
6	133	133	133	133	133	133	133	133
7	139	139	139	139	139	139	139	139
8	143	143	143	143	143	143	143	143
9	142	142	142	142	142	142	142	142
10	151	151	151	151	151	151	151	151
11	160	160	160	160	160	160	160	160
12	165	165	165	165	165	165	165	165
13	187	187	187	187	187	187	187	187
14	196	196	196	196	196	196	196	196
15	240	240	240	240	240	240	240	240
16	389	389	389	389	389	389	389	389
17	139	139	139	139	139	139	139	139
18	282	282	282	282	282	282	282	282
19	311	311	311	311	311	311	311	311
20	281	281	281	281	281	281	281	281
21	384	384	384	384	384	384	384	384
22	431	431	431	431	431	431	431	431
23	260	260	260	260	260	260	260	260
24	196	196	196	196	196	196	196	196
25	295	295	295	295	295	295	295	295
26	351	351	351	351	351	351	351	351
27	114	114	114	114	114	114	114	114
40	179	179	179	179	179	179	179	179
41	181	181	181	181	181	181	181	181
42	218	218	218	218	218	218	218	218
43	230	230	230	230	230	230	230	230
44	375	375	375	375	375	375	375	375
45	241	241	241	241	241	241	241	241

EFFECTIVE: DECEMBER 24, 2013 NEW AND RENEWAL BUSINESS

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.



**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 4% applies to all premiums on the policy 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.

**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. Electric/Hybrid Discount**

A discount of 10% applies to the premiums for Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, Comprehensive and Collision if the original factory installed vehicle fuel type of the vehicle is turbo hybrid engine, electric engine or hybrid engine. This discount does not apply to miscellaneous vehicles.

**M. New Car Discount**

A discount up to 7% applies to the premiums for Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, Comprehensive and Collision for new vehicles that are insured for collision coverage based on the criteria listed in the Miscellaneous Rating Factors section. This discount is not available for vehicles receiving the Electric/Hybrid Car Discount or vehicles that are leased. This discount does not apply to miscellaneous vehicles.

**N. Plan Ahead Discount**

A discount up to 7% applies to the premiums for Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, Comprehensive and Collision if the policyholder completed a full quote 7 to 60 calendar days prior to the policy's new business effective date. The date of a "full quote" is defined as the date a risk is rated and a premium amount is provided to the customer. This discount will not apply if the customer had any lapse in coverage prior to the effective date of the policy. A customer is defined as having a lapse in coverage if the time between the previous policy expiration date and the new policy effective date at Electric Insurance is 1 or more days. Customers will not be considered to have a lapse if the insured did not have a vehicle, was insured through an employer or another policy, was on active military duty, or was otherwise not required to carry minimum statutory limits of coverage. Current auto policyholders, auto state transfers, the residual market, or re-writes are not eligible. This discount does not apply to miscellaneous vehicles.



**2013 Massachusetts Private Passenger Automobile Insurance Rates  
Class-Territory Base Rates  
Part 1 (A-1)  
BI**

<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	125	226	140	399	222	362	200	121
2	136	246	158	439	253	397	228	132
3	143	258	171	469	270	423	242	139
4	155	287	177	514	313	467	281	150
5	158	286	199	536	334	486	301	158
6	172	317	197	576	383	522	345	167
7	176	305	217	610	389	552	351	170
8	186	339	223	643	419	582	377	183
9	213	365	255	675	436	610	394	207
10	216	426	284	722	503	651	454	219
11	208	465	281	721	507	650	456	236
12	231	442	306	717	546	648	490	226
13	264	481	330	711	548	643	492	256
14	295	503	371	711	567	642	509	287
15	351	562	388	720	612	651	550	335
16	294	572	507	705	592	639	533	302
17	223	432	272	700	435	633	392	224
18	229	566	309	735	546	663	490	258
19	278	552	368	702	552	636	498	307
20	256	564	347	737	569	666	512	283
21	314	569	470	726	597	655	537	435
22	309	569	457	729	587	656	528	422
23	235	523	366	715	542	649	488	238
24	237	468	302	709	487	642	438	241
25	235	528	317	709	559	641	503	257
26	290	573	405	693	596	628	536	280
27	109	207	120	363	188	329	170	112
40	272	512	336	717	534	649	481	287
41	282	508	372	711	566	643	508	290
42	349	562	401	724	609	654	549	353
43	312	554	392	721	609	653	549	336
44	282	583	513	695	598	630	538	287
45	323	545	387	745	606	670	547	335

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.

**2013 Massachusetts Private Passenger Automobile Insurance Rates**  
**Class-Territory Base Rates**  
**Part 1 (A-1)**  
**BI**

---

<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	131	236	146	417	232	378	209	126
2	142	257	165	459	264	415	238	138
3	149	270	179	490	282	442	253	145
4	162	300	185	537	327	488	294	157
5	165	299	208	560	349	508	315	165
6	180	331	206	602	400	545	361	175
7	184	319	227	637	407	577	367	178
8	194	354	233	672	438	608	394	191
9	223	381	266	705	456	637	412	216
10	226	445	297	754	526	680	474	229
11	217	486	294	753	530	679	477	247
12	241	462	320	749	571	677	512	236
13	276	503	345	743	573	672	514	268
14	308	526	388	743	593	671	532	300
15	367	587	405	752	640	680	575	350
16	307	598	530	737	619	668	557	316
17	233	451	284	732	455	661	410	234
18	239	591	323	768	571	693	512	270
19	291	577	385	734	577	665	520	321
20	268	589	363	770	595	696	535	296
21	328	595	491	759	624	684	561	455
22	323	595	478	762	613	686	552	441
23	246	547	382	747	566	678	510	249
24	248	489	316	741	509	671	458	252
25	246	552	331	741	584	670	526	269
26	303	599	423	724	623	656	560	293
27	114	216	125	379	196	344	178	117
40	284	535	351	749	558	678	503	300
41	295	531	389	743	591	672	531	303
42	365	587	419	757	636	683	574	369
43	326	579	410	753	636	682	574	351
44	295	609	536	726	625	658	562	300
45	338	570	404	779	633	700	572	350

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.

**2013 Massachusetts Private Passenger Automobile Insurance Rates  
Class-Territory Base Rates  
Part 2 (A-2)  
PIP**

<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	59	101	67	177	104	158	93	59
2	64	109	73	193	113	175	103	63
3	70	113	79	205	121	186	108	67
4	72	125	81	224	138	203	124	71
5	75	124	90	235	148	212	133	75
6	80	138	90	251	170	227	152	79
7	81	133	97	267	173	239	155	79
8	85	148	101	281	186	253	165	83
9	98	158	113	293	193	265	174	95
10	99	186	125	307	220	278	199	98
11	97	202	124	307	222	278	201	106
12	105	193	134	305	238	277	214	101
13	119	214	146	302	239	274	215	115
14	132	226	162	303	247	273	223	128
15	153	250	170	307	267	276	239	144
16	132	254	220	300	258	272	231	134
17	103	188	121	304	193	277	173	103
18	104	244	136	314	238	283	214	117
19	124	245	162	300	240	270	217	137
20	115	252	152	314	250	283	223	131
21	139	252	210	310	260	279	235	196
22	137	252	205	311	256	279	230	189
23	105	235	161	304	237	275	213	107
24	108	203	133	302	213	272	193	108
25	107	235	139	303	245	272	219	120
26	130	254	178	296	260	268	235	125
27	51	92	56	160	87	146	79	55
40	123	227	148	305	232	275	211	128
41	124	227	163	303	246	275	222	129
42	155	250	177	309	266	278	239	155
43	137	245	173	308	267	278	239	148
44	125	258	223	296	262	268	235	129
45	142	240	170	318	264	285	238	148

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.

**2013 Massachusetts Private Passenger Automobile Insurance Rates**  
**Class-Territory Base Rates**  
**Part 2 (A-2)**  
**PIP**

---

<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	62	106	70	186	109	166	98	62
2	67	114	77	203	119	184	108	66
3	74	119	83	215	127	195	113	70
4	76	131	85	235	145	213	130	75
5	79	130	95	247	155	223	140	79
6	84	145	95	264	179	238	160	83
7	85	140	102	280	182	251	163	83
8	89	155	106	295	195	266	173	87
9	103	166	119	308	203	278	183	100
10	104	195	131	322	231	292	209	103
11	102	212	130	322	233	292	211	111
12	110	203	141	320	250	291	225	106
13	125	225	153	317	251	288	226	121
14	139	237	170	318	259	287	234	134
15	161	263	179	322	280	290	251	151
16	139	267	231	315	271	286	243	141
17	108	197	127	319	203	291	182	108
18	109	256	143	330	250	297	225	123
19	130	257	170	315	252	284	228	144
20	121	265	160	330	263	297	234	138
21	146	265	221	326	273	293	247	206
22	144	265	215	327	269	293	242	198
23	110	247	169	319	249	289	224	112
24	113	213	140	317	224	286	203	113
25	112	247	146	318	257	286	230	126
26	137	267	187	311	273	281	247	131
27	54	97	59	168	91	153	83	58
40	129	238	155	320	244	289	222	134
41	130	238	171	318	258	289	233	135
42	163	263	186	324	279	292	251	163
43	144	257	182	323	280	292	251	155
44	131	271	234	311	275	281	247	135
45	149	252	179	334	277	299	250	155

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.

**2013 Massachusetts Private Passenger Automobile Insurance Rates  
Class-Territory Base Rates  
Part 4 Basic (\$5000 PDL)**

**PD**

<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	182	326	230	608	398	550	359	191
2	198	344	237	663	426	598	384	201
3	201	353	253	676	430	610	386	214
4	214	367	256	717	462	650	414	235
5	214	370	255	734	489	665	441	239
6	227	379	272	742	505	670	456	243
7	234	382	287	758	540	686	486	254
8	236	405	294	787	541	713	487	266
9	243	413	291	813	544	734	489	252
10	248	419	294	821	547	741	492	253
11	242	445	301	827	545	746	489	255
12	270	454	321	840	583	759	525	275
13	282	452	320	831	583	752	525	282
14	294	489	339	849	602	766	542	302
15	314	539	360	875	652	790	585	321
16	276	528	356	859	584	776	526	286
17	254	489	304	840	515	759	464	254
18	278	551	339	878	585	794	527	275
19	290	542	348	853	565	772	507	282
20	270	540	327	883	572	798	515	284
21	317	595	382	884	640	795	576	319
22	402	635	474	882	688	793	619	393
23	242	554	356	871	594	788	534	266
24	295	554	355	863	570	780	512	289
25	280	599	353	862	630	780	566	296
26	334	613	434	845	672	763	604	331
27	176	311	208	583	354	529	317	176
40	262	487	322	846	557	765	501	301
41	265	475	333	834	592	753	532	280
42	266	512	365	880	643	796	578	314
43	306	525	361	879	652	794	585	311
44	242	516	351	834	584	753	525	251
45	311	526	355	906	648	815	582	315

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.

**2013 Massachusetts Private Passenger Automobile Insurance Rates  
Class-Territory Base Rates  
Part 4 Basic (\$5000 PDL)**

**PD**

<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	193	346	244	644	422	583	381	202
2	210	365	251	703	452	634	407	213
3	213	374	268	717	456	647	409	227
4	227	389	271	760	490	689	439	249
5	227	392	270	778	518	705	467	253
6	241	402	288	787	535	710	483	258
7	248	405	304	803	572	727	515	269
8	250	429	312	834	573	756	516	282
9	258	438	308	862	577	778	518	267
10	263	444	312	870	580	785	522	268
11	257	472	319	877	578	791	518	270
12	286	481	340	890	618	805	557	292
13	299	479	339	881	618	797	557	299
14	312	518	359	900	638	812	575	320
15	333	571	382	928	691	837	620	340
16	293	560	377	911	619	823	558	303
17	269	518	322	890	546	805	492	269
18	295	584	359	931	620	842	559	292
19	307	575	369	904	599	818	537	299
20	286	572	347	936	606	846	546	301
21	336	631	405	937	678	843	611	338
22	426	673	502	935	729	841	656	417
23	257	587	377	923	630	835	566	282
24	313	587	376	915	604	827	543	306
25	297	635	374	914	668	827	600	314
26	354	650	460	896	712	809	640	351
27	187	330	220	618	375	561	336	187
40	278	516	341	897	590	811	531	319
41	281	504	353	884	628	798	564	297
42	282	543	387	933	682	844	613	333
43	324	557	383	932	691	842	620	330
44	257	547	372	884	619	798	557	266
45	330	558	376	960	687	864	617	334

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.

**2013 Massachusetts Private Passenger Automobile Insurance Rates  
Class-Territory Base Rates  
Part 5 Basic (B)  
Optional BI**

---

<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	32	65	40	112	60	101	54	32
2	34	70	45	119	67	109	60	34
3	35	73	48	130	72	118	65	35
4	38	83	50	145	83	130	73	38
5	38	83	56	154	88	138	80	43
6	43	91	56	165	101	147	90	45
7	45	88	61	174	102	156	91	45
8	46	97	63	183	109	165	98	48
9	56	104	72	188	115	171	102	54
10	56	115	81	191	129	174	116	56
11	57	127	78	188	130	171	118	65
12	61	123	86	189	141	171	127	67
13	69	138	94	189	143	171	129	69
14	78	147	102	186	147	168	130	77
15	95	161	109	186	161	168	143	94
16	104	154	130	179	154	162	138	107
17	60	116	73	191	113	172	101	60
18	72	156	86	186	141	168	127	83
19	81	154	98	182	143	164	129	94
20	81	161	98	186	145	168	130	94
21	109	156	132	183	156	165	139	135
22	107	156	132	182	154	164	138	130
23	60	154	98	182	139	164	125	63
24	61	123	81	182	123	164	112	65
25	70	156	90	186	145	167	130	77
26	84	154	107	182	154	164	138	84
27	31	60	34	101	50	90	45	31
40	69	143	94	186	139	168	125	72
41	72	147	102	188	147	168	130	77
42	90	161	109	186	158	167	141	95
43	84	158	109	185	158	167	141	94
44	94	156	132	182	154	164	138	107
45	86	161	109	188	158	168	141	94

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.

**2013 Massachusetts Private Passenger Automobile Insurance Rates  
Class-Territory Base Rates  
Part 5 Basic (B)  
Optional BI**

---

<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	33	68	42	117	63	106	56	33
2	36	73	47	124	70	114	63	36
3	37	76	50	136	75	123	68	37
4	40	87	52	152	87	136	76	40
5	40	87	59	161	92	144	84	45
6	45	95	59	172	106	154	94	47
7	47	92	64	182	107	163	95	47
8	48	101	66	191	114	172	102	50
9	59	109	75	196	120	179	107	56
10	59	120	85	200	135	182	121	59
11	60	133	82	196	136	179	123	68
12	64	129	90	198	147	179	133	70
13	72	144	98	198	149	179	135	72
14	82	154	107	194	154	176	136	80
15	99	168	114	194	168	176	149	98
16	109	161	136	187	161	169	144	112
17	63	121	76	200	118	180	106	63
18	75	163	90	194	147	176	133	87
19	85	161	102	190	149	171	135	98
20	85	168	102	194	152	176	136	98
21	114	163	138	191	163	172	145	141
22	112	163	138	190	161	171	144	136
23	63	161	102	190	145	171	131	66
24	64	129	85	190	129	171	117	68
25	73	163	94	194	152	175	136	80
26	88	161	112	190	161	171	144	88
27	32	63	36	106	52	94	47	32
40	72	149	98	194	145	176	131	75
41	75	154	107	196	154	176	136	80
42	94	168	114	194	165	175	147	99
43	88	165	114	193	165	175	147	98
44	98	163	138	190	161	171	144	112
45	90	168	114	196	165	176	147	98

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.



**2013 Massachusetts Private Passenger Automobile Insurance Rates**  
**Class-Territory Base Rates**  
**Part 7 \$500 Deductible (Collision)**  
**Collision**

<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	267	586	353	1073	591	964	533	266
2	278	592	355	1118	580	1007	523	277
3	281	622	380	1139	613	1025	551	280
4	295	647	384	1177	654	1060	587	294
5	298	653	394	1193	686	1075	616	297
6	317	696	419	1230	726	1108	654	314
7	335	714	451	1227	758	1104	684	330
8	342	704	472	1224	756	1103	681	340
9	342	703	448	1218	758	1097	683	340
10	334	720	450	1221	780	1101	701	337
11	361	806	492	1190	791	1071	711	360
12	400	829	516	1194	866	1075	778	398
13	405	752	549	1203	872	1083	784	397
14	447	832	599	1176	912	1059	821	445
15	534	872	644	1172	954	1054	857	522
16	472	846	583	1143	811	1028	730	453
17	377	795	496	1207	753	1087	677	376
18	460	880	585	1179	883	1061	795	449
19	476	894	666	1143	920	1028	828	474
20	509	893	647	1161	916	1045	824	495
21	530	909	743	1153	1041	1037	937	639
22	588	898	765	1142	1006	1027	907	793
23	407	899	717	1175	951	1059	856	458
24	446	866	629	1172	887	1054	799	444
25	468	913	690	1191	955	1073	859	492
26	551	910	755	1143	993	1028	893	605
27	254	560	324	1037	549	934	495	253
40	409	785	559	1187	854	1066	769	417
41	381	809	585	1194	895	1076	806	395
42	439	867	666	1188	955	1068	859	429
43	473	860	644	1168	959	1052	862	462
44	431	866	566	1172	811	1054	730	414
45	492	850	648	1175	954	1056	858	478

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.

**2013 Massachusetts Private Passenger Automobile Insurance Rates  
Class-Territory Base Rates  
Part 7 \$500 Deductible (Collision)  
Collision**

---

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	278	611	368	1118	616	1004	555	277
2	290	617	370	1165	604	1049	545	289
3	293	648	396	1187	639	1068	574	292
4	307	674	400	1226	681	1105	612	306
5	311	680	411	1243	715	1120	642	309
6	330	725	437	1282	756	1155	681	327
7	349	744	470	1279	790	1150	713	344
8	356	734	492	1275	788	1149	710	354
9	356	733	467	1269	790	1143	712	354
10	348	750	469	1272	813	1147	730	351
11	376	840	513	1240	824	1116	741	375
12	417	864	538	1244	902	1120	811	415
13	422	784	572	1254	909	1128	817	414
14	466	867	624	1225	950	1103	855	464
15	556	909	671	1221	994	1098	893	544
16	492	882	607	1191	845	1071	761	472
17	393	828	517	1258	785	1133	705	392
18	479	917	610	1229	920	1106	828	468
19	496	932	694	1191	959	1071	863	494
20	530	931	674	1210	954	1089	859	516
21	552	947	774	1201	1085	1081	976	666
22	613	936	797	1190	1048	1070	945	826
23	424	937	747	1224	991	1103	892	477
24	465	902	655	1221	924	1098	833	463
25	488	951	719	1241	995	1118	895	513
26	574	948	787	1191	1035	1071	931	630
27	265	584	338	1081	572	973	516	264
40	426	818	582	1237	890	1111	801	435
41	397	843	610	1244	933	1121	840	412
42	457	903	694	1238	995	1113	895	447
43	493	896	671	1217	999	1096	898	481
44	449	902	590	1221	845	1098	761	431
45	513	886	675	1224	994	1100	894	498

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.

**2013 Massachusetts Private Passenger Automobile Insurance Rates**  
**Class-Territory Base Rates**  
**Part 9 \$500 Deductible (Comprehensive)**  
**Comprehensive**

---

<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	119	119	119	119	119	119	119	119
2	122	122	122	122	122	122	122	122
3	125	125	125	125	125	125	125	125
4	123	123	123	123	123	123	123	123
5	129	129	129	129	129	129	129	129
6	133	133	133	133	133	133	133	133
7	139	139	139	139	139	139	139	139
8	143	143	143	143	143	143	143	143
9	142	142	142	142	142	142	142	142
10	151	151	151	151	151	151	151	151
11	160	160	160	160	160	160	160	160
12	165	165	165	165	165	165	165	165
13	187	187	187	187	187	187	187	187
14	196	196	196	196	196	196	196	196
15	240	240	240	240	240	240	240	240
16	389	389	389	389	389	389	389	389
17	139	139	139	139	139	139	139	139
18	282	282	282	282	282	282	282	282
19	311	311	311	311	311	311	311	311
20	281	281	281	281	281	281	281	281
21	384	384	384	384	384	384	384	384
22	431	431	431	431	431	431	431	431
23	260	260	260	260	260	260	260	260
24	196	196	196	196	196	196	196	196
25	295	295	295	295	295	295	295	295
26	351	351	351	351	351	351	351	351
27	114	114	114	114	114	114	114	114
40	179	179	179	179	179	179	179	179
41	181	181	181	181	181	181	181	181
42	218	218	218	218	218	218	218	218
43	230	230	230	230	230	230	230	230
44	375	375	375	375	375	375	375	375
45	241	241	241	241	241	241	241	241

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.

**2013 Massachusetts Private Passenger Automobile Insurance Rates**  
**Class-Territory Base Rates**  
**Part 9 \$500 Deductible (Comprehensive)**  
**Comprehensive**

---

<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	119	119	119	119	119	119	119	119
2	122	122	122	122	122	122	122	122
3	125	125	125	125	125	125	125	125
4	123	123	123	123	123	123	123	123
5	129	129	129	129	129	129	129	129
6	133	133	133	133	133	133	133	133
7	139	139	139	139	139	139	139	139
8	143	143	143	143	143	143	143	143
9	142	142	142	142	142	142	142	142
10	151	151	151	151	151	151	151	151
11	160	160	160	160	160	160	160	160
12	165	165	165	165	165	165	165	165
13	187	187	187	187	187	187	187	187
14	196	196	196	196	196	196	196	196
15	240	240	240	240	240	240	240	240
16	389	389	389	389	389	389	389	389
17	139	139	139	139	139	139	139	139
18	282	282	282	282	282	282	282	282
19	311	311	311	311	311	311	311	311
20	281	281	281	281	281	281	281	281
21	384	384	384	384	384	384	384	384
22	431	431	431	431	431	431	431	431
23	260	260	260	260	260	260	260	260
24	196	196	196	196	196	196	196	196
25	295	295	295	295	295	295	295	295
26	351	351	351	351	351	351	351	351
27	114	114	114	114	114	114	114	114
40	179	179	179	179	179	179	179	179
41	181	181	181	181	181	181	181	181
42	218	218	218	218	218	218	218	218
43	230	230	230	230	230	230	230	230
44	375	375	375	375	375	375	375	375
45	241	241	241	241	241	241	241	241

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 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-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	\$17	\$0
\$10,000	1.204	20/50	1.01	20/50	\$17	\$1
\$15,000	1.220	25/50	1.05	25/50	\$17	\$3
\$20,000	1.232	25/60	1.06	25/60	\$19	\$4
\$25,000	1.242	30/60	1.11	30/70	\$20	\$8
\$30,000	1.249	30/70	1.11	35/80	\$20	\$14
\$35,000	1.254	35/80	1.13	50/100	\$21	\$23
\$40,000	1.258	50/100	1.14	100/100	\$22	\$50
\$45,000	1.262	100/100	1.21	100/200	\$23	\$51
\$50,000	1.265	100/200	1.22	100/300	\$24	\$52
\$75,000	1.274	100/300	1.23	200/400	\$28	\$122
\$80,000	1.275	200/400	1.51	200/600	\$28	\$120
\$100,000	1.280	200/500	1.52	250/500	\$29	\$145
\$150,000	1.292	200/600	1.55	250/1000	\$31	\$157
\$200,000	1.303	250/500	1.58	300/500	\$33	\$206
\$250,000	1.309	250/1000	1.62	500/500	\$42	\$374
\$300,000	1.314	300/500	1.76	500/1000	\$45	\$387
\$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>Limit</u>	<u>Substitute Transportation</u>		<u>Limit</u>	<u>Rate</u>	
	None	\$0		None	\$0	
	\$15/day	\$12		5,000	\$24	
	\$30/day	\$63		10,000	\$32	
	\$45/day	\$146		15,000	\$41	
	\$100/day	\$300		20,000	\$43	
				25,000	\$47	
				50,000	\$54	
				100,000	\$64	
<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.

**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%~~ applies to all premiums on the policy 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.

**J. Multi-Policy Discount**

A discount of 10% will be applied to 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. Electric/Hybrid Discount**

A discount of 10% applies to all coverages except rental and towing if the original factory installed vehicle fuel type of the vehicle is turbo hybrid engine, electric engine or hybrid engine. This discount does not apply to miscellaneous vehicles.

**M. New Car Discount**

A discount up to 7% applies to all coverages except rental and towing for new vehicles that are insured for collision coverage based on the criteria listed in the Miscellaneous Rating Factors section. This discount is not available for vehicles receiving the Electric/Hybrid Car Discount or vehicles that are leased. This discount does not apply to miscellaneous vehicles.

**N. Plan Ahead Discount**

A discount up to 7% applies to all coverages except rental and towing if the policyholder completed a full quote seven to 60 calendar days prior to the policy's new business effective date. The date of a "full quote" is defined as the date a risk is rated and a premium amount is provided to the customer. This discount will not apply if the customer had any lapse in coverage prior to the effective date of the policy. A customer is defined as having a lapse in coverage if the time between the previous policy expiration date and the new policy effective date at Electric Insurance is 1 or more days. Customers will not be considered to have a lapse if the insured did not have a vehicle, was insured through an employer or another policy, was on active military duty, or was otherwise not required to carry minimum statutory limits of coverage. Current auto policyholders, auto state transfers, the residual market, or re-writes are not eligible. This discount does not apply to miscellaneous vehicles.

**O. 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

## **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 4% applies to all premiums on the policy 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.

## **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. Electric/Hybrid Discount**

A discount of 10% applies to the premiums for Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, Comprehensive and Collision if the original factory installed vehicle fuel type of the vehicle is turbo hybrid engine, electric engine or hybrid engine. This discount does not apply to miscellaneous vehicles.

## **M. New Car Discount**

A discount up to 7% applies to the premiums for Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, Comprehensive and Collision for new vehicles that are insured for collision coverage based on the criteria listed in the Miscellaneous Rating Factors section. This discount is not available for vehicles receiving the Electric/Hybrid Car Discount or vehicles that are leased. This discount does not apply to miscellaneous vehicles.

## **N. Plan Ahead Discount**

A discount up to 7% applies to the premiums for Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, Comprehensive and Collision if the policyholder completed a full quote 7 to 60 calendar days prior to the policy's new business effective date. The date of a "full quote" is defined as the date a risk is rated and a premium amount is provided to the customer. This discount will not apply if the customer had any lapse in coverage prior to the effective date of the policy. A customer is defined as having a lapse in coverage if the time between the previous policy expiration date and the new policy effective date at Electric Insurance is 1 or more days. Customers will not be considered to have a lapse if the insured did not have a vehicle, was insured through an employer or another policy, was on active military duty, or was otherwise not required to carry minimum statutory limits of coverage. Current auto policyholders, auto state transfers, the residual market, or re-writes are not eligible. This discount does not apply to miscellaneous vehicles.



**ELECTRIC INSURANCE COMPANY**  
**Private Passenger Automobile**

**Overall Effect**

<b><u>Coverage</u></b>	<b><u>Rate Level</u></b>			
	<b><u>Indication</u></b>	<b><u>Base Rate</u></b>	<b><u>Payroll Deduct Change</u></b>	<b><u>Total</u></b>
Bodily Injury/Uninsured Motorist	9.5%	4.5%	-0.2%	4.3%
Property Damage	15.3%	6.0%	-0.2%	5.8%
Personal Injury Protection	10.5%	5.0%	-0.2%	4.8%
Medical Payments	129.8%	10.0%	-0.2%	9.8%
<b>Total Liability</b>	<b>12.1%</b>			<b>5.0%</b>
Comprehensive	-5.5%	0.0%	-0.2%	0.0%
Collision	8.5%	4.2%	-0.2%	4.0%
<b>Total Physical Damage</b>	<b>5.0%</b>			<b>2.7%</b>
<b>All Coverages</b>	<b>8.9%</b>	<b>4.3%</b>	<b>-0.2%</b>	<b>4.0%</b>

**Current Massachusetts Private Passenger Automobile Insurance Rates**  
**Class-Territory Base Rates**  
**Part 1 (A-1)**  
**BI**

---

<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	125	226	140	399	222	362	200	121
2	136	246	158	439	253	397	228	132
3	143	258	171	469	270	423	242	139
4	155	287	177	514	313	467	281	150
5	158	286	199	536	334	486	301	158
6	172	317	197	576	383	522	345	167
7	176	305	217	610	389	552	351	170
8	186	339	223	643	419	582	377	183
9	213	365	255	675	436	610	394	207
10	216	426	284	722	503	651	454	219
11	208	465	281	721	507	650	456	236
12	231	442	306	717	546	648	490	226
13	264	481	330	711	548	643	492	256
14	295	503	371	711	567	642	509	287
15	351	562	388	720	612	651	550	335
16	294	572	507	705	592	639	533	302
17	223	432	272	700	435	633	392	224
18	229	566	309	735	546	663	490	258
19	278	552	368	702	552	636	498	307
20	256	564	347	737	569	666	512	283
21	314	569	470	726	597	655	537	435
22	309	569	457	729	587	656	528	422
23	235	523	366	715	542	649	488	238
24	237	468	302	709	487	642	438	241
25	235	528	317	709	559	641	503	257
26	290	573	405	693	596	628	536	280
27	109	207	120	363	188	329	170	112
40	272	512	336	717	534	649	481	287
41	282	508	372	711	566	643	508	290
42	349	562	401	724	609	654	549	353
43	312	554	392	721	609	653	549	336
44	282	583	513	695	598	630	538	287
45	323	545	387	745	606	670	547	335

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 Rates**  
**Class-Territory Base Rates**  
**Part 2 (A-2)**  
**PIP**

---

<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	59	101	67	177	104	158	93	59
2	64	109	73	193	113	175	103	63
3	70	113	79	205	121	186	108	67
4	72	125	81	224	138	203	124	71
5	75	124	90	235	148	212	133	75
6	80	138	90	251	170	227	152	79
7	81	133	97	267	173	239	155	79
8	85	148	101	281	186	253	165	83
9	98	158	113	293	193	265	174	95
10	99	186	125	307	220	278	199	98
11	97	202	124	307	222	278	201	106
12	105	193	134	305	238	277	214	101
13	119	214	146	302	239	274	215	115
14	132	226	162	303	247	273	223	128
15	153	250	170	307	267	276	239	144
16	132	254	220	300	258	272	231	134
17	103	188	121	304	193	277	173	103
18	104	244	136	314	238	283	214	117
19	124	245	162	300	240	270	217	137
20	115	252	152	314	250	283	223	131
21	139	252	210	310	260	279	235	196
22	137	252	205	311	256	279	230	189
23	105	235	161	304	237	275	213	107
24	108	203	133	302	213	272	193	108
25	107	235	139	303	245	272	219	120
26	130	254	178	296	260	268	235	125
27	51	92	56	160	87	146	79	55
40	123	227	148	305	232	275	211	128
41	124	227	163	303	246	275	222	129
42	155	250	177	309	266	278	239	155
43	137	245	173	308	267	278	239	148
44	125	258	223	296	262	268	235	129
45	142	240	170	318	264	285	238	148

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 Rates**  
**Class-Territory Base Rates**  
**Part 4 Basic (\$5000 PDL)**  
**PD**

---

<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	182	326	230	608	398	550	359	191
2	198	344	237	663	426	598	384	201
3	201	353	253	676	430	610	386	214
4	214	367	256	717	462	650	414	235
5	214	370	255	734	489	665	441	239
6	227	379	272	742	505	670	456	243
7	234	382	287	758	540	686	486	254
8	236	405	294	787	541	713	487	266
9	243	413	291	813	544	734	489	252
10	248	419	294	821	547	741	492	253
11	242	445	301	827	545	746	489	255
12	270	454	321	840	583	759	525	275
13	282	452	320	831	583	752	525	282
14	294	489	339	849	602	766	542	302
15	314	539	360	875	652	790	585	321
16	276	528	356	859	584	776	526	286
17	254	489	304	840	515	759	464	254
18	278	551	339	878	585	794	527	275
19	290	542	348	853	565	772	507	282
20	270	540	327	883	572	798	515	284
21	317	595	382	884	640	795	576	319
22	402	635	474	882	688	793	619	393
23	242	554	356	871	594	788	534	266
24	295	554	355	863	570	780	512	289
25	280	599	353	862	630	780	566	296
26	334	613	434	845	672	763	604	331
27	176	311	208	583	354	529	317	176
40	262	487	322	846	557	765	501	301
41	265	475	333	834	592	753	532	280
42	266	512	365	880	643	796	578	314
43	306	525	361	879	652	794	585	311
44	242	516	351	834	584	753	525	251
45	311	526	355	906	648	815	582	315

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 Rates**  
**Class-Territory Base Rates**  
**Part 5 Basic (B)**  
**Optional BI**

---

<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	32	65	40	112	60	101	54	32
2	34	70	45	119	67	109	60	34
3	35	73	48	130	72	118	65	35
4	38	83	50	145	83	130	73	38
5	38	83	56	154	88	138	80	43
6	43	91	56	165	101	147	90	45
7	45	88	61	174	102	156	91	45
8	46	97	63	183	109	165	98	48
9	56	104	72	188	115	171	102	54
10	56	115	81	191	129	174	116	56
11	57	127	78	188	130	171	118	65
12	61	123	86	189	141	171	127	67
13	69	138	94	189	143	171	129	69
14	78	147	102	186	147	168	130	77
15	95	161	109	186	161	168	143	94
16	104	154	130	179	154	162	138	107
17	60	116	73	191	113	172	101	60
18	72	156	86	186	141	168	127	83
19	81	154	98	182	143	164	129	94
20	81	161	98	186	145	168	130	94
21	109	156	132	183	156	165	139	135
22	107	156	132	182	154	164	138	130
23	60	154	98	182	139	164	125	63
24	61	123	81	182	123	164	112	65
25	70	156	90	186	145	167	130	77
26	84	154	107	182	154	164	138	84
27	31	60	34	101	50	90	45	31
40	69	143	94	186	139	168	125	72
41	72	147	102	188	147	168	130	77
42	90	161	109	186	158	167	141	95
43	84	158	109	185	158	167	141	94
44	94	156	132	182	154	164	138	107
45	86	161	109	188	158	168	141	94

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 Rates**  
**Class-Territory Base Rates**  
**Part 7 \$500 Deductible (Collision)**  
**Collision**

---

<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	267	586	353	1073	591	964	533	266
2	278	592	355	1118	580	1007	523	277
3	281	622	380	1139	613	1025	551	280
4	295	647	384	1177	654	1060	587	294
5	298	653	394	1193	686	1075	616	297
6	317	696	419	1230	726	1108	654	314
7	335	714	451	1227	758	1104	684	330
8	342	704	472	1224	756	1103	681	340
9	342	703	448	1218	758	1097	683	340
10	334	720	450	1221	780	1101	701	337
11	361	806	492	1190	791	1071	711	360
12	400	829	516	1194	866	1075	778	398
13	405	752	549	1203	872	1083	784	397
14	447	832	599	1176	912	1059	821	445
15	534	872	644	1172	954	1054	857	522
16	472	846	583	1143	811	1028	730	453
17	377	795	496	1207	753	1087	677	376
18	460	880	585	1179	883	1061	795	449
19	476	894	666	1143	920	1028	828	474
20	509	893	647	1161	916	1045	824	495
21	530	909	743	1153	1041	1037	937	639
22	588	898	765	1142	1006	1027	907	793
23	407	899	717	1175	951	1059	856	458
24	446	866	629	1172	887	1054	799	444
25	468	913	690	1191	955	1073	859	492
26	551	910	755	1143	993	1028	893	605
27	254	560	324	1037	549	934	495	253
40	409	785	559	1187	854	1066	769	417
41	381	809	585	1194	895	1076	806	395
42	439	867	666	1188	955	1068	859	429
43	473	860	644	1168	959	1052	862	462
44	431	866	566	1172	811	1054	730	414
45	492	850	648	1175	954	1056	858	478

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 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	119	119	119	119	119	119	119	119
2	122	122	122	122	122	122	122	122
3	125	125	125	125	125	125	125	125
4	123	123	123	123	123	123	123	123
5	129	129	129	129	129	129	129	129
6	133	133	133	133	133	133	133	133
7	139	139	139	139	139	139	139	139
8	143	143	143	143	143	143	143	143
9	142	142	142	142	142	142	142	142
10	151	151	151	151	151	151	151	151
11	160	160	160	160	160	160	160	160
12	165	165	165	165	165	165	165	165
13	187	187	187	187	187	187	187	187
14	196	196	196	196	196	196	196	196
15	240	240	240	240	240	240	240	240
16	389	389	389	389	389	389	389	389
17	139	139	139	139	139	139	139	139
18	282	282	282	282	282	282	282	282
19	311	311	311	311	311	311	311	311
20	281	281	281	281	281	281	281	281
21	384	384	384	384	384	384	384	384
22	431	431	431	431	431	431	431	431
23	260	260	260	260	260	260	260	260
24	196	196	196	196	196	196	196	196
25	295	295	295	295	295	295	295	295
26	351	351	351	351	351	351	351	351
27	114	114	114	114	114	114	114	114
40	179	179	179	179	179	179	179	179
41	181	181	181	181	181	181	181	181
42	218	218	218	218	218	218	218	218
43	230	230	230	230	230	230	230	230
44	375	375	375	375	375	375	375	375
45	241	241	241	241	241	241	241	241

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

Flat Rates

<u>Limit</u>	Part 3 (U-1) <u>Rate</u>	Part 12 (U-2) <u>Rate</u>		MP Part 6 <u>Rate</u>
20/40	\$16	\$0	None	\$0
20/50	\$16	\$1		\$5,000 \$22
25/50	\$16	\$3		\$10,000 \$29
25/60	\$18	\$4		\$15,000 \$37
35/80	\$19	\$13		\$20,000 \$39
50/100	\$20	\$22		\$25,000 \$43
100/100	\$21	\$48		\$50,000 \$49
100/200	\$22	\$49		\$100,000 \$58
100/300	\$23	\$50		
200/400	\$27	\$117		
250/500	\$28	\$139		
250/1000	\$30	\$150		
300/500	\$32	\$197		
500/500	\$40	\$358		
500/1000	\$43	\$370		



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

---

<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	131	236	146	417	232	378	209	126
2	142	257	165	459	264	415	238	138
3	149	270	179	490	282	442	253	145
4	162	300	185	537	327	488	294	157
5	165	299	208	560	349	508	315	165
6	180	331	206	602	400	545	361	175
7	184	319	227	637	407	577	367	178
8	194	354	233	672	438	608	394	191
9	223	381	266	705	456	637	412	216
10	226	445	297	754	526	680	474	229
11	217	486	294	753	530	679	477	247
12	241	462	320	749	571	677	512	236
13	276	503	345	743	573	672	514	268
14	308	526	388	743	593	671	532	300
15	367	587	405	752	640	680	575	350
16	307	598	530	737	619	668	557	316
17	233	451	284	732	455	661	410	234
18	239	591	323	768	571	693	512	270
19	291	577	385	734	577	665	520	321
20	268	589	363	770	595	696	535	296
21	328	595	491	759	624	684	561	455
22	323	595	478	762	613	686	552	441
23	246	547	382	747	566	678	510	249
24	248	489	316	741	509	671	458	252
25	246	552	331	741	584	670	526	269
26	303	599	423	724	623	656	560	293
27	114	216	125	379	196	344	178	117
40	284	535	351	749	558	678	503	300
41	295	531	389	743	591	672	531	303
42	365	587	419	757	636	683	574	369
43	326	579	410	753	636	682	574	351
44	295	609	536	726	625	658	562	300
45	338	570	404	779	633	700	572	350

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 Rates**  
**Class-Territory Base Rates**  
**Part 2 (A-2)**  
**PIP**

---

<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	62	106	70	186	109	166	98	62
2	67	114	77	203	119	184	108	66
3	74	119	83	215	127	195	113	70
4	76	131	85	235	145	213	130	75
5	79	130	95	247	155	223	140	79
6	84	145	95	264	179	238	160	83
7	85	140	102	280	182	251	163	83
8	89	155	106	295	195	266	173	87
9	103	166	119	308	203	278	183	100
10	104	195	131	322	231	292	209	103
11	102	212	130	322	233	292	211	111
12	110	203	141	320	250	291	225	106
13	125	225	153	317	251	288	226	121
14	139	237	170	318	259	287	234	134
15	161	263	179	322	280	290	251	151
16	139	267	231	315	271	286	243	141
17	108	197	127	319	203	291	182	108
18	109	256	143	330	250	297	225	123
19	130	257	170	315	252	284	228	144
20	121	265	160	330	263	297	234	138
21	146	265	221	326	273	293	247	206
22	144	265	215	327	269	293	242	198
23	110	247	169	319	249	289	224	112
24	113	213	140	317	224	286	203	113
25	112	247	146	318	257	286	230	126
26	137	267	187	311	273	281	247	131
27	54	97	59	168	91	153	83	58
40	129	238	155	320	244	289	222	134
41	130	238	171	318	258	289	233	135
42	163	263	186	324	279	292	251	163
43	144	257	182	323	280	292	251	155
44	131	271	234	311	275	281	247	135
45	149	252	179	334	277	299	250	155

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 Rates**  
**Class-Territory Base Rates**  
**Part 4 Basic (\$5000 PDL)**  
**PD**

---

<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	193	346	244	644	422	583	381	202
2	210	365	251	703	452	634	407	213
3	213	374	268	717	456	647	409	227
4	227	389	271	760	490	689	439	249
5	227	392	270	778	518	705	467	253
6	241	402	288	787	535	710	483	258
7	248	405	304	803	572	727	515	269
8	250	429	312	834	573	756	516	282
9	258	438	308	862	577	778	518	267
10	263	444	312	870	580	785	522	268
11	257	472	319	877	578	791	518	270
12	286	481	340	890	618	805	557	292
13	299	479	339	881	618	797	557	299
14	312	518	359	900	638	812	575	320
15	333	571	382	928	691	837	620	340
16	293	560	377	911	619	823	558	303
17	269	518	322	890	546	805	492	269
18	295	584	359	931	620	842	559	292
19	307	575	369	904	599	818	537	299
20	286	572	347	936	606	846	546	301
21	336	631	405	937	678	843	611	338
22	426	673	502	935	729	841	656	417
23	257	587	377	923	630	835	566	282
24	313	587	376	915	604	827	543	306
25	297	635	374	914	668	827	600	314
26	354	650	460	896	712	809	640	351
27	187	330	220	618	375	561	336	187
40	278	516	341	897	590	811	531	319
41	281	504	353	884	628	798	564	297
42	282	543	387	933	682	844	613	333
43	324	557	383	932	691	842	620	330
44	257	547	372	884	619	798	557	266
45	330	558	376	960	687	864	617	334

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 Rates**  
**Class-Territory Base Rates**  
**Part 5 Basic (B)**  
**Optional BI**

---

<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	33	68	42	117	63	106	56	33
2	36	73	47	124	70	114	63	36
3	37	76	50	136	75	123	68	37
4	40	87	52	152	87	136	76	40
5	40	87	59	161	92	144	84	45
6	45	95	59	172	106	154	94	47
7	47	92	64	182	107	163	95	47
8	48	101	66	191	114	172	102	50
9	59	109	75	196	120	179	107	56
10	59	120	85	200	135	182	121	59
11	60	133	82	196	136	179	123	68
12	64	129	90	198	147	179	133	70
13	72	144	98	198	149	179	135	72
14	82	154	107	194	154	176	136	80
15	99	168	114	194	168	176	149	98
16	109	161	136	187	161	169	144	112
17	63	121	76	200	118	180	106	63
18	75	163	90	194	147	176	133	87
19	85	161	102	190	149	171	135	98
20	85	168	102	194	152	176	136	98
21	114	163	138	191	163	172	145	141
22	112	163	138	190	161	171	144	136
23	63	161	102	190	145	171	131	66
24	64	129	85	190	129	171	117	68
25	73	163	94	194	152	175	136	80
26	88	161	112	190	161	171	144	88
27	32	63	36	106	52	94	47	32
40	72	149	98	194	145	176	131	75
41	75	154	107	196	154	176	136	80
42	94	168	114	194	165	175	147	99
43	88	165	114	193	165	175	147	98
44	98	163	138	190	161	171	144	112
45	90	168	114	196	165	176	147	98

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 Rates**  
**Class-Territory Base Rates**  
**Part 7 \$500 Deductible (Collision)**  
**Collision**

---

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	278	611	368	1118	616	1004	555	277
2	290	617	370	1165	604	1049	545	289
3	293	648	396	1187	639	1068	574	292
4	307	674	400	1226	681	1105	612	306
5	311	680	411	1243	715	1120	642	309
6	330	725	437	1282	756	1155	681	327
7	349	744	470	1279	790	1150	713	344
8	356	734	492	1275	788	1149	710	354
9	356	733	467	1269	790	1143	712	354
10	348	750	469	1272	813	1147	730	351
11	376	840	513	1240	824	1116	741	375
12	417	864	538	1244	902	1120	811	415
13	422	784	572	1254	909	1128	817	414
14	466	867	624	1225	950	1103	855	464
15	556	909	671	1221	994	1098	893	544
16	492	882	607	1191	845	1071	761	472
17	393	828	517	1258	785	1133	705	392
18	479	917	610	1229	920	1106	828	468
19	496	932	694	1191	959	1071	863	494
20	530	931	674	1210	954	1089	859	516
21	552	947	774	1201	1085	1081	976	666
22	613	936	797	1190	1048	1070	945	826
23	424	937	747	1224	991	1103	892	477
24	465	902	655	1221	924	1098	833	463
25	488	951	719	1241	995	1118	895	513
26	574	948	787	1191	1035	1071	931	630
27	265	584	338	1081	572	973	516	264
40	426	818	582	1237	890	1111	801	435
41	397	843	610	1244	933	1121	840	412
42	457	903	694	1238	995	1113	895	447
43	493	896	671	1217	999	1096	898	481
44	449	902	590	1221	845	1098	761	431
45	513	886	675	1224	994	1100	894	498

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 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	119	119	119	119	119	119	119	119
2	122	122	122	122	122	122	122	122
3	125	125	125	125	125	125	125	125
4	123	123	123	123	123	123	123	123
5	129	129	129	129	129	129	129	129
6	133	133	133	133	133	133	133	133
7	139	139	139	139	139	139	139	139
8	143	143	143	143	143	143	143	143
9	142	142	142	142	142	142	142	142
10	151	151	151	151	151	151	151	151
11	160	160	160	160	160	160	160	160
12	165	165	165	165	165	165	165	165
13	187	187	187	187	187	187	187	187
14	196	196	196	196	196	196	196	196
15	240	240	240	240	240	240	240	240
16	389	389	389	389	389	389	389	389
17	139	139	139	139	139	139	139	139
18	282	282	282	282	282	282	282	282
19	311	311	311	311	311	311	311	311
20	281	281	281	281	281	281	281	281
21	384	384	384	384	384	384	384	384
22	431	431	431	431	431	431	431	431
23	260	260	260	260	260	260	260	260
24	196	196	196	196	196	196	196	196
25	295	295	295	295	295	295	295	295
26	351	351	351	351	351	351	351	351
27	114	114	114	114	114	114	114	114
40	179	179	179	179	179	179	179	179
41	181	181	181	181	181	181	181	181
42	218	218	218	218	218	218	218	218
43	230	230	230	230	230	230	230	230
44	375	375	375	375	375	375	375	375
45	241	241	241	241	241	241	241	241

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

Flat Rates

<u>Limit</u>	Part 3 (U-1) <u>Rate</u>	Part 12 (U-2) <u>Rate</u>	MP Part 6 <u>Rate</u>
20/40	\$17	\$0	None \$0
20/50	\$17	\$1	\$5,000 \$24
25/50	\$17	\$3	\$10,000 \$32
25/60	\$19	\$4	\$15,000 \$41
30/70	\$20	\$8	\$20,000 \$43
35/80	\$20	\$14	\$25,000 \$47
50/100	\$21	\$23	\$50,000 \$54
100/100	\$22	\$50	\$100,000 \$64
100/200	\$23	\$51	
100/300	\$24	\$52	
200/400	\$28	\$122	
200/600	\$28	\$120	
250/500	\$29	\$145	
250/1000	\$31	\$157	
300/500	\$33	\$206	
500/500	\$42	\$374	
500/1000	\$45	\$387	

**2013 Massachusetts Private Passenger Automobile Insurance Rates  
Class-Territory Base Rates  
Part 2 (A-2)  
PIP**

---

<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	62	106	70	186	109	166	98	62
2	67	114	77	203	119	184	108	66
3	74	119	83	215	127	195	113	70
4	76	131	85	235	145	213	130	75
5	79	130	95	247	155	223	140	79
6	84	145	95	264	179	238	160	83
7	85	140	102	280	182	251	163	83
8	89	155	106	295	195	266	173	87
9	103	166	119	308	203	278	183	100
10	104	195	131	322	231	292	209	103
11	102	212	130	322	233	292	211	111
12	110	203	141	320	250	291	225	106
13	125	225	153	317	251	288	226	121
14	139	237	170	318	259	287	234	134
15	161	263	179	322	280	290	251	151
16	139	267	231	315	271	286	243	141
17	108	197	127	319	203	291	182	108
18	109	256	143	330	250	297	225	123
19	130	257	170	315	252	284	228	144
20	121	265	160	330	263	297	234	138
21	146	265	221	326	273	293	247	206
22	144	265	215	327	269	293	242	198
23	110	247	169	319	249	289	224	112
24	113	213	140	317	224	286	203	113
25	112	247	146	318	257	286	230	126
26	137	267	187	311	273	281	247	131
27	54	97	59	168	91	153	83	58
40	129	238	155	320	244	289	222	134
41	130	238	171	318	258	289	233	135
42	163	263	186	324	279	292	251	163
43	144	257	182	323	280	292	251	155
44	131	271	234	311	275	281	247	135
45	149	252	179	334	277	299	250	155

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

**2013 Massachusetts Private Passenger Automobile Insurance Rates  
Class-Territory Base Rates  
Part 4 Basic (\$5000 PDL)  
PD**

<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	193	346	244	644	422	583	381	202
2	210	365	251	703	452	634	407	213
3	213	374	268	717	456	647	409	227
4	227	389	271	760	490	689	439	249
5	227	392	270	778	518	705	467	253
6	241	402	288	787	535	710	483	258
7	248	405	304	803	572	727	515	269
8	250	429	312	834	573	756	516	282
9	258	438	308	862	577	778	518	267
10	263	444	312	870	580	785	522	268
11	257	472	319	877	578	791	518	270
12	286	481	340	890	618	805	557	292
13	299	479	339	881	618	797	557	299
14	312	518	359	900	638	812	575	320
15	333	571	382	928	691	837	620	340
16	293	560	377	911	619	823	558	303
17	269	518	322	890	546	805	492	269
18	295	584	359	931	620	842	559	292
19	307	575	369	904	599	818	537	299
20	286	572	347	936	606	846	546	301
21	336	631	405	937	678	843	611	338
22	426	673	502	935	729	841	656	417
23	257	587	377	923	630	835	566	282
24	313	587	376	915	604	827	543	306
25	297	635	374	914	668	827	600	314
26	354	650	460	896	712	809	640	351
27	187	330	220	618	375	561	336	187
40	278	516	341	897	590	811	531	319
41	281	504	353	884	628	798	564	297
42	282	543	387	933	682	844	613	333
43	324	557	383	932	691	842	620	330
44	257	547	372	884	619	798	557	266
45	330	558	376	960	687	864	617	334

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.

**2013 Massachusetts Private Passenger Automobile Insurance Rates  
Class-Territory Base Rates  
Part 5 Basic (B)  
Optional BI**

---

<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	33	68	42	117	63	106	56	33
2	36	73	47	124	70	114	63	36
3	37	76	50	136	75	123	68	37
4	40	87	52	152	87	136	76	40
5	40	87	59	161	92	144	84	45
6	45	95	59	172	106	154	94	47
7	47	92	64	182	107	163	95	47
8	48	101	66	191	114	172	102	50
9	59	109	75	196	120	179	107	56
10	59	120	85	200	135	182	121	59
11	60	133	82	196	136	179	123	68
12	64	129	90	198	147	179	133	70
13	72	144	98	198	149	179	135	72
14	82	154	107	194	154	176	136	80
15	99	168	114	194	168	176	149	98
16	109	161	136	187	161	169	144	112
17	63	121	76	200	118	180	106	63
18	75	163	90	194	147	176	133	87
19	85	161	102	190	149	171	135	98
20	85	168	102	194	152	176	136	98
21	114	163	138	191	163	172	145	141
22	112	163	138	190	161	171	144	136
23	63	161	102	190	145	171	131	66
24	64	129	85	190	129	171	117	68
25	73	163	94	194	152	175	136	80
26	88	161	112	190	161	171	144	88
27	32	63	36	106	52	94	47	32
40	72	149	98	194	145	176	131	75
41	75	154	107	196	154	176	136	80
42	94	168	114	194	165	175	147	99
43	88	165	114	193	165	175	147	98
44	98	163	138	190	161	171	144	112
45	90	168	114	196	165	176	147	98

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.

**2013 Massachusetts Private Passenger Automobile Insurance Rates  
Class-Territory Base Rates  
Part 7 \$500 Deductible (Collision)  
Collision**

---

<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	278	611	368	1118	616	1004	555	277
2	290	617	370	1165	604	1049	545	289
3	293	648	396	1187	639	1068	574	292
4	307	674	400	1226	681	1105	612	306
5	311	680	411	1243	715	1120	642	309
6	330	725	437	1282	756	1155	681	327
7	349	744	470	1279	790	1150	713	344
8	356	734	492	1275	788	1149	710	354
9	356	733	467	1269	790	1143	712	354
10	348	750	469	1272	813	1147	730	351
11	376	840	513	1240	824	1116	741	375
12	417	864	538	1244	902	1120	811	415
13	422	784	572	1254	909	1128	817	414
14	466	867	624	1225	950	1103	855	464
15	556	909	671	1221	994	1098	893	544
16	492	882	607	1191	845	1071	761	472
17	393	828	517	1258	785	1133	705	392
18	479	917	610	1229	920	1106	828	468
19	496	932	694	1191	959	1071	863	494
20	530	931	674	1210	954	1089	859	516
21	552	947	774	1201	1085	1081	976	666
22	613	936	797	1190	1048	1070	945	826
23	424	937	747	1224	991	1103	892	477
24	465	902	655	1221	924	1098	833	463
25	488	951	719	1241	995	1118	895	513
26	574	948	787	1191	1035	1071	931	630
27	265	584	338	1081	572	973	516	264
40	426	818	582	1237	890	1111	801	435
41	397	843	610	1244	933	1121	840	412
42	457	903	694	1238	995	1113	895	447
43	493	896	671	1217	999	1096	898	481
44	449	902	590	1221	845	1098	761	431
45	513	886	675	1224	994	1100	894	498

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.

**2013 Massachusetts Private Passenger Automobile Insurance Rates**  
**Class-Territory Base Rates**  
**Part 9 \$500 Deductible (Comprehensive)**  
**Comprehensive**

---

<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	119	119	119	119	119	119	119	119
2	122	122	122	122	122	122	122	122
3	125	125	125	125	125	125	125	125
4	123	123	123	123	123	123	123	123
5	129	129	129	129	129	129	129	129
6	133	133	133	133	133	133	133	133
7	139	139	139	139	139	139	139	139
8	143	143	143	143	143	143	143	143
9	142	142	142	142	142	142	142	142
10	151	151	151	151	151	151	151	151
11	160	160	160	160	160	160	160	160
12	165	165	165	165	165	165	165	165
13	187	187	187	187	187	187	187	187
14	196	196	196	196	196	196	196	196
15	240	240	240	240	240	240	240	240
16	389	389	389	389	389	389	389	389
17	139	139	139	139	139	139	139	139
18	282	282	282	282	282	282	282	282
19	311	311	311	311	311	311	311	311
20	281	281	281	281	281	281	281	281
21	384	384	384	384	384	384	384	384
22	431	431	431	431	431	431	431	431
23	260	260	260	260	260	260	260	260
24	196	196	196	196	196	196	196	196
25	295	295	295	295	295	295	295	295
26	351	351	351	351	351	351	351	351
27	114	114	114	114	114	114	114	114
40	179	179	179	179	179	179	179	179
41	181	181	181	181	181	181	181	181
42	218	218	218	218	218	218	218	218
43	230	230	230	230	230	230	230	230
44	375	375	375	375	375	375	375	375
45	241	241	241	241	241	241	241	241

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.



**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 4% applies to all premiums on the policy 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.

**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. Electric/Hybrid Discount**

A discount of 10% applies to the premiums for Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, Comprehensive and Collision if the original factory installed vehicle fuel type of the vehicle is turbo hybrid engine, electric engine or hybrid engine. This discount does not apply to miscellaneous vehicles.

**M. New Car Discount**

A discount up to 7% applies to the premiums for Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, Comprehensive and Collision for new vehicles that are insured for collision coverage based on the criteria listed in the Miscellaneous Rating Factors section. This discount is not available for vehicles receiving the Electric/Hybrid Car Discount or vehicles that are leased. This discount does not apply to miscellaneous vehicles.

**N. Plan Ahead Discount**

A discount up to 7% applies to the premiums for Bodily Injury, Property Damage, Medical Payments, Personal Injury Protection, Comprehensive and Collision if the policyholder completed a full quote 7 to 60 calendar days prior to the policy's new business effective date. The date of a "full quote" is defined as the date a risk is rated and a premium amount is provided to the customer. This discount will not apply if the customer had any lapse in coverage prior to the effective date of the policy. A customer is defined as having a lapse in coverage if the time between the previous policy expiration date and the new policy effective date at Electric Insurance is 1 or more days. Customers will not be considered to have a lapse if the insured did not have a vehicle, was insured through an employer or another policy, was on active military duty, or was otherwise not required to carry minimum statutory limits of coverage. Current auto policyholders, auto state transfers, the residual market, or re-writes are not eligible. This discount does not apply to miscellaneous vehicles.