

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Order of Calculation

Bodily Injury To Others	Personal Injury Protection	Bodily Injury Caused by An Uninsured Auto	Damage to Someone Else's Property	Optional Bodily Injury to Others	Medical Payments
Part 1	Part 2	Part 3	Part 4	Part 5	Part 6
Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate
x Category Factor	x Category Factor	x Category Factor	x Category Factor	x Category Factor	x Category Factor
x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor	x Annual Mileage Discount	x Increased Limit Factor	x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor
x Annual Mileage Discount	x Increased Limit Factor	x Passive Restraint Discount	x Annual Mileage Discount	= Subtotal1 Optional BI Premium	x Annual Mileage Discount
x Multi Car Discount	x Annual Mileage Discount	x Years Licensed Factor	x Multi Car Discount	+ (Part 1 Base	x Passive Restraint Discount
x Years Licensed Factor	x Multi Car Discount	x Group Marketing Discount*	x Years Licensed Factor	x <u>Part 1 Category Factor</u>	x Years Licensed Factor
x Group Marketing Discount*	x Passive Restraint Discount	x Pay Plan Discount	x Group Marketing Discount*	= Subtotal2 Optional BI Premium	x Group Marketing Discount*
x Pay Plan Discount	x Years Licensed Factor	x Multi Policy Discount	x Pay Plan Discount	x Increased Limit Factor	x Pay Plan Discount
x Multi Policy Discount	x Group Marketing Discount*	x Electric/Hybrid Discount	x Multi Policy Discount	- (Part 1 Base	x Multi Policy Discount
x Electric/Hybrid Discount	x Pay Plan Discount	x New Car Discount (if applicable)	x Electric/Hybrid Discount	x Part 1 Category Factor)	x Electric/Hybrid Discount
x New Car Discount (if applicable)	x Multi Policy Discount	x Plan Ahead Discount	x New Car Discount (if applicable)	x Annual Mileage Discount	x New Car Discount (if applicable)
x Plan Ahead Discount	x Electric/Hybrid Discount	x Tenure Discount	x Plan Ahead Discount	x Multi Car Discount	x Plan Ahead Discount
x Tenure Discount	x New Car Discount (if applicable)	x <u>Class 15 Discount</u>	x Tenure Discount	x Years Licensed Factor	x Tenure Discount
x <u>Class 15 Discount</u>	x Plan Ahead Discount	= <u>Total Premium</u>	x <u>Class 15 Discount</u>	x Group Marketing Discount*	x <u>Class 15 Discount</u>
= Subtotal Premium	x Tenure Discount		= Subtotal Premium	x Pay Plan Discount	= Total Premium
x SDIP Factor	x <u>Class 15 Discount</u>		x SDIP Factor	x Multi Policy Discount	
= <u>SDIP Amount</u>	= Subtotal Premium		= <u>SDIP Amount</u>	x Electric/Hybrid Discount	
= SDIP Amount + Subtotal Premium =	x SDIP Factor		= SDIP Amount + Subtotal Premium = Total Premium	x New Car Discount (if applicable)	
Total Premium	= <u>SDIP Amount</u>			x Plan Ahead Discount	
	= SDIP Amount + Subtotal Premium =			x Tenure Discount	
	= Total Premium			x <u>Class 15 Discount</u>	
				= Subtotal Premium	
				x SDIP Factor	
				= <u>SDIP Amount</u>	
				= SDIP Amount + Subtotal Premium =	
				= Total Premium	

Each step of calculation is rounded to the nearest whole dollar

Collision	Limited Collision	Comprehensive Coverage	Substitute Transportation	Towing and Labor	Bodily Injury Caused by an Underinsured Auto
Part 7	Part 8	Part 9	Part 10	Part 11	Part 12
Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate
x Category Factor	x Category Factor	x Category Factor	x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor	x Category Factor
x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor	x Group Marketing Discount*	x Group Marketing Discount*	x Miscellaneous Vehicle Factor
x Deductible Factor	x Deductible Factor	x Deductible Factor	x Pay Plan Discount	x Pay Plan Discount	x Annual Mileage Discount
x Model Year Factor	x Model Year Factor	x Full Glass Coverage Factor	x <u>Class 15 Discount</u>	x <u>Class 15 Discount</u>	x Passive Restraint Discount
+ Collision Waiver Premium	x Annual Mileage Discount	x Model Year Factor	= Total Premium	= Total Premium	x Years Licensed Factor
x Annual Mileage Discount	x Multi Car Discount	x Anti Theft Discount			x Group Marketing Discount*
x Multi Car Discount	x Extra Risk Factor	x Multi Car Discount			x Pay Plan Discount
x Extra Risk Factor	x Years Licensed Factor	x Extra Risk Factor			x Multi Policy Discount
x Years Licensed Factor	x Group Marketing Discount*	x Years Licensed Factor			x Electric/Hybrid Discount
x Group Marketing Discount*	x Pay Plan Discount	x Group Marketing Discount*			x New Car Discount (if applicable)
x Pay Plan Discount	x Multi Policy Discount	x Pay Plan Discount			x Plan Ahead Discount
x Multi Policy Discount	x Electric/Hybrid Discount	x Multi Policy Discount			x Tenure Discount
x Electric/Hybrid Discount	x New Car Discount (if applicable)	x Electric/Hybrid Discount			x <u>Class 15 Discount</u>
x New Car Discount (if applicable)	x Plan Ahead Discount	x New Car Discount (if applicable)			= Total Premium
x Plan Ahead Discount	x Tenure Discount	x Plan Ahead Discount			
x Tenure Discount	x Loan/Lease Factor	x Tenure Discount			
x Loan/Lease Factor	x Class 15 Discount	x Loan/Lease Factor			
x Class 15 Discount	x Stated Amount Adjustment Factor	x Class 15 Discount			
x <u>Stated Amount Adjustment Factor</u>	= <u>Total Premium</u>	x <u>Stated Amount Adjustment Factor</u>			
= Subtotal Premium		= <u>Total Premium</u>			
x SDIP Factor					
= <u>SDIP Amount</u>					
= SDIP Amount + Subtotal Premium =					
Total Premium					

*Refer to Group Marketing filing for rate deviation

**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	146	270	167	477	265	433	239	145
2	161	294	189	525	302	475	272	158
3	171	309	205	561	322	505	289	166
4	185	343	212	615	374	558	336	180
5	188	342	238	641	399	581	361	189
6	206	379	236	688	458	624	413	201
7	210	365	260	729	466	660	420	204
8	222	405	266	769	501	696	450	218
9	255	436	305	807	522	729	471	248
10	259	510	340	862	602	778	542	262
11	249	556	336	861	606	777	546	283
12	265	528	366	857	653	775	586	270
13	316	575	395	850	655	769	588	307
14	353	602	444	850	678	768	608	343
15	413	672	464	860	732	778	658	400
16	352	684	606	843	708	764	638	362
17	266	516	324	837	521	756	469	267
18	274	676	369	879	653	792	586	309
19	333	660	441	839	660	761	595	367
20	307	674	415	881	681	797	613	339
21	375	681	562	868	713	782	642	521
22	369	681	547	872	701	785	631	504
23	282	626	437	855	648	776	583	285
24	284	560	362	848	582	768	524	288
25	282	631	379	848	668	766	602	308
26	346	685	484	828	712	751	641	335
27	130	248	144	434	225	393	204	134
40	324	613	401	857	639	776	575	343
41	338	607	445	850	676	769	607	346
42	417	672	479	866	728	781	656	422
43	373	662	469	861	728	780	656	401
44	338	697	614	831	716	753	643	343
45	387	652	462	891	724	801	654	400

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>	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	64	110	73	194	113	173	102	65
2	70	118	80	211	124	192	112	69
3	77	124	87	224	132	203	117	73
4	79	136	89	244	150	221	135	78
5	82	135	99	256	162	232	145	82
6	88	150	99	275	186	247	167	87
7	89	145	106	291	190	262	170	87
8	93	162	110	307	203	277	180	91
9	107	173	124	320	211	289	191	104
10	108	203	136	335	240	304	217	107
11	106	220	135	335	242	304	219	115
12	109	211	146	333	261	303	234	110
13	130	234	160	330	262	300	235	126
14	144	246	177	331	270	299	243	139
15	165	274	186	335	291	302	262	158
16	144	278	240	328	282	298	252	146
17	112	205	132	332	211	303	190	112
18	113	267	148	343	261	309	234	128
19	135	268	177	328	263	296	237	149
20	126	276	167	343	274	309	243	143
21	151	276	230	339	284	305	256	214
22	149	276	224	340	280	305	251	206
23	114	256	176	332	259	301	233	116
24	117	221	145	330	233	298	211	117
25	116	256	151	331	268	298	239	131
26	142	278	195	323	284	293	256	136
27	57	101	62	175	95	160	87	61
40	134	247	162	333	253	301	231	139
41	135	247	178	331	269	301	242	140
42	170	274	194	337	290	304	262	170
43	149	268	190	336	291	304	262	162
44	136	282	243	323	286	293	256	140
45	155	263	186	347	288	311	261	162

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 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	226	417	294	775	509	702	459	243
2	253	440	302	847	544	764	490	256
3	256	450	323	863	549	779	492	273
4	273	469	326	915	590	829	528	300
5	278	472	325	936	624	849	563	305
6	291	484	347	948	645	855	582	311
7	299	488	366	967	689	876	620	324
8	301	516	376	1004	690	910	621	339
9	311	527	370	1038	694	936	624	322
10	315	535	376	1048	699	945	629	323
11	315	568	384	1056	696	953	624	325
12	340	579	409	1071	744	970	671	352
13	360	577	408	1061	744	960	671	360
14	376	624	432	1084	768	977	692	386
15	396	688	460	1118	832	1008	746	409
16	353	674	454	1097	745	991	672	365
17	324	624	388	1071	658	970	593	324
18	355	703	432	1121	746	1014	673	352
19	369	692	444	1089	721	985	647	360
20	345	689	418	1128	730	1018	658	363
21	405	760	488	1129	816	1015	735	407
22	513	810	605	1126	878	1013	789	502
23	310	707	454	1111	758	1005	681	339
24	377	707	453	1102	727	996	653	368
25	357	765	450	1101	805	996	723	378
26	427	783	554	1079	858	974	771	422
27	226	397	265	744	451	676	405	226
40	335	621	410	1080	711	976	639	384
41	338	607	426	1065	756	961	679	357
42	341	653	467	1123	821	1016	738	401
43	390	671	461	1122	832	1014	746	397
44	310	659	448	1065	745	961	671	321
45	397	672	453	1156	827	1040	743	402

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>	<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	30	72	44	124	67	112	60	35
2	38	78	49	131	75	121	67	38
3	39	81	54	144	80	130	72	39
4	42	92	56	162	92	144	81	42
5	42	92	63	171	98	153	89	47
6	47	101	63	183	112	164	100	49
7	49	98	68	193	113	173	101	49
8	51	107	70	203	121	183	108	54
9	63	115	80	208	127	190	113	60
10	63	127	90	212	143	193	128	63
11	64	141	87	208	144	190	130	72
12	64	136	96	210	156	190	141	75
13	77	153	104	210	158	190	143	77
14	87	164	113	206	164	187	144	85
15	103	178	121	206	178	187	158	104
16	115	171	144	198	171	179	153	119
17	67	128	81	212	125	191	112	67
18	80	173	96	206	156	187	141	92
19	90	171	108	202	158	182	143	104
20	90	178	108	206	162	187	144	104
21	121	173	146	203	173	183	154	149
22	119	173	146	202	171	182	153	144
23	67	171	108	202	154	182	139	70
24	68	136	90	202	136	182	124	72
25	78	173	100	206	162	186	144	85
26	93	171	119	202	171	182	153	93
27	34	67	38	112	56	100	49	34
40	77	158	104	206	154	187	139	80
41	80	164	113	208	164	187	144	85
42	98	178	121	206	175	186	156	105
43	93	175	121	205	175	186	156	104
44	104	173	146	202	171	182	153	119
45	96	178	121	208	175	187	156	104

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>	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	296	652	393	1191	657	1070	592	295
2	309	658	395	1242	644	1118	581	308
3	313	691	423	1265	682	1139	612	311
4	327	719	427	1307	726	1178	653	326
5	332	725	438	1325	762	1194	685	329
6	352	773	466	1366	806	1232	726	348
7	372	794	501	1363	842	1226	760	367
8	379	782	524	1359	840	1225	757	377
9	379	781	498	1353	842	1218	759	377
10	371	800	500	1356	867	1222	778	374
11	401	895	547	1322	878	1189	790	400
12	444	921	574	1326	961	1194	865	442
13	450	836	610	1336	969	1203	871	441
14	497	924	665	1306	1013	1176	912	494
15	593	969	715	1301	1060	1171	952	580
16	524	941	647	1270	901	1142	811	503
17	419	883	551	1342	837	1208	751	418
18	511	978	651	1310	981	1179	883	499
19	528	993	740	1270	1022	1142	920	526
20	565	992	719	1290	1017	1161	916	550
21	588	1009	825	1280	1157	1152	1040	710
22	654	998	849	1269	1117	1141	1007	881
23	452	999	797	1305	1057	1176	951	509
24	495	961	698	1301	985	1171	888	493
25	520	1014	767	1323	1061	1191	954	547
26	612	1011	839	1270	1103	1142	992	671
27	283	623	361	1152	610	1037	550	282
40	454	872	621	1319	949	1184	854	464
41	424	898	651	1326	995	1195	895	439
42	487	962	740	1320	1061	1186	954	477
43	525	955	715	1297	1065	1169	957	513
44	479	961	629	1301	901	1171	811	460
45	547	945	720	1305	1060	1173	953	530

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	124	124	124	124	124	124	124	124
2	127	127	127	127	127	127	127	127
3	130	130	130	130	130	130	130	130
4	128	128	128	128	128	128	128	128
5	134	134	134	134	134	134	134	134
6	138	138	138	138	138	138	138	138
7	144	144	144	144	144	144	144	144
8	148	148	148	148	148	148	148	148
9	147	147	147	147	147	147	147	147
10	157	157	157	157	157	157	157	157
11	166	166	166	166	166	166	166	166
12	171	171	171	171	171	171	171	171
13	194	194	194	194	194	194	194	194
14	204	204	204	204	204	204	204	204
15	249	249	249	249	249	249	249	249
16	404	404	404	404	404	404	404	404
17	144	144	144	144	144	144	144	144
18	293	293	293	293	293	293	293	293
19	322	322	322	322	322	322	322	322
20	291	291	291	291	291	291	291	291
21	399	399	399	399	399	399	399	399
22	447	447	447	447	447	447	447	447
23	270	270	270	270	270	270	270	270
24	204	204	204	204	204	204	204	204
25	306	306	306	306	306	306	306	306
26	365	365	365	365	365	365	365	365
27	118	118	118	118	118	118	118	118
40	185	185	185	185	185	185	185	185
41	187	187	187	187	187	187	187	187
42	227	227	227	227	227	227	227	227
43	239	239	239	239	239	239	239	239
44	389	389	389	389	389	389	389	389
45	250	250	250	250	250	250	250	250

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 – Property Damage</u>		<u>Part 5 – Bodily Injury</u>		<u>Part 3</u>	<u>Part 12</u>
<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Factor</u>	<u>Uninsured</u>	<u>Underinsured</u>
				<u>Motorist</u>	<u>Motorist</u>
				<u>Rate</u>	<u>Rate</u>
\$5,000	1.000	20/40	1.00	20/40	\$0
\$10,000	1.204	20/50	1.01	20/50	\$1
\$15,000	1.220	25/50	1.06	25/50	\$3
\$20,000	1.232	25/60	1.07	25/60	\$4
\$25,000	1.242	30/60	1.11	30/70	\$8
\$30,000	1.249	30/70	1.11	35/80	\$15
\$35,000	1.254	35/80	1.16	50/100	\$25
\$40,000	1.258	50/100	1.27	100/100	\$55
\$45,000	1.262	100/100	1.33	100/200	\$56
\$50,000	1.265	100/200	1.36	100/300	\$57
\$75,000	1.274	100/300	1.37	200/400	\$133
\$80,000	1.275	200/400	1.61	200/600	\$131
\$100,000	1.280	200/500	1.62	250/500	\$159
\$150,000	1.292	200/600	1.63	250/1M	\$171
\$200,000	1.303	250/500	1.66	300/500	\$225
\$250,000	1.309	250/1000	1.70	500/500	\$408
\$300,000	1.314	300/500	1.85	500/1M	\$422
\$400,000	1.323	500/500	2.50		
\$500,000	1.329	500/1000	2.55		
\$750,000	1.338				
\$1,000,000	1.348				

<u>Part 2 - Personal Injury Protection</u>			<u>Part 6</u>	
<u>Deductible</u>	<u>Policy Holder Only</u>	<u>Policyholder and Household Member</u>	<u>Limit</u>	<u>Medical Payments</u>
				<u>Rate</u>
			None	\$0
100	0.98	0.98	5,000	\$26
250	0.96	0.95	10,000	\$35
500	0.92	0.90	15,000	\$44
1000	0.86	0.81	20,000	\$46
2000	0.74	0.65	25,000	\$50
4000	0.63	0.52	50,000	\$58
8000	0.40	0.30	100,000	\$68

The above rates are applicable to insureds with zero SDIP points

DISCOUNTS & FACTORS (RULE 19)

Electric/Hybrid Discount:

Electric/Hybrid	Factor
Yes	0.9
No	1

New Car Discount::

Current Policy Effective Year Minus Vehicle Model Year	Discount
Less than 0	7%
0	7%
1	5%
2	3%
Greater than 2	0%

Plan Ahead Discount:

Policy Term	Discount
First Term	7%
First Renewal	5%
Second Renewal	3%
Subsequent Renewals	0%

Tenure Discount: (years of continuous coverage with Electric Insurance Company)

Tenure	Discount
0 years	0%
1-5 years	1%
6-10 years	2%
11+ years	3%

Effective: TBD New and Renewal Business

RS-1.2

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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 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. Tenure Discount

A discount up to **3%** applies to all coverages except rental and towing based on the criteria listed in the Miscellaneous Rating Factors section. This discount does not apply to miscellaneous vehicles.

Effective: TBD New and Renewal Business

P. 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

Q. Category Factors

The category factor will be applied to all coverages except rental and towing. Refer to the Rating Factors pages for category names and factors. Refer to the Miscellaneous Motor Vehicle section for rules on applying the category factor to miscellaneous vehicles.

Policy Category Placement

All policies are evaluated based on a set of policy characteristics. Each combination of characteristics will be assigned to one, and only one, category. Each category will have a distinct rating factor.

The category will be determined at new business and prior to every annual renewal. The category will not be affected by midterm policy changes. However, if the policy information was incorrect at inception or the prior renewal, a correction can be made. Upon renewal, policies will move toward their category placement, subject to a one category level cap.

Category Model Characteristics and Factor Determination

The following variables are used in the category factor determination:

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

R. Auto Loan/Lease Coverage

A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van, and the insured must request the auto loan/lease coverage within 30 days of leasing or financing a vehicle. Charge 7% of both the Collision and Comprehensive Coverage premiums for the auto loan/lease coverage. Attach the auto loan/lease coverage endorsement to the policy.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$12	\$20	\$17	1	\$2	\$3	\$4	\$5
2	\$12	\$11	\$18	\$15	2	\$2	\$3	\$4	\$5
3	\$13	\$12	\$20	\$16	3	\$2	\$3	\$4	\$5
4	\$17	\$15	\$27	\$22	4	\$3	\$4	\$6	\$7
5	\$16	\$14	\$25	\$20	5	\$3	\$4	\$5	\$7
6	\$18	\$16	\$29	\$23	6	\$3	\$5	\$6	\$8
7	\$17	\$15	\$27	\$22	7	\$3	\$5	\$6	\$8
8	\$17	\$15	\$27	\$22	8	\$3	\$4	\$6	\$7
9	\$18	\$16	\$29	\$23	9	\$3	\$5	\$6	\$8
10	\$24	\$21	\$38	\$31	10	\$4	\$7	\$9	\$11
11	\$23	\$20	\$37	\$30	11	\$4	\$6	\$8	\$10
12	\$24	\$22	\$39	\$32	12	\$5	\$7	\$9	\$11
13	\$26	\$23	\$42	\$34	13	\$5	\$7	\$10	\$12
14	\$28	\$25	\$42	\$36	14	\$5	\$8	\$10	\$13
15	\$31	\$31	\$42	\$42	15	\$9	\$13	\$17	\$22
16	\$31	\$31	\$42	\$42	16	\$10	\$15	\$20	\$25
17	\$31	\$31	\$42	\$42	17	\$9	\$13	\$18	\$22
18	\$31	\$31	\$42	\$42	18	\$9	\$13	\$18	\$22
19	\$31	\$31	\$42	\$42	19	\$9	\$13	\$18	\$22
20	\$31	\$31	\$42	\$42	20	\$9	\$13	\$18	\$22
21	\$31	\$31	\$42	\$42	21	\$9	\$13	\$18	\$22
22	\$31	\$31	\$42	\$42	22	\$9	\$13	\$18	\$22
23	\$31	\$31	\$42	\$42	23	\$9	\$13	\$18	\$22
24	\$31	\$31	\$42	\$42	24	\$9	\$13	\$18	\$22
25	\$31	\$31	\$42	\$42	25	\$9	\$13	\$18	\$22
26	\$31	\$31	\$42	\$42	26	\$9	\$13	\$18	\$22
27	\$10	\$9	\$16	\$13	27	\$2	\$2	\$3	\$4
40	\$25	\$23	\$41	\$33	40	\$5	\$7	\$9	\$12
41	\$28	\$25	\$42	\$36	41	\$5	\$8	\$10	\$13
42	\$31	\$31	\$42	\$42	42	\$9	\$13	\$17	\$22
43	\$31	\$31	\$42	\$42	43	\$9	\$13	\$18	\$22
44	\$31	\$31	\$42	\$42	44	\$10	\$15	\$20	\$24
45	\$31	\$31	\$42	\$42	45	\$9	\$13	\$17	\$21

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Effective: TBD New and Renewal Business

RS-20

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Order of Calculation

* Each step of calculation is rounded to the nearest whole dollar

Part 1	Part 2	Part 3	Part 4	Part 5	Part 6
<u>Bodily Injury to Others</u>	<u>Personal Injury Protection</u>	<u>Bodily Injury Caused by Uninsured Auto</u>	<u>Damage to Someone Else's Property</u>	<u>Optional Bodily Injury to Others</u>	<u>Medical Payments</u>
Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate
x Category Factor	x Category Factor	x Category Factor	x Category Factor	x Category Factor	x Category Factor
x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor	x Annual Mileage Discount	x Increase Limit Factor	x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor
x Annual Mileage Discount	x Increased Limit Factor	x Passive Restraint Discount	x Annual Mileage Discount	= Subtotal1 Option BI Premium	x Annual Mileage Discount
x Multi Car Discount	x Annual Mileage Discount	x Years Licensed Factor	x Multi Car Discount	+ (Implicit Surcharge Factor	x Passive Restraint Discount
x Years Licensed Factor	x Multi Car Discount	x Group Marketing Discount*	x Years Licensed Factor	x Part 1 Base	x Years Licensed Factor
x Group Marketing Discount*	x Passive Restraint Discount	x Pay Plan Discount	x Group Marketing Discount*	x Part 1 Category Factor)	x Group Marketing Discount*
x Pay Plan Discount	x Years Licensed Factor	x Multi Policy Discount	x Pay Plan Discount	= Subtotal2 Optional BI Premium	x Pay Plan Discount
x Multi Policy Discount	x Group Marketing Discount*	x Electric/Hybrid Discount	x Multi Policy Discount	x New Car Discount (if applicable)	x Multi Policy Discount
x Electric/Hybrid Discount	x Pay Plan Discount	x New Car Discount (if applicable)	x Electric/Hybrid Discount	- (Part 1 Base	x Electric/Hybrid Discount
x New Car Discount (if applicable)	x Multi Policy Discount	x Plan Ahead Discount	x New Car Discount (if applicable)	x Part 1 Category Factor	x New Car Discount (if applicable)
x Plan Ahead Discount	x Electric/Hybrid Discount	x Class 15 Discount	x Plan Ahead Discount	= Implicit Surcharge Factor)	x Plan Ahead Discount
x Class 15 Discount	x New Car Discount (if applicable)	= Total Premium	x Class 15 Discount	= Total Premium	x Class 15 Discount
= Subtotal Premium	x Plan Ahead Discount		= Subtotal Premium		
x SDIP Factor	x Class 15 Discount		x SDIP Factor	x Annual Mileage Discount	
= SDIP Amount	= Subtotal Premium		= SDIP Amount	x Multi Car Discount	
= SDIP Amount + Subtotal Premium = Total Premium	x SDIP Factor		= SDIP Amount + Subtotal Premium = Total Premium	x Years Licensed Factor	
	= SDIP Amount			x Group Marketing Discount*	
	= SDIP Amount + Subtotal Premium = Total Premium			x Pay Plan Discount	
				x Multi Policy Discount	
				x Electric/Hybrid Discount	
				x New Car Discount (if applicable)	
				x Plan Ahead Discount	
				x Class 15 Discount	
				= Subtotal Premium	
				x SDIP Factor	
				= SDIP Amount	
				= SDIP Amount + Subtotal Premium = Total Premium	
				= Premium	

Part 7	Part 8	Part 9	Part 10	Part 11	Part 12
<u>Collision</u>	<u>Limited Collision</u>	<u>Comprehensive Coverage</u>	<u>Substitute Transportation</u>	<u>Towing and Labor</u>	<u>Bodily Injury Caused by an Underinsured Auto</u>
Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate
x Category Factor	x Category Factor	x Category Factor	x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor	x Category Factor
x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor	x Group Marketing Discount*	x Group Marketing Discount*	x Miscellaneous Vehicle Factor
x Deductible Factor	x Deductible Factor	x Deductible Factor	x Pay Plan Discount	x Pay Plan Discount	x Annual Mileage Discount
x Model Year Factor	x Model Year Factor	x Full Glass Coverage Factor	x Class 15 Discount	x Class 15 Discount	x Passive Restraint Discount
+ Collision Waiver Premium	x Annual Mileage Discount	x Model Year Factor	= Total Premium	= Total Premium	x Years Licensed Factor
x Annual Mileage Discount	x Multi Car Discount	x Anti Theft Discount			x Group Marketing Discount*
x Multi Car Discount	x Extra Risk Factor	x Multi Car Discount			x Pay Plan Discount
x Extra Risk Factor	x Years Licensed Factor	x Extra Risk Factor			x Multi Policy Discount
x Years Licensed Factor	x Group Marketing Discount*	x Years Licensed Factor			x Electric/Hybrid Discount
x Group Marketing Discount*	x Pay Plan Discount	x Group Marketing Discount*			x New Car Discount (if applicable)
x Pay Plan Discount	x Multi Policy Discount	x Pay Plan Discount			x Plan Ahead Discount
x Multi Policy Discount	x Electric/Hybrid Discount	x Multi Policy Discount			x Class 15 Discount
x Electric/Hybrid Discount	x New Car Discount (if applicable)	x Electric/Hybrid Discount			= Total Premium
x New Car Discount (if applicable)	x Plan Ahead Discount	x New Car Discount (if applicable)			
x Plan Ahead Discount	x Loan/Lease Factor	x Plan Ahead Discount			
x Loan/Lease Factor	x Class 15 Discount	x Loan/Lease Factor			
x Class 15 Discount	x Stated Amount Adjustment Factor	x Class 15 Discount			
x Stated Amount Adjustment Factor	= Total Premium	x Stated Amount Adjustment Factor			
= Subtotal Premium		= Total Premium			
x SDIP Factor					
= SDIP Amount					
= SDIP Amount + Subtotal Premium = Total Premium					

*Refer to Group Marketing filing for rate deviation

Order of Calculation

Bodily Injury To Others	Personal Injury Protection	Bodily Injury Caused by An Uninsured Auto	Damage to Someone Else's Property	Optional Bodily Injury to Others	Medical Payments
Part 1	Part 2	Part 3	Part 4	Part 5	Part 6
Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate
x Category Factor	x Category Factor	x Category Factor	x Category Factor	x Category Factor	x Category Factor
x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor	x Annual Mileage Discount	x Increased Limit Factor	x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor
x Annual Mileage Discount	x Increased Limit Factor	x Passive Restraint Discount	x Annual Mileage Discount	= Subtotal1 Optional BI Premium	x Annual Mileage Discount
x Multi Car Discount	x Annual Mileage Discount	x Years Licensed Factor	x Multi Car Discount	+ (Part 1 Base	x Passive Restraint Discount
x Years Licensed Factor	x Multi Car Discount	x Group Marketing Discount*	x Years Licensed Factor	x <u>Part 1 Category Factor</u>	x Years Licensed Factor
x Group Marketing Discount*	x Passive Restraint Discount	x Pay Plan Discount	x Group Marketing Discount*	= Subtotal2 Optional BI Premium	x Group Marketing Discount*
x Pay Plan Discount	x Years Licensed Factor	x Multi Policy Discount	x Pay Plan Discount	x Increased Limit Factor	x Pay Plan Discount
x Multi Policy Discount	x Group Marketing Discount*	x Electric/Hybrid Discount	x Multi Policy Discount	- (Part 1 Base	x Multi Policy Discount
x Electric/Hybrid Discount	x Pay Plan Discount	x New Car Discount (if applicable)	x Electric/Hybrid Discount	x Part 1 Category Factor)	x Electric/Hybrid Discount
x New Car Discount (if applicable)	x Multi Policy Discount	x Plan Ahead Discount	x New Car Discount (if applicable)	x Annual Mileage Discount	x New Car Discount (if applicable)
x Plan Ahead Discount	x Electric/Hybrid Discount	x Tenure Discount	x Plan Ahead Discount	x Multi Car Discount	x Plan Ahead Discount
x Tenure Discount	x New Car Discount (if applicable)	x <u>Class 15 Discount</u>	x Tenure Discount	x Years Licensed Factor	x Tenure Discount
x <u>Class 15 Discount</u>	x Plan Ahead Discount	= Total Premium	x <u>Class 15 Discount</u>	x Group Marketing Discount*	x <u>Class 15 Discount</u>
= Subtotal Premium	x Tenure Discount		= Subtotal Premium	x Pay Plan Discount	= Total Premium
x SDIP Factor	x <u>Class 15 Discount</u>		x SDIP Factor	x Multi Policy Discount	
= <u>SDIP Amount</u>	= Subtotal Premium		= <u>SDIP Amount</u>	x Electric/Hybrid Discount	
= SDIP Amount + Subtotal Premium =	x SDIP Factor		= SDIP Amount + Subtotal Premium = Total Premium	x New Car Discount (if applicable)	
Total Premium	= <u>SDIP Amount</u>			x Plan Ahead Discount	
	= SDIP Amount + Subtotal Premium = Total Premium			x Tenure Discount	
				x <u>Class 15 Discount</u>	
				= Subtotal Premium	
				x SDIP Factor	
				= <u>SDIP Amount</u>	
				= SDIP Amount + Subtotal Premium = Total Premium	

Each step of calculation is rounded to the nearest whole dollar

Collision	Limited Collision	Comprehensive Coverage	Substitute Transportation	Towing and Labor	Bodily Injury Caused by an Underinsured Auto
Part 7	Part 8	Part 9	Part 10	Part 11	Part 12
Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate
x Category Factor	x Category Factor	x Category Factor	x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor	x Category Factor
x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor	x Group Marketing Discount*	x Group Marketing Discount*	x Miscellaneous Vehicle Factor
x Deductible Factor	x Deductible Factor	x Deductible Factor	x Pay Plan Discount	x Pay Plan Discount	x Annual Mileage Discount
x Model Year Factor	x Model Year Factor	x Full Glass Coverage Factor	x <u>Class 15 Discount</u>	x <u>Class 15 Discount</u>	x Passive Restraint Discount
+ Collision Waiver Premium	x Annual Mileage Discount	x Model Year Factor	= Total Premium	= Total Premium	x Years Licensed Factor
x Annual Mileage Discount	x Multi Car Discount	x Anti Theft Discount			x Group Marketing Discount*
x Multi Car Discount	x Extra Risk Factor	x Multi Car Discount			x Pay Plan Discount
x Extra Risk Factor	x Years Licensed Factor	x Extra Risk Factor			x Multi Policy Discount
x Years Licensed Factor	x Group Marketing Discount*	x Years Licensed Factor			x Electric/Hybrid Discount
x Group Marketing Discount*	x Pay Plan Discount	x Group Marketing Discount*			x New Car Discount (if applicable)
x Pay Plan Discount	x Multi Policy Discount	x Pay Plan Discount			x Plan Ahead Discount
x Multi Policy Discount	x Electric/Hybrid Discount	x Multi Policy Discount			x Tenure Discount
x Electric/Hybrid Discount	x New Car Discount (if applicable)	x Electric/Hybrid Discount			x <u>Class 15 Discount</u>
x New Car Discount (if applicable)	x Plan Ahead Discount	x New Car Discount (if applicable)			= Total Premium
x Plan Ahead Discount	x Tenure Discount	x Plan Ahead Discount			
x Tenure Discount	x Loan/Lease Factor	x Tenure Discount			
x Loan/Lease Factor	x Class 15 Discount	x Loan/Lease Factor			
x Class 15 Discount	x Stated Amount Adjustment Factor	x Class 15 Discount			
x <u>Stated Amount Adjustment Factor</u>	= Total Premium	x <u>Stated Amount Adjustment Factor</u>			
= Subtotal Premium		= Total Premium			
x SDIP Factor					
= <u>SDIP Amount</u>					
= SDIP Amount + Subtotal Premium =					
Total Premium					

*Refer to Group Marketing filing for rate deviation

**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	140	260	161	459	255	416	230	139
2	155	283	182	505	290	457	262	152
3	164	297	197	539	310	486	278	160
4	178	330	204	591	360	537	323	173
5	181	329	229	616	384	559	347	182
6	198	364	227	662	440	600	397	193
7	202	351	250	701	448	635	404	196
8	213	389	256	739	482	669	433	210
9	245	419	293	776	502	701	453	238
10	249	490	327	829	579	748	521	252
11	239	535	323	828	583	747	525	272
12	255	508	352	824	628	745	563	260
13	304	553	380	817	630	739	565	295
14	339	579	427	817	652	738	585	330
15	397	646	446	827	704	748	633	385
16	338	658	583	811	681	735	613	348
17	256	496	312	805	501	727	451	257
18	263	650	355	845	628	762	563	297
19	320	635	424	807	635	732	572	353
20	295	648	399	847	655	766	589	326
21	361	655	540	835	686	752	617	501
22	355	655	526	838	674	755	607	485
23	271	602	420	822	623	746	561	274
24	273	538	348	815	560	738	504	277
25	271	607	364	815	642	737	579	296
26	333	659	465	796	685	722	616	322
27	125	238	138	417	216	378	196	129
40	312	589	386	824	614	746	553	330
41	325	584	428	817	650	739	584	333
42	401	646	461	833	700	751	631	406
43	359	637	451	828	700	750	631	386
44	325	670	590	799	688	724	618	330
45	372	627	444	857	696	770	629	385

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 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	146	270	167	477	265	433	239	145
2	161	294	189	525	302	475	272	158
3	171	309	205	561	322	505	289	166
4	185	343	212	615	374	558	336	180
5	188	342	238	641	399	581	361	189
6	206	379	236	688	458	624	413	201
7	210	365	260	729	466	660	420	204
8	222	405	266	769	501	696	450	218
9	255	436	305	807	522	729	471	248
10	259	510	340	862	602	778	542	262
11	249	556	336	861	606	777	546	283
12	265	528	366	857	653	775	586	270
13	316	575	395	850	655	769	588	307
14	353	602	444	850	678	768	608	343
15	413	672	464	860	732	778	658	400
16	352	684	606	843	708	764	638	362
17	266	516	324	837	521	756	469	267
18	274	676	369	879	653	792	586	309
19	333	660	441	839	660	761	595	367
20	307	674	415	881	681	797	613	339
21	375	681	562	868	713	782	642	521
22	369	681	547	872	701	785	631	504
23	282	626	437	855	648	776	583	285
24	284	560	362	848	582	768	524	288
25	282	631	379	848	668	766	602	308
26	346	685	484	828	712	751	641	335
27	130	248	144	434	225	393	204	134
40	324	613	401	857	639	776	575	343
41	338	607	445	850	676	769	607	346
42	417	672	479	866	728	781	656	422
43	373	662	469	861	728	780	656	401
44	338	697	614	831	716	753	643	343
45	387	652	462	891	724	801	654	400

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	107	71	188	110	168	99	63
2	68	115	78	205	120	186	109	67
3	75	120	84	217	128	197	114	71
4	77	132	86	237	146	215	131	76
5	80	131	96	249	157	225	141	80
6	85	146	96	267	181	240	162	84
7	86	141	103	283	184	254	165	84
8	90	157	107	298	197	269	175	88
9	104	168	120	311	205	281	185	101
10	105	197	132	325	233	295	211	104
11	103	214	131	325	235	295	213	112
12	106	205	142	323	253	294	227	107
13	126	227	155	320	254	291	228	122
14	140	239	172	321	262	290	236	135
15	160	266	181	325	283	293	254	153
16	140	270	233	318	274	289	245	142
17	109	199	128	322	205	294	184	109
18	110	259	144	333	253	300	227	124
19	131	260	172	318	255	287	230	145
20	122	268	162	333	266	300	236	139
21	147	268	223	329	276	296	249	208
22	145	268	217	330	272	296	244	200
23	111	249	171	322	251	292	226	113
24	114	215	141	320	226	289	205	114
25	113	249	147	321	260	289	232	127
26	138	270	189	314	276	284	249	132
27	55	98	60	170	92	155	84	59
40	130	240	157	323	246	292	224	135
41	131	240	173	321	261	292	235	136
42	165	266	188	327	282	295	254	165
43	145	260	184	326	283	295	254	157
44	132	274	236	314	278	284	249	136
45	150	255	181	337	280	302	253	157

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	64	110	73	194	113	173	102	65
2	70	118	80	211	124	192	112	69
3	77	124	87	224	132	203	117	73
4	79	136	89	244	150	221	135	78
5	82	135	99	256	162	232	145	82
6	88	150	99	275	186	247	167	87
7	89	145	106	291	190	262	170	87
8	93	162	110	307	203	277	180	91
9	107	173	124	320	211	289	191	104
10	108	203	136	335	240	304	217	107
11	106	220	135	335	242	304	219	115
12	109	211	146	333	261	303	234	110
13	130	234	160	330	262	300	235	126
14	144	246	177	331	270	299	243	139
15	165	274	186	335	291	302	262	158
16	144	278	240	328	282	298	252	146
17	112	205	132	332	211	303	190	112
18	113	267	148	343	261	309	234	128
19	135	268	177	328	263	296	237	149
20	126	276	167	343	274	309	243	143
21	151	276	230	339	284	305	256	214
22	149	276	224	340	280	305	251	206
23	114	256	176	332	259	301	233	116
24	117	221	145	330	233	298	211	117
25	116	256	151	331	268	298	239	131
26	142	278	195	323	284	293	256	136
27	57	101	62	175	95	160	87	61
40	134	247	162	333	253	301	231	139
41	135	247	178	331	269	301	242	140
42	170	274	194	337	290	304	262	170
43	149	268	190	336	291	304	262	162
44	136	282	243	323	286	293	256	140
45	155	263	186	347	288	311	261	162

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 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	209	386	272	718	471	650	425	225
2	234	407	280	784	504	707	454	237
3	237	417	299	799	508	721	456	253
4	253	434	302	847	546	768	489	278
5	257	437	301	867	578	786	521	282
6	269	448	321	878	597	792	539	288
7	277	452	339	895	638	811	574	300
8	279	478	348	930	639	843	575	314
9	288	488	343	961	643	867	578	298
10	292	495	348	970	647	875	582	299
11	292	526	356	978	644	882	578	301
12	315	536	379	992	689	898	621	326
13	333	534	378	982	689	889	621	333
14	348	578	400	1004	711	905	641	357
15	367	637	426	1035	770	933	691	379
16	327	624	420	1016	690	918	622	338
17	300	578	359	992	609	898	549	300
18	329	651	400	1038	691	939	623	326
19	342	641	411	1008	668	912	599	333
20	319	638	387	1044	676	943	609	336
21	375	704	452	1045	756	940	681	377
22	475	750	560	1043	813	938	731	465
23	287	655	420	1029	702	931	631	314
24	349	655	419	1020	673	922	605	341
25	331	708	417	1019	745	922	669	350
26	395	725	513	999	794	902	714	391
27	209	368	245	689	418	626	375	209
40	310	575	380	1000	658	904	592	356
41	313	562	394	986	700	890	629	331
42	316	605	432	1040	760	941	683	371
43	361	621	427	1039	770	939	691	368
44	287	610	415	986	690	890	621	297
45	368	622	419	1070	766	963	688	372

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 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	226	417	294	775	509	702	459	243
2	253	440	302	847	544	764	490	256
3	256	450	323	863	549	779	492	273
4	273	469	326	915	590	829	528	300
5	278	472	325	936	624	849	563	305
6	291	484	347	948	645	855	582	311
7	299	488	366	967	689	876	620	324
8	301	516	376	1004	690	910	621	339
9	311	527	370	1038	694	936	624	322
10	315	535	376	1048	699	945	629	323
11	315	568	384	1056	696	953	624	325
12	340	579	409	1071	744	970	671	352
13	360	577	408	1061	744	960	671	360
14	376	624	432	1084	768	977	692	386
15	396	688	460	1118	832	1008	746	409
16	353	674	454	1097	745	991	672	365
17	324	624	388	1071	658	970	593	324
18	355	703	432	1121	746	1014	673	352
19	369	692	444	1089	721	985	647	360
20	345	689	418	1128	730	1018	658	363
21	405	760	488	1129	816	1015	735	407
22	513	810	605	1126	878	1013	789	502
23	310	707	454	1111	758	1005	681	339
24	377	707	453	1102	727	996	653	368
25	357	765	450	1101	805	996	723	378
26	427	783	554	1079	858	974	771	422
27	226	397	265	744	451	676	405	226
40	335	621	410	1080	711	976	639	384
41	338	607	426	1065	756	961	679	357
42	341	653	467	1123	821	1016	738	401
43	390	671	461	1122	832	1014	746	397
44	310	659	448	1065	745	961	671	321
45	397	672	453	1156	827	1040	743	402

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>	<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	30	71	44	123	66	111	59	35
2	38	77	49	130	74	120	66	38
3	39	80	53	143	79	129	71	39
4	42	91	55	160	91	143	80	42
5	42	91	62	169	97	151	88	47
6	47	100	62	181	111	162	99	49
7	49	97	67	191	112	171	100	49
8	50	106	69	201	120	181	107	53
9	62	114	79	206	126	188	112	59
10	62	126	89	210	142	191	127	62
11	63	140	86	206	143	188	129	71
12	63	135	95	208	154	188	140	74
13	76	151	103	208	156	188	142	76
14	86	162	112	204	162	185	143	84
15	102	176	120	204	176	185	156	103
16	114	169	143	196	169	177	151	118
17	66	127	80	210	124	189	111	66
18	79	171	95	204	154	185	140	91
19	89	169	107	200	156	180	142	103
20	89	176	107	204	160	185	143	103
21	120	171	145	201	171	181	152	148
22	118	171	145	200	169	180	151	143
23	66	169	107	200	152	180	138	69
24	67	135	89	200	135	180	123	71
25	77	171	99	204	160	184	143	84
26	92	169	118	200	169	180	151	92
27	34	66	38	111	55	99	49	34
40	76	156	103	204	152	185	138	79
41	79	162	112	206	162	185	143	84
42	97	176	120	204	173	184	154	104
43	92	173	120	203	173	184	154	103
44	103	171	145	200	169	180	151	118
45	95	176	120	206	173	185	154	103

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>	<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	30	72	44	124	67	112	60	35
2	38	78	49	131	75	121	67	38
3	39	81	54	144	80	130	72	39
4	42	92	56	162	92	144	81	42
5	42	92	63	171	98	153	89	47
6	47	101	63	183	112	164	100	49
7	49	98	68	193	113	173	101	49
8	51	107	70	203	121	183	108	54
9	63	115	80	208	127	190	113	60
10	63	127	90	212	143	193	128	63
11	64	141	87	208	144	190	130	72
12	64	136	96	210	156	190	141	75
13	77	153	104	210	158	190	143	77
14	87	164	113	206	164	187	144	85
15	103	178	121	206	178	187	158	104
16	115	171	144	198	171	179	153	119
17	67	128	81	212	125	191	112	67
18	80	173	96	206	156	187	141	92
19	90	171	108	202	158	182	143	104
20	90	178	108	206	162	187	144	104
21	121	173	146	203	173	183	154	149
22	119	173	146	202	171	182	153	144
23	67	171	108	202	154	182	139	70
24	68	136	90	202	136	182	124	72
25	78	173	100	206	162	186	144	85
26	93	171	119	202	171	182	153	93
27	34	67	38	112	56	100	49	34
40	77	158	104	206	154	187	139	80
41	80	164	113	208	164	187	144	85
42	98	178	121	206	175	186	156	105
43	93	175	121	205	175	186	156	104
44	104	173	146	202	171	182	153	119
45	96	178	121	208	175	187	156	104

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>	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	288	634	382	1159	639	1041	576	287
2	301	640	384	1208	626	1088	565	300
3	304	672	411	1231	663	1108	595	303
4	318	699	415	1271	706	1146	635	317
5	323	705	426	1289	741	1161	666	320
6	342	752	453	1329	784	1198	706	339
7	362	772	487	1326	819	1193	739	357
8	369	761	510	1322	817	1192	736	367
9	369	760	484	1316	819	1185	738	367
10	361	778	486	1319	843	1189	757	364
11	390	871	532	1286	854	1157	768	389
12	432	896	558	1290	935	1161	841	430
13	438	813	593	1300	943	1170	847	429
14	483	899	647	1270	985	1144	887	481
15	577	943	696	1266	1031	1139	926	564
16	510	915	629	1235	876	1111	789	489
17	408	859	536	1305	814	1175	731	407
18	497	951	633	1274	954	1147	859	485
19	514	966	720	1235	994	1111	895	512
20	550	965	699	1255	989	1129	891	535
21	572	982	803	1245	1125	1121	1012	691
22	636	971	826	1234	1087	1110	980	857
23	440	972	775	1269	1028	1144	925	495
24	482	935	679	1266	958	1139	864	480
25	506	986	746	1287	1032	1159	928	532
26	595	983	816	1235	1073	1111	965	653
27	275	606	351	1121	593	1009	535	274
40	442	848	604	1283	923	1152	831	451
41	412	874	633	1290	968	1162	871	427
42	474	936	720	1284	1032	1154	928	464
43	511	929	696	1262	1036	1137	931	499
44	466	935	612	1266	876	1139	789	447
45	532	919	700	1269	1031	1141	927	516

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 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	296	652	393	1191	657	1070	592	295
2	309	658	395	1242	644	1118	581	308
3	313	691	423	1265	682	1139	612	311
4	327	719	427	1307	726	1178	653	326
5	332	725	438	1325	762	1194	685	329
6	352	773	466	1366	806	1232	726	348
7	372	794	501	1363	842	1226	760	367
8	379	782	524	1359	840	1225	757	377
9	379	781	498	1353	842	1218	759	377
10	371	800	500	1356	867	1222	778	374
11	401	895	547	1322	878	1189	790	400
12	444	921	574	1326	961	1194	865	442
13	450	836	610	1336	969	1203	871	441
14	497	924	665	1306	1013	1176	912	494
15	593	969	715	1301	1060	1171	952	580
16	524	941	647	1270	901	1142	811	503
17	419	883	551	1342	837	1208	751	418
18	511	978	651	1310	981	1179	883	499
19	528	993	740	1270	1022	1142	920	526
20	565	992	719	1290	1017	1161	916	550
21	588	1009	825	1280	1157	1152	1040	710
22	654	998	849	1269	1117	1141	1007	881
23	452	999	797	1305	1057	1176	951	509
24	495	961	698	1301	985	1171	888	493
25	520	1014	767	1323	1061	1191	954	547
26	612	1011	839	1270	1103	1142	992	671
27	283	623	361	1152	610	1037	550	282
40	454	872	621	1319	949	1184	854	464
41	424	898	651	1326	995	1195	895	439
42	487	962	740	1320	1061	1186	954	477
43	525	955	715	1297	1065	1169	957	513
44	479	961	629	1301	901	1171	811	460
45	547	945	720	1305	1060	1173	953	530

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	120	120	120	120	120	120	120	120
2	123	123	123	123	123	123	123	123
3	126	126	126	126	126	126	126	126
4	124	124	124	124	124	124	124	124
5	130	130	130	130	130	130	130	130
6	134	134	134	134	134	134	134	134
7	140	140	140	140	140	140	140	140
8	144	144	144	144	144	144	144	144
9	143	143	143	143	143	143	143	143
10	152	152	152	152	152	152	152	152
11	161	161	161	161	161	161	161	161
12	166	166	166	166	166	166	166	166
13	188	188	188	188	188	188	188	188
14	198	198	198	198	198	198	198	198
15	242	242	242	242	242	242	242	242
16	392	392	392	392	392	392	392	392
17	140	140	140	140	140	140	140	140
18	284	284	284	284	284	284	284	284
19	313	313	313	313	313	313	313	313
20	283	283	283	283	283	283	283	283
21	387	387	387	387	387	387	387	387
22	434	434	434	434	434	434	434	434
23	262	262	262	262	262	262	262	262
24	198	198	198	198	198	198	198	198
25	297	297	297	297	297	297	297	297
26	354	354	354	354	354	354	354	354
27	115	115	115	115	115	115	115	115
40	180	180	180	180	180	180	180	180
41	182	182	182	182	182	182	182	182
42	220	220	220	220	220	220	220	220
43	232	232	232	232	232	232	232	232
44	378	378	378	378	378	378	378	378
45	243	243	243	243	243	243	243	243

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>	<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	124	124	124	124	124	124	124	124
2	127	127	127	127	127	127	127	127
3	130	130	130	130	130	130	130	130
4	128	128	128	128	128	128	128	128
5	134	134	134	134	134	134	134	134
6	138	138	138	138	138	138	138	138
7	144	144	144	144	144	144	144	144
8	148	148	148	148	148	148	148	148
9	147	147	147	147	147	147	147	147
10	157	157	157	157	157	157	157	157
11	166	166	166	166	166	166	166	166
12	171	171	171	171	171	171	171	171
13	194	194	194	194	194	194	194	194
14	204	204	204	204	204	204	204	204
15	249	249	249	249	249	249	249	249
16	404	404	404	404	404	404	404	404
17	144	144	144	144	144	144	144	144
18	293	293	293	293	293	293	293	293
19	322	322	322	322	322	322	322	322
20	291	291	291	291	291	291	291	291
21	399	399	399	399	399	399	399	399
22	447	447	447	447	447	447	447	447
23	270	270	270	270	270	270	270	270
24	204	204	204	204	204	204	204	204
25	306	306	306	306	306	306	306	306
26	365	365	365	365	365	365	365	365
27	118	118	118	118	118	118	118	118
40	185	185	185	185	185	185	185	185
41	187	187	187	187	187	187	187	187
42	227	227	227	227	227	227	227	227
43	239	239	239	239	239	239	239	239
44	389	389	389	389	389	389	389	389
45	250	250	250	250	250	250	250	250

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 – Property Damage</u>		<u>Part 5 – Bodily Injury</u>			<u>Part 3</u>	<u>Part 12</u>
<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Uninsured</u>	<u>Underinsured</u>
					<u>Motorist</u>	<u>Motorist</u>
					<u>Rate</u>	<u>Rate</u>
\$5,000	1.000	20/40	1.00	20/40	\$18	\$0
\$10,000	1.204	20/50	1.01	20/50	\$18	\$1
\$15,000	1.220	25/50	1.06	25/50	\$18	\$3
\$20,000	1.232	25/60	1.07	25/60	\$20	\$4
\$25,000	1.242	30/60	1.11	30/70	\$21	\$8
\$30,000	1.249	30/70	1.11	35/80	\$21	\$15
\$35,000	1.254	35/80	1.16	50/100	\$22	\$24
\$40,000	1.258	50/100	1.19	100/100	\$23	\$53
\$45,000	1.262	100/100	1.27	100/200	\$24	\$54
\$50,000	1.265	100/200	1.28	100/300	\$25	\$55
\$75,000	1.274	100/300	1.29	200/400	\$30	\$129
\$80,000	1.275	200/400	1.59	200/600	\$30	\$127
\$100,000	1.280	200/500	1.60	250/500	\$31	\$154
\$150,000	1.292	200/600	1.63	250/1000	\$33	\$166
\$200,000	1.303	250/500	1.66	300/500	\$35	\$218
\$250,000	1.309	250/1000	1.70	500/500	\$45	\$396
\$300,000	1.314	300/500	1.85	500/1000	\$48	\$410
\$400,000	1.323	500/500	2.42			
\$500,000	1.329	500/1000	2.47			
\$750,000	1.338					
\$1,000,000	1.348					

<u>Part 2 - Personal Injury Protection</u>			<u>Part 6</u>	
<u>Deductible</u>	<u>Policy Holder Only</u>	<u>Policyholder and Household Member</u>	<u>Limit</u>	<u>Medical Payments</u>
				<u>Rate</u>
			None	\$0
100	0.98	0.98	5,000	\$25
250	0.96	0.95	10,000	\$34
500	0.92	0.90	15,000	\$43
1000	0.86	0.81	20,000	\$45
2000	0.74	0.65	25,000	\$49
4000	0.63	0.52	50,000	\$57
8000	0.40	0.30	100,000	\$67

The above rates are applicable to insureds with zero SDIP points

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 – Property Damage</u>		<u>Part 5 – Bodily Injury</u>		<u>Part 3</u>	<u>Part 12</u>
<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Factor</u>	<u>Uninsured</u>	<u>Underinsured</u>
				<u>Motorist</u>	<u>Motorist</u>
				<u>Rate</u>	<u>Rate</u>
\$5,000	1.000	20/40	1.00	20/40	\$0
\$10,000	1.204	20/50	1.01	20/50	\$1
\$15,000	1.220	25/50	1.06	25/50	\$3
\$20,000	1.232	25/60	1.07	25/60	\$4
\$25,000	1.242	30/60	1.11	30/70	\$8
\$30,000	1.249	30/70	1.11	35/80	\$15
\$35,000	1.254	35/80	1.16	50/100	\$25
\$40,000	1.258	50/100	1.27	100/100	\$55
\$45,000	1.262	100/100	1.33	100/200	\$56
\$50,000	1.265	100/200	1.36	100/300	\$57
\$75,000	1.274	100/300	1.37	200/400	\$133
\$80,000	1.275	200/400	1.61	200/600	\$131
\$100,000	1.280	200/500	1.62	250/500	\$159
\$150,000	1.292	200/600	1.63	250/1M	\$171
\$200,000	1.303	250/500	1.66	300/500	\$225
\$250,000	1.309	250/1000	1.70	500/500	\$408
\$300,000	1.314	300/500	1.85	500/1M	\$422
\$400,000	1.323	500/500	2.50		
\$500,000	1.329	500/1000	2.55		
\$750,000	1.338				
\$1,000,000	1.348				

<u>Part 2 - Personal Injury Protection</u>			<u>Part 6</u>	
<u>Deductible</u>	<u>Policy Holder Only</u>	<u>Policyholder and Household Member</u>	<u>Medical Payments</u>	
			<u>Limit</u>	
			<u>Rate</u>	
			None	\$0
100	0.98	0.98	5,000	\$26
250	0.96	0.95	10,000	\$35
500	0.92	0.90	15,000	\$44
1000	0.86	0.81	20,000	\$46
2000	0.74	0.65	25,000	\$50
4000	0.63	0.52	50,000	\$58
8000	0.40	0.30	100,000	\$68

The above rates are applicable to insureds with zero SDIP points

INCREASED LIMITS TABLES AND IMPLICIT SURCHARGE EXCLUSION FACTORS

Unless otherwise specified, the basic limits rates shown on the rate pages are for \$20,000/\$40,000 bodily injury (Parts 1 and 5) and \$5,000 property damage (Part 4). The charge for bodily injury increased limits is determined by applying the factors shown on the Increased Limits Tables to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

Adjusted Part 1 premium is determined by applying the Implicit Surcharge Exclusion Factor to the Part 1 premium appearing in the Rate Pages for the particular territory and operator classification. The result should be rounded to the nearest whole dollar amount only after all calculations have been completed.

<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	1.018	1.178	1.117	1.061	1.051	1.061	1.051	1.100
2	1.025	1.167	1.108	1.064	1.048	1.064	1.048	1.119
3	1.021	1.178	1.115	1.066	1.049	1.066	1.049	1.102
4	1.014	1.170	1.107	1.067	1.049	1.067	1.049	1.094
5	1.032	1.176	1.128	1.070	1.052	1.070	1.052	1.129
6	1.034	1.176	1.114	1.071	1.051	1.071	1.051	1.113
7	1.034	1.173	1.131	1.070	1.053	1.070	1.053	1.124
8	1.040	1.170	1.118	1.067	1.052	1.067	1.052	1.139
9	1.045	1.167	1.135	1.069	1.055	1.069	1.055	1.145
10	1.027	1.171	1.134	1.069	1.053	1.069	1.053	1.107
11	1.043	1.126	1.093	1.063	1.041	1.063	1.041	1.138
12	1.048	1.148	1.118	1.067	1.054	1.067	1.054	1.185
13	1.061	1.161	1.138	1.070	1.055	1.070	1.055	1.144
14	1.072	1.145	1.110	1.067	1.047	1.067	1.047	1.200
15	1.065	1.142	1.140	1.072	1.058	1.072	1.058	1.156
16	1.092	1.132	1.102	1.055	1.054	1.055	1.054	1.219
17	1.038	1.119	1.079	1.067	1.038	1.067	1.038	1.162
18	1.088	1.149	1.136	1.054	1.051	1.054	1.051	1.227
19	1.076	1.147	1.087	1.067	1.052	1.067	1.052	1.170
20	1.103	1.158	1.150	1.063	1.044	1.063	1.044	1.150
21	1.119	1.155	1.122	1.063	1.057	1.063	1.057	1.183
22	1.138	1.146	1.104	1.057	1.064	1.057	1.064	1.294
23	1.054	1.101	1.092	1.050	1.050	1.050	1.050	1.111
24	1.072	1.094	1.089	1.041	1.033	1.041	1.033	1.250
25	1.057	1.124	1.149	1.064	1.047	1.064	1.047	1.132
26	1.061	1.137	1.073	1.061	1.048	1.061	1.048	1.131
27	1.013	1.169	1.114	1.065	1.048	1.065	1.048	1.089
40	1.025	1.126	1.125	1.057	1.066	1.057	1.066	1.051
41	1.056	1.137	1.110	1.062	1.051	1.062	1.051	1.177
42	1.036	1.143	1.111	1.058	1.048	1.058	1.048	1.088
43	1.085	1.161	1.134	1.059	1.046	1.059	1.046	1.154
44	1.061	1.111	1.104	1.048	1.047	1.048	1.047	1.196
45	1.088	1.182	1.148	1.071	1.058	1.071	1.058	1.148

Motorcycles All Territories ~~1.056~~

Proposed

PAGE REMOVED

DISCOUNTS & FACTORS (RULE 19)

Electric/Hybrid Discount:

Electric/Hybrid	Factor
Yes	0.9
No	1

New Car Discount::

Current Policy Effective Year Minus Vehicle Model Year	Discount
Less than 0	7%
0	7%
1	5%
2	3%
Greater than 2	0%

Plan Ahead Discount:

Policy Term	Discount
First Term	7%
First Renewal	5%
Second Renewal	3%
Subsequent Renewals	0%

DISCOUNTS & FACTORS (RULE 19)

Electric/Hybrid Discount:

Electric/Hybrid	Factor
Yes	0.9
No	1

New Car Discount::

Current Policy Effective Year Minus Vehicle Model Year	Discount
Less than 0	7%
0	7%
1	5%
2	3%
Greater than 2	0%

Plan Ahead Discount:

Policy Term	Discount
First Term	7%
First Renewal	5%
Second Renewal	3%
Subsequent Renewals	0%

Tenure Discount: (years of continuous coverage with Electric Insurance Company)

Tenure	Discount
0 years	0%
1-5 years	1%
6-10 years	2%
11+ years	3%

Effective: TBD New and Renewal Business

RS-1.2

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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 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.

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 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. Tenure Discount

A discount up to **3%** applies to all coverages except rental and towing based on the criteria listed in the Miscellaneous Rating Factors section. This discount does not apply to miscellaneous vehicles.

Effective: TBD New and Renewal Business

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

P. Category Factors

The category factor will be applied to all coverages except rental and towing. Refer to the Rating Factors pages for category names and factors. Refer to the Miscellaneous Motor Vehicle section for rules on applying the category factor to miscellaneous vehicles.

Policy Category Placement

All policies are evaluated based on a set of policy characteristics. Each combination of characteristics will be assigned to one, and only one, category. Each category will have a distinct rating factor.

The category will be determined at new business and prior to every annual renewal. The category will not be affected by midterm policy changes. However, if the policy information was incorrect at inception or the prior renewal, a correction can be made. Upon renewal, policies will ~~not be moved~~.

Category Model Characteristics and Factor Determination

The following variables are used in the UQI scoring algorithm:

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

Q. Auto Loan/Lease Coverage

A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van, and the insured must request the auto loan/lease coverage within 30 days of leasing or financing a vehicle. Charge 7% of both the Collision and Comprehensive Coverage premiums for the auto loan/lease coverage. Attach the auto loan/lease coverage endorsement to the policy.

P. 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

Q. Category Factors

The category factor will be applied to all coverages except rental and towing. Refer to the Rating Factors pages for category names and factors. Refer to the Miscellaneous Motor Vehicle section for rules on applying the category factor to miscellaneous vehicles.

Policy Category Placement

All policies are evaluated based on a set of policy characteristics. Each combination of characteristics will be assigned to one, and only one, category. Each category will have a distinct rating factor.

The category will be determined at new business and prior to every annual renewal. The category will not be affected by midterm policy changes. However, if the policy information was incorrect at inception or the prior renewal, a correction can be made. Upon renewal, policies will **move toward their category placement, subject to a one category level cap.**

Category Model Characteristics and Factor Determination

The following variables are used in the category factor determination:

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

R. Auto Loan/Lease Coverage

A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van, and the insured must request the auto loan/lease coverage within 30 days of leasing or financing a vehicle. Charge 7% of both the Collision and Comprehensive Coverage premiums for the auto loan/lease coverage. Attach the auto loan/lease coverage endorsement to the policy.

MOTORCYCLE RATES

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$13	\$12	\$20	\$17
2	\$12	\$11	\$18	\$15
3	\$13	\$12	\$20	\$16
4	\$17	\$15	\$27	\$22
5	\$16	\$14	\$25	\$20
6	\$18	\$16	\$29	\$23
7	\$17	\$15	\$27	\$22
8	\$17	\$15	\$27	\$22
9	\$18	\$16	\$29	\$23
10	\$24	\$21	\$38	\$31
11	\$23	\$20	\$37	\$30
12	\$24	\$22	\$39	\$32
13	\$26	\$23	\$42	\$34
14	\$28	\$25	\$42	\$36
15	\$31	\$31	\$42	\$42
16	\$31	\$31	\$42	\$42
17	\$31	\$31	\$42	\$42
18	\$31	\$31	\$42	\$42
19	\$31	\$31	\$42	\$42
20	\$31	\$31	\$42	\$42
21	\$31	\$31	\$42	\$42
22	\$31	\$31	\$42	\$42
23	\$31	\$31	\$42	\$42
24	\$31	\$31	\$42	\$42
25	\$31	\$31	\$42	\$42
26	\$31	\$31	\$42	\$42
27	\$10	\$9	\$16	\$13
40	\$25	\$23	\$41	\$33
41	\$28	\$25	\$42	\$36
42	\$31	\$31	\$42	\$42
43	\$31	\$31	\$42	\$42
44	\$31	\$31	\$42	\$42
45	\$31	\$31	\$42	\$42

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$2	\$3	\$4	\$5
2	\$2	\$3	\$4	\$5
3	\$2	\$3	\$4	\$5
4	\$3	\$4	\$6	\$7
5	\$3	\$4	\$5	\$7
6	\$3	\$5	\$6	\$8
7	\$3	\$5	\$6	\$8
8	\$3	\$4	\$6	\$7
9	\$3	\$5	\$6	\$8
10	\$4	\$7	\$9	\$11
11	\$4	\$6	\$8	\$10
12	\$5	\$7	\$9	\$11
13	\$5	\$7	\$10	\$12
14	\$5	\$8	\$10	\$13
15	\$9	\$13	\$17	\$22
16	\$10	\$15	\$20	\$25
17	\$9	\$13	\$18	\$22
18	\$9	\$13	\$18	\$22
19	\$9	\$13	\$18	\$22
20	\$9	\$13	\$18	\$22
21	\$9	\$13	\$18	\$22
22	\$9	\$13	\$18	\$22
23	\$9	\$13	\$18	\$22
24	\$9	\$13	\$18	\$22
25	\$9	\$13	\$18	\$22
26	\$9	\$13	\$18	\$22
27	\$2	\$2	\$3	\$4
40	\$5	\$7	\$9	\$12
41	\$5	\$8	\$10	\$13
42	\$9	\$13	\$17	\$22
43	\$9	\$13	\$18	\$22
44	\$10	\$15	\$20	\$24
45	\$9	\$13	\$17	\$21

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Rates at Increased limits

~~The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.056~~

MOTORCYCLE RATES

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$12	\$20	\$17	1	\$2	\$3	\$4	\$5
2	\$12	\$11	\$18	\$15	2	\$2	\$3	\$4	\$5
3	\$13	\$12	\$20	\$16	3	\$2	\$3	\$4	\$5
4	\$17	\$15	\$27	\$22	4	\$3	\$4	\$6	\$7
5	\$16	\$14	\$25	\$20	5	\$3	\$4	\$5	\$7
6	\$18	\$16	\$29	\$23	6	\$3	\$5	\$6	\$8
7	\$17	\$15	\$27	\$22	7	\$3	\$5	\$6	\$8
8	\$17	\$15	\$27	\$22	8	\$3	\$4	\$6	\$7
9	\$18	\$16	\$29	\$23	9	\$3	\$5	\$6	\$8
10	\$24	\$21	\$38	\$31	10	\$4	\$7	\$9	\$11
11	\$23	\$20	\$37	\$30	11	\$4	\$6	\$8	\$10
12	\$24	\$22	\$39	\$32	12	\$5	\$7	\$9	\$11
13	\$26	\$23	\$42	\$34	13	\$5	\$7	\$10	\$12
14	\$28	\$25	\$42	\$36	14	\$5	\$8	\$10	\$13
15	\$31	\$31	\$42	\$42	15	\$9	\$13	\$17	\$22
16	\$31	\$31	\$42	\$42	16	\$10	\$15	\$20	\$25
17	\$31	\$31	\$42	\$42	17	\$9	\$13	\$18	\$22
18	\$31	\$31	\$42	\$42	18	\$9	\$13	\$18	\$22
19	\$31	\$31	\$42	\$42	19	\$9	\$13	\$18	\$22
20	\$31	\$31	\$42	\$42	20	\$9	\$13	\$18	\$22
21	\$31	\$31	\$42	\$42	21	\$9	\$13	\$18	\$22
22	\$31	\$31	\$42	\$42	22	\$9	\$13	\$18	\$22
23	\$31	\$31	\$42	\$42	23	\$9	\$13	\$18	\$22
24	\$31	\$31	\$42	\$42	24	\$9	\$13	\$18	\$22
25	\$31	\$31	\$42	\$42	25	\$9	\$13	\$18	\$22
26	\$31	\$31	\$42	\$42	26	\$9	\$13	\$18	\$22
27	\$10	\$9	\$16	\$13	27	\$2	\$2	\$3	\$4
40	\$25	\$23	\$41	\$33	40	\$5	\$7	\$9	\$12
41	\$28	\$25	\$42	\$36	41	\$5	\$8	\$10	\$13
42	\$31	\$31	\$42	\$42	42	\$9	\$13	\$17	\$22
43	\$31	\$31	\$42	\$42	43	\$9	\$13	\$18	\$22
44	\$31	\$31	\$42	\$42	44	\$10	\$15	\$20	\$24
45	\$31	\$31	\$42	\$42	45	\$9	\$13	\$17	\$21

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Effective: TBD New and Renewal Business

RS-20

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ELECTRIC INSURANCE COMPANY
Private Passenger Automobile

Distribution of Change in Vehicle Premium over Prior Year

% Change in Vehicle Premium	Bodily Injury/Uninsured Motorist/Medical Payments	Property Damage	Personal Injury Protection	Comprehensive	Collision
Less than -15%	0.0%	0.0%	0.0%	0.0%	0.0%
-15% to -10.1%	0.0%	0.0%	0.0%	0.0%	0.0%
-10.0% to -5.1%	0.3%	0.0%	2.7%	0.0%	5.8%
-5.0% to -0.1%	14.8%	0.0%	34.8%	52.5%	46.0%
0%	0.6%	0.0%	31.1%	8.1%	11.9%
0.1% to 5.0%	52.6%	57.4%	30.0%	39.2%	34.0%
5.1% to 10.0%	30.8%	42.5%	1.4%	0.3%	2.3%
10.1% to 15.0%	0.9%	0.1%	0.0%	0.0%	0.0%
15.1% or more	0.0%	0.0%	0.0%	0.0%	0.0%
Statewide Change	3.5%	4.8%	-0.1%	-0.2%	-0.3%
Maximum Change	12.3%	11.0%	8.3%	6.0%	7.7%
Minimum Change	-7.0%	0.0%	-10.0%	-5.0%	-9.8%

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	140	260	161	459	255	416	230	139
2	155	283	182	505	290	457	262	152
3	164	297	197	539	310	486	278	160
4	178	330	204	591	360	537	323	173
5	181	329	229	616	384	559	347	182
6	198	364	227	662	440	600	397	193
7	202	351	250	701	448	635	404	196
8	213	389	256	739	482	669	433	210
9	245	419	293	776	502	701	453	238
10	249	490	327	829	579	748	521	252
11	239	535	323	828	583	747	525	272
12	255	508	352	824	628	745	563	260
13	304	553	380	817	630	739	565	295
14	339	579	427	817	652	738	585	330
15	397	646	446	827	704	748	633	385
16	338	658	583	811	681	735	613	348
17	256	496	312	805	501	727	451	257
18	263	650	355	845	628	762	563	297
19	320	635	424	807	635	732	572	353
20	295	648	399	847	655	766	589	326
21	361	655	540	835	686	752	617	501
22	355	655	526	838	674	755	607	485
23	271	602	420	822	623	746	561	274
24	273	538	348	815	560	738	504	277
25	271	607	364	815	642	737	579	296
26	333	659	465	796	685	722	616	322
27	125	238	138	417	216	378	196	129
40	312	589	386	824	614	746	553	330
41	325	584	428	817	650	739	584	333
42	401	646	461	833	700	751	631	406
43	359	637	451	828	700	750	631	386
44	325	670	590	799	688	724	618	330
45	372	627	444	857	696	770	629	385

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	62	107	71	188	110	168	99	63
2	68	115	78	205	120	186	109	67
3	75	120	84	217	128	197	114	71
4	77	132	86	237	146	215	131	76
5	80	131	96	249	157	225	141	80
6	85	146	96	267	181	240	162	84
7	86	141	103	283	184	254	165	84
8	90	157	107	298	197	269	175	88
9	104	168	120	311	205	281	185	101
10	105	197	132	325	233	295	211	104
11	103	214	131	325	235	295	213	112
12	106	205	142	323	253	294	227	107
13	126	227	155	320	254	291	228	122
14	140	239	172	321	262	290	236	135
15	160	266	181	325	283	293	254	153
16	140	270	233	318	274	289	245	142
17	109	199	128	322	205	294	184	109
18	110	259	144	333	253	300	227	124
19	131	260	172	318	255	287	230	145
20	122	268	162	333	266	300	236	139
21	147	268	223	329	276	296	249	208
22	145	268	217	330	272	296	244	200
23	111	249	171	322	251	292	226	113
24	114	215	141	320	226	289	205	114
25	113	249	147	321	260	289	232	127
26	138	270	189	314	276	284	249	132
27	55	98	60	170	92	155	84	59
40	130	240	157	323	246	292	224	135
41	131	240	173	321	261	292	235	136
42	165	266	188	327	282	295	254	165
43	145	260	184	326	283	295	254	157
44	132	274	236	314	278	284	249	136
45	150	255	181	337	280	302	253	157

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	209	386	272	718	471	650	425	225
2	234	407	280	784	504	707	454	237
3	237	417	299	799	508	721	456	253
4	253	434	302	847	546	768	489	278
5	257	437	301	867	578	786	521	282
6	269	448	321	878	597	792	539	288
7	277	452	339	895	638	811	574	300
8	279	478	348	930	639	843	575	314
9	288	488	343	961	643	867	578	298
10	292	495	348	970	647	875	582	299
11	292	526	356	978	644	882	578	301
12	315	536	379	992	689	898	621	326
13	333	534	378	982	689	889	621	333
14	348	578	400	1004	711	905	641	357
15	367	637	426	1035	770	933	691	379
16	327	624	420	1016	690	918	622	338
17	300	578	359	992	609	898	549	300
18	329	651	400	1038	691	939	623	326
19	342	641	411	1008	668	912	599	333
20	319	638	387	1044	676	943	609	336
21	375	704	452	1045	756	940	681	377
22	475	750	560	1043	813	938	731	465
23	287	655	420	1029	702	931	631	314
24	349	655	419	1020	673	922	605	341
25	331	708	417	1019	745	922	669	350
26	395	725	513	999	794	902	714	391
27	209	368	245	689	418	626	375	209
40	310	575	380	1000	658	904	592	356
41	313	562	394	986	700	890	629	331
42	316	605	432	1040	760	941	683	371
43	361	621	427	1039	770	939	691	368
44	287	610	415	986	690	890	621	297
45	368	622	419	1070	766	963	688	372

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	30	71	44	123	66	111	59	35
2	38	77	49	130	74	120	66	38
3	39	80	53	143	79	129	71	39
4	42	91	55	160	91	143	80	42
5	42	91	62	169	97	151	88	47
6	47	100	62	181	111	162	99	49
7	49	97	67	191	112	171	100	49
8	50	106	69	201	120	181	107	53
9	62	114	79	206	126	188	112	59
10	62	126	89	210	142	191	127	62
11	63	140	86	206	143	188	129	71
12	63	135	95	208	154	188	140	74
13	76	151	103	208	156	188	142	76
14	86	162	112	204	162	185	143	84
15	102	176	120	204	176	185	156	103
16	114	169	143	196	169	177	151	118
17	66	127	80	210	124	189	111	66
18	79	171	95	204	154	185	140	91
19	89	169	107	200	156	180	142	103
20	89	176	107	204	160	185	143	103
21	120	171	145	201	171	181	152	148
22	118	171	145	200	169	180	151	143
23	66	169	107	200	152	180	138	69
24	67	135	89	200	135	180	123	71
25	77	171	99	204	160	184	143	84
26	92	169	118	200	169	180	151	92
27	34	66	38	111	55	99	49	34
40	76	156	103	204	152	185	138	79
41	79	162	112	206	162	185	143	84
42	97	176	120	204	173	184	154	104
43	92	173	120	203	173	184	154	103
44	103	171	145	200	169	180	151	118
45	95	176	120	206	173	185	154	103

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>	<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	288	634	382	1159	639	1041	576	287
2	301	640	384	1208	626	1088	565	300
3	304	672	411	1231	663	1108	595	303
4	318	699	415	1271	706	1146	635	317
5	323	705	426	1289	741	1161	666	320
6	342	752	453	1329	784	1198	706	339
7	362	772	487	1326	819	1193	739	357
8	369	761	510	1322	817	1192	736	367
9	369	760	484	1316	819	1185	738	367
10	361	778	486	1319	843	1189	757	364
11	390	871	532	1286	854	1157	768	389
12	432	896	558	1290	935	1161	841	430
13	438	813	593	1300	943	1170	847	429
14	483	899	647	1270	985	1144	887	481
15	577	943	696	1266	1031	1139	926	564
16	510	915	629	1235	876	1111	789	489
17	408	859	536	1305	814	1175	731	407
18	497	951	633	1274	954	1147	859	485
19	514	966	720	1235	994	1111	895	512
20	550	965	699	1255	989	1129	891	535
21	572	982	803	1245	1125	1121	1012	691
22	636	971	826	1234	1087	1110	980	857
23	440	972	775	1269	1028	1144	925	495
24	482	935	679	1266	958	1139	864	480
25	506	986	746	1287	1032	1159	928	532
26	595	983	816	1235	1073	1111	965	653
27	275	606	351	1121	593	1009	535	274
40	442	848	604	1283	923	1152	831	451
41	412	874	633	1290	968	1162	871	427
42	474	936	720	1284	1032	1154	928	464
43	511	929	696	1262	1036	1137	931	499
44	466	935	612	1266	876	1139	789	447
45	532	919	700	1269	1031	1141	927	516

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	120	120	120	120	120	120	120	120
2	123	123	123	123	123	123	123	123
3	126	126	126	126	126	126	126	126
4	124	124	124	124	124	124	124	124
5	130	130	130	130	130	130	130	130
6	134	134	134	134	134	134	134	134
7	140	140	140	140	140	140	140	140
8	144	144	144	144	144	144	144	144
9	143	143	143	143	143	143	143	143
10	152	152	152	152	152	152	152	152
11	161	161	161	161	161	161	161	161
12	166	166	166	166	166	166	166	166
13	188	188	188	188	188	188	188	188
14	198	198	198	198	198	198	198	198
15	242	242	242	242	242	242	242	242
16	392	392	392	392	392	392	392	392
17	140	140	140	140	140	140	140	140
18	284	284	284	284	284	284	284	284
19	313	313	313	313	313	313	313	313
20	283	283	283	283	283	283	283	283
21	387	387	387	387	387	387	387	387
22	434	434	434	434	434	434	434	434
23	262	262	262	262	262	262	262	262
24	198	198	198	198	198	198	198	198
25	297	297	297	297	297	297	297	297
26	354	354	354	354	354	354	354	354
27	115	115	115	115	115	115	115	115
40	180	180	180	180	180	180	180	180
41	182	182	182	182	182	182	182	182
42	220	220	220	220	220	220	220	220
43	232	232	232	232	232	232	232	232
44	378	378	378	378	378	378	378	378
45	243	243	243	243	243	243	243	243

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.

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	\$18	\$0	None \$0
20/50	\$18	\$1	\$5,000 \$25
25/50	\$18	\$3	\$10,000 \$34
25/60	\$20	\$4	\$15,000 \$43
30/70	\$21	\$8	\$20,000 \$45
35/80	\$21	\$15	\$25,000 \$49
50/100	\$22	\$24	\$50,000 \$57
100/100	\$23	\$53	\$100,000 \$67
100/200	\$24	\$54	
100/300	\$25	\$55	
200/400	\$30	\$129	
200/600	\$30	\$127	
250/500	\$31	\$154	
250/1000	\$33	\$166	
300/500	\$35	\$218	
500/500	\$45	\$396	
500/1000	\$48	\$410	

Proposed 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	146	270	167	477	265	433	239	145
2	161	294	189	525	302	475	272	158
3	171	309	205	561	322	505	289	166
4	185	343	212	615	374	558	336	180
5	188	342	238	641	399	581	361	189
6	206	379	236	688	458	624	413	201
7	210	365	260	729	466	660	420	204
8	222	405	266	769	501	696	450	218
9	255	436	305	807	522	729	471	248
10	259	510	340	862	602	778	542	262
11	249	556	336	861	606	777	546	283
12	265	528	366	857	653	775	586	270
13	316	575	395	850	655	769	588	307
14	353	602	444	850	678	768	608	343
15	413	672	464	860	732	778	658	400
16	352	684	606	843	708	764	638	362
17	266	516	324	837	521	756	469	267
18	274	676	369	879	653	792	586	309
19	333	660	441	839	660	761	595	367
20	307	674	415	881	681	797	613	339
21	375	681	562	868	713	782	642	521
22	369	681	547	872	701	785	631	504
23	282	626	437	855	648	776	583	285
24	284	560	362	848	582	768	524	288
25	282	631	379	848	668	766	602	308
26	346	685	484	828	712	751	641	335
27	130	248	144	434	225	393	204	134
40	324	613	401	857	639	776	575	343
41	338	607	445	850	676	769	607	346
42	417	672	479	866	728	781	656	422
43	373	662	469	861	728	780	656	401
44	338	697	614	831	716	753	643	343
45	387	652	462	891	724	801	654	400

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	64	110	73	194	113	173	102	65
2	70	118	80	211	124	192	112	69
3	77	124	87	224	132	203	117	73
4	79	136	89	244	150	221	135	78
5	82	135	99	256	162	232	145	82
6	88	150	99	275	186	247	167	87
7	89	145	106	291	190	262	170	87
8	93	162	110	307	203	277	180	91
9	107	173	124	320	211	289	191	104
10	108	203	136	335	240	304	217	107
11	106	220	135	335	242	304	219	115
12	109	211	146	333	261	303	234	110
13	130	234	160	330	262	300	235	126
14	144	246	177	331	270	299	243	139
15	165	274	186	335	291	302	262	158
16	144	278	240	328	282	298	252	146
17	112	205	132	332	211	303	190	112
18	113	267	148	343	261	309	234	128
19	135	268	177	328	263	296	237	149
20	126	276	167	343	274	309	243	143
21	151	276	230	339	284	305	256	214
22	149	276	224	340	280	305	251	206
23	114	256	176	332	259	301	233	116
24	117	221	145	330	233	298	211	117
25	116	256	151	331	268	298	239	131
26	142	278	195	323	284	293	256	136
27	57	101	62	175	95	160	87	61
40	134	247	162	333	253	301	231	139
41	135	247	178	331	269	301	242	140
42	170	274	194	337	290	304	262	170
43	149	268	190	336	291	304	262	162
44	136	282	243	323	286	293	256	140
45	155	263	186	347	288	311	261	162

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	226	417	294	775	509	702	459	243
2	253	440	302	847	544	764	490	256
3	256	450	323	863	549	779	492	273
4	273	469	326	915	590	829	528	300
5	278	472	325	936	624	849	563	305
6	291	484	347	948	645	855	582	311
7	299	488	366	967	689	876	620	324
8	301	516	376	1004	690	910	621	339
9	311	527	370	1038	694	936	624	322
10	315	535	376	1048	699	945	629	323
11	315	568	384	1056	696	953	624	325
12	340	579	409	1071	744	970	671	352
13	360	577	408	1061	744	960	671	360
14	376	624	432	1084	768	977	692	386
15	396	688	460	1118	832	1008	746	409
16	353	674	454	1097	745	991	672	365
17	324	624	388	1071	658	970	593	324
18	355	703	432	1121	746	1014	673	352
19	369	692	444	1089	721	985	647	360
20	345	689	418	1128	730	1018	658	363
21	405	760	488	1129	816	1015	735	407
22	513	810	605	1126	878	1013	789	502
23	310	707	454	1111	758	1005	681	339
24	377	707	453	1102	727	996	653	368
25	357	765	450	1101	805	996	723	378
26	427	783	554	1079	858	974	771	422
27	226	397	265	744	451	676	405	226
40	335	621	410	1080	711	976	639	384
41	338	607	426	1065	756	961	679	357
42	341	653	467	1123	821	1016	738	401
43	390	671	461	1122	832	1014	746	397
44	310	659	448	1065	745	961	671	321
45	397	672	453	1156	827	1040	743	402

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	30	72	44	124	67	112	60	35
2	38	78	49	131	75	121	67	38
3	39	81	54	144	80	130	72	39
4	42	92	56	162	92	144	81	42
5	42	92	63	171	98	153	89	47
6	47	101	63	183	112	164	100	49
7	49	98	68	193	113	173	101	49
8	51	107	70	203	121	183	108	54
9	63	115	80	208	127	190	113	60
10	63	127	90	212	143	193	128	63
11	64	141	87	208	144	190	130	72
12	64	136	96	210	156	190	141	75
13	77	153	104	210	158	190	143	77
14	87	164	113	206	164	187	144	85
15	103	178	121	206	178	187	158	104
16	115	171	144	198	171	179	153	119
17	67	128	81	212	125	191	112	67
18	80	173	96	206	156	187	141	92
19	90	171	108	202	158	182	143	104
20	90	178	108	206	162	187	144	104
21	121	173	146	203	173	183	154	149
22	119	173	146	202	171	182	153	144
23	67	171	108	202	154	182	139	70
24	68	136	90	202	136	182	124	72
25	78	173	100	206	162	186	144	85
26	93	171	119	202	171	182	153	93
27	34	67	38	112	56	100	49	34
40	77	158	104	206	154	187	139	80
41	80	164	113	208	164	187	144	85
42	98	178	121	206	175	186	156	105
43	93	175	121	205	175	186	156	104
44	104	173	146	202	171	182	153	119
45	96	178	121	208	175	187	156	104

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	296	652	393	1191	657	1070	592	295
2	309	658	395	1242	644	1118	581	308
3	313	691	423	1265	682	1139	612	311
4	327	719	427	1307	726	1178	653	326
5	332	725	438	1325	762	1194	685	329
6	352	773	466	1366	806	1232	726	348
7	372	794	501	1363	842	1226	760	367
8	379	782	524	1359	840	1225	757	377
9	379	781	498	1353	842	1218	759	377
10	371	800	500	1356	867	1222	778	374
11	401	895	547	1322	878	1189	790	400
12	444	921	574	1326	961	1194	865	442
13	450	836	610	1336	969	1203	871	441
14	497	924	665	1306	1013	1176	912	494
15	593	969	715	1301	1060	1171	952	580
16	524	941	647	1270	901	1142	811	503
17	419	883	551	1342	837	1208	751	418
18	511	978	651	1310	981	1179	883	499
19	528	993	740	1270	1022	1142	920	526
20	565	992	719	1290	1017	1161	916	550
21	588	1009	825	1280	1157	1152	1040	710
22	654	998	849	1269	1117	1141	1007	881
23	452	999	797	1305	1057	1176	951	509
24	495	961	698	1301	985	1171	888	493
25	520	1014	767	1323	1061	1191	954	547
26	612	1011	839	1270	1103	1142	992	671
27	283	623	361	1152	610	1037	550	282
40	454	872	621	1319	949	1184	854	464
41	424	898	651	1326	995	1195	895	439
42	487	962	740	1320	1061	1186	954	477
43	525	955	715	1297	1065	1169	957	513
44	479	961	629	1301	901	1171	811	460
45	547	945	720	1305	1060	1173	953	530

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	124	124	124	124	124	124	124	124
2	127	127	127	127	127	127	127	127
3	130	130	130	130	130	130	130	130
4	128	128	128	128	128	128	128	128
5	134	134	134	134	134	134	134	134
6	138	138	138	138	138	138	138	138
7	144	144	144	144	144	144	144	144
8	148	148	148	148	148	148	148	148
9	147	147	147	147	147	147	147	147
10	157	157	157	157	157	157	157	157
11	166	166	166	166	166	166	166	166
12	171	171	171	171	171	171	171	171
13	194	194	194	194	194	194	194	194
14	204	204	204	204	204	204	204	204
15	249	249	249	249	249	249	249	249
16	404	404	404	404	404	404	404	404
17	144	144	144	144	144	144	144	144
18	293	293	293	293	293	293	293	293
19	322	322	322	322	322	322	322	322
20	291	291	291	291	291	291	291	291
21	399	399	399	399	399	399	399	399
22	447	447	447	447	447	447	447	447
23	270	270	270	270	270	270	270	270
24	204	204	204	204	204	204	204	204
25	306	306	306	306	306	306	306	306
26	365	365	365	365	365	365	365	365
27	118	118	118	118	118	118	118	118
40	185	185	185	185	185	185	185	185
41	187	187	187	187	187	187	187	187
42	227	227	227	227	227	227	227	227
43	239	239	239	239	239	239	239	239
44	389	389	389	389	389	389	389	389
45	250	250	250	250	250	250	250	250

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.

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	\$19	\$0	None	\$0
20/50	\$19	\$1		\$5,000 \$26
25/50	\$19	\$3		\$10,000 \$35
25/60	\$21	\$4		\$15,000 \$44
30/70	\$22	\$8		\$20,000 \$46
35/80	\$22	\$15		\$25,000 \$50
50/100	\$23	\$25		\$50,000 \$58
100/100	\$24	\$55		\$100,000 \$68
100/200	\$25	\$56		
100/300	\$26	\$57		
200/400	\$31	\$133		
200/600	\$31	\$131		
250/500	\$32	\$159		
250/1000	\$34	\$171		
300/500	\$36	\$225		
500/500	\$46	\$408		
500/1000	\$49	\$422		

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Order of Calculation

Bodily Injury To Others	Personal Injury Protection	Bodily Injury Caused by An Uninsured Auto	Damage to Someone Else's Property	Optional Bodily Injury to Others	Medical Payments
Part 1	Part 2	Part 3	Part 4	Part 5	Part 6
Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate
x Category Factor	x Category Factor	x Category Factor	x Category Factor	x Category Factor	x Category Factor
x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor	x Annual Mileage Discount	x Increased Limit Factor	x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor
x Annual Mileage Discount	x Increased Limit Factor	x Passive Restraint Discount	x Annual Mileage Discount	= Subtotal1 Optional BI Premium	x Annual Mileage Discount
x Multi Car Discount	x Annual Mileage Discount	x Years Licensed Factor	x Multi Car Discount	+ (Part 1 Base	x Passive Restraint Discount
x Years Licensed Factor	x Multi Car Discount	x Group Marketing Discount*	x Years Licensed Factor	x <u>Part 1 Category Factor</u>	x Years Licensed Factor
x Group Marketing Discount*	x Passive Restraint Discount	x Pay Plan Discount	x Group Marketing Discount*	= Subtotal2 Optional BI Premium	x Group Marketing Discount*
x Pay Plan Discount	x Years Licensed Factor	x Multi Policy Discount	x Pay Plan Discount	x Increased Limit Factor	x Pay Plan Discount
x Multi Policy Discount	x Group Marketing Discount*	x Electric/Hybrid Discount	x Multi Policy Discount	- (Part 1 Base	x Multi Policy Discount
x Electric/Hybrid Discount	x Pay Plan Discount	x New Car Discount (if applicable)	x Electric/Hybrid Discount	x Part 1 Category Factor)	x Electric/Hybrid Discount
x New Car Discount (if applicable)	x Multi Policy Discount	x Plan Ahead Discount	x New Car Discount (if applicable)	x Annual Mileage Discount	x New Car Discount (if applicable)
x Plan Ahead Discount	x Electric/Hybrid Discount	x Tenure Discount	x Plan Ahead Discount	x Multi Car Discount	x Plan Ahead Discount
x Tenure Discount	x New Car Discount (if applicable)	x <u>Class 15 Discount</u>	x Tenure Discount	x Years Licensed Factor	x Tenure Discount
x <u>Class 15 Discount</u>	x Plan Ahead Discount	= <u>Total Premium</u>	x <u>Class 15 Discount</u>	x Group Marketing Discount*	x <u>Class 15 Discount</u>
= Subtotal Premium	x Tenure Discount		= Subtotal Premium	x Pay Plan Discount	= Total Premium
x SDIP Factor	x <u>Class 15 Discount</u>		x SDIP Factor	x Multi Policy Discount	
= <u>SDIP Amount</u>	= Subtotal Premium		= <u>SDIP Amount</u>	x Electric/Hybrid Discount	
= SDIP Amount + Subtotal Premium =	x SDIP Factor		= SDIP Amount + Subtotal Premium = Total Premium	x New Car Discount (if applicable)	
Total Premium	= <u>SDIP Amount</u>			x Plan Ahead Discount	
	= SDIP Amount + Subtotal Premium =			x Tenure Discount	
	= Total Premium			x <u>Class 15 Discount</u>	
				= Subtotal Premium	
				x SDIP Factor	
				= <u>SDIP Amount</u>	
				= SDIP Amount + Subtotal Premium =	
				= Total Premium	

Each step of calculation is rounded to the nearest whole dollar

Collision	Limited Collision	Comprehensive Coverage	Substitute Transportation	Towing and Labor	Bodily Injury Caused by an Underinsured Auto
Part 7	Part 8	Part 9	Part 10	Part 11	Part 12
Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate
x Category Factor	x Category Factor	x Category Factor	x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor	x Category Factor
x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor	x Group Marketing Discount*	x Group Marketing Discount*	x Miscellaneous Vehicle Factor
x Deductible Factor	x Deductible Factor	x Deductible Factor	x Pay Plan Discount	x Pay Plan Discount	x Annual Mileage Discount
x Model Year Factor	x Model Year Factor	x Full Glass Coverage Factor	x <u>Class 15 Discount</u>	x <u>Class 15 Discount</u>	x Passive Restraint Discount
+ Collision Waiver Premium	x Annual Mileage Discount	x Model Year Factor	= Total Premium	= Total Premium	x Years Licensed Factor
x Annual Mileage Discount	x Multi Car Discount	x Anti Theft Discount			x Group Marketing Discount*
x Multi Car Discount	x Extra Risk Factor	x Multi Car Discount			x Pay Plan Discount
x Extra Risk Factor	x Years Licensed Factor	x Extra Risk Factor			x Multi Policy Discount
x Years Licensed Factor	x Group Marketing Discount*	x Years Licensed Factor			x Electric/Hybrid Discount
x Group Marketing Discount*	x Pay Plan Discount	x Group Marketing Discount*			x New Car Discount (if applicable)
x Pay Plan Discount	x Multi Policy Discount	x Pay Plan Discount			x Plan Ahead Discount
x Multi Policy Discount	x Electric/Hybrid Discount	x Multi Policy Discount			x Tenure Discount
x Electric/Hybrid Discount	x New Car Discount (if applicable)	x Electric/Hybrid Discount			x <u>Class 15 Discount</u>
x New Car Discount (if applicable)	x Plan Ahead Discount	x New Car Discount (if applicable)			= Total Premium
x Plan Ahead Discount	x Tenure Discount	x Plan Ahead Discount			
x Tenure Discount	x Loan/Lease Factor	x Tenure Discount			
x Loan/Lease Factor	x Class 15 Discount	x Loan/Lease Factor			
x Class 15 Discount	x Stated Amount Adjustment Factor	x Class 15 Discount			
x <u>Stated Amount Adjustment Factor</u>	= <u>Total Premium</u>	x <u>Stated Amount Adjustment Factor</u>			
= Subtotal Premium		= Total Premium			
x SDIP Factor					
= <u>SDIP Amount</u>					
= SDIP Amount + Subtotal Premium =					
Total Premium					

*Refer to Group Marketing filing for rate deviation

**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	146	270	167	477	265	433	239	145
2	161	294	189	525	302	475	272	158
3	171	309	205	561	322	505	289	166
4	185	343	212	615	374	558	336	180
5	188	342	238	641	399	581	361	189
6	206	379	236	688	458	624	413	201
7	210	365	260	729	466	660	420	204
8	222	405	266	769	501	696	450	218
9	255	436	305	807	522	729	471	248
10	259	510	340	862	602	778	542	262
11	249	556	336	861	606	777	546	283
12	265	528	366	857	653	775	586	270
13	316	575	395	850	655	769	588	307
14	353	602	444	850	678	768	608	343
15	413	672	464	860	732	778	658	400
16	352	684	606	843	708	764	638	362
17	266	516	324	837	521	756	469	267
18	274	676	369	879	653	792	586	309
19	333	660	441	839	660	761	595	367
20	307	674	415	881	681	797	613	339
21	375	681	562	868	713	782	642	521
22	369	681	547	872	701	785	631	504
23	282	626	437	855	648	776	583	285
24	284	560	362	848	582	768	524	288
25	282	631	379	848	668	766	602	308
26	346	685	484	828	712	751	641	335
27	130	248	144	434	225	393	204	134
40	324	613	401	857	639	776	575	343
41	338	607	445	850	676	769	607	346
42	417	672	479	866	728	781	656	422
43	373	662	469	861	728	780	656	401
44	338	697	614	831	716	753	643	343
45	387	652	462	891	724	801	654	400

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	64	110	73	194	113	173	102	65
2	70	118	80	211	124	192	112	69
3	77	124	87	224	132	203	117	73
4	79	136	89	244	150	221	135	78
5	82	135	99	256	162	232	145	82
6	88	150	99	275	186	247	167	87
7	89	145	106	291	190	262	170	87
8	93	162	110	307	203	277	180	91
9	107	173	124	320	211	289	191	104
10	108	203	136	335	240	304	217	107
11	106	220	135	335	242	304	219	115
12	109	211	146	333	261	303	234	110
13	130	234	160	330	262	300	235	126
14	144	246	177	331	270	299	243	139
15	165	274	186	335	291	302	262	158
16	144	278	240	328	282	298	252	146
17	112	205	132	332	211	303	190	112
18	113	267	148	343	261	309	234	128
19	135	268	177	328	263	296	237	149
20	126	276	167	343	274	309	243	143
21	151	276	230	339	284	305	256	214
22	149	276	224	340	280	305	251	206
23	114	256	176	332	259	301	233	116
24	117	221	145	330	233	298	211	117
25	116	256	151	331	268	298	239	131
26	142	278	195	323	284	293	256	136
27	57	101	62	175	95	160	87	61
40	134	247	162	333	253	301	231	139
41	135	247	178	331	269	301	242	140
42	170	274	194	337	290	304	262	170
43	149	268	190	336	291	304	262	162
44	136	282	243	323	286	293	256	140
45	155	263	186	347	288	311	261	162

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 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	226	417	294	775	509	702	459	243
2	253	440	302	847	544	764	490	256
3	256	450	323	863	549	779	492	273
4	273	469	326	915	590	829	528	300
5	278	472	325	936	624	849	563	305
6	291	484	347	948	645	855	582	311
7	299	488	366	967	689	876	620	324
8	301	516	376	1004	690	910	621	339
9	311	527	370	1038	694	936	624	322
10	315	535	376	1048	699	945	629	323
11	315	568	384	1056	696	953	624	325
12	340	579	409	1071	744	970	671	352
13	360	577	408	1061	744	960	671	360
14	376	624	432	1084	768	977	692	386
15	396	688	460	1118	832	1008	746	409
16	353	674	454	1097	745	991	672	365
17	324	624	388	1071	658	970	593	324
18	355	703	432	1121	746	1014	673	352
19	369	692	444	1089	721	985	647	360
20	345	689	418	1128	730	1018	658	363
21	405	760	488	1129	816	1015	735	407
22	513	810	605	1126	878	1013	789	502
23	310	707	454	1111	758	1005	681	339
24	377	707	453	1102	727	996	653	368
25	357	765	450	1101	805	996	723	378
26	427	783	554	1079	858	974	771	422
27	226	397	265	744	451	676	405	226
40	335	621	410	1080	711	976	639	384
41	338	607	426	1065	756	961	679	357
42	341	653	467	1123	821	1016	738	401
43	390	671	461	1122	832	1014	746	397
44	310	659	448	1065	745	961	671	321
45	397	672	453	1156	827	1040	743	402

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>	<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	30	72	44	124	67	112	60	35
2	38	78	49	131	75	121	67	38
3	39	81	54	144	80	130	72	39
4	42	92	56	162	92	144	81	42
5	42	92	63	171	98	153	89	47
6	47	101	63	183	112	164	100	49
7	49	98	68	193	113	173	101	49
8	51	107	70	203	121	183	108	54
9	63	115	80	208	127	190	113	60
10	63	127	90	212	143	193	128	63
11	64	141	87	208	144	190	130	72
12	64	136	96	210	156	190	141	75
13	77	153	104	210	158	190	143	77
14	87	164	113	206	164	187	144	85
15	103	178	121	206	178	187	158	104
16	115	171	144	198	171	179	153	119
17	67	128	81	212	125	191	112	67
18	80	173	96	206	156	187	141	92
19	90	171	108	202	158	182	143	104
20	90	178	108	206	162	187	144	104
21	121	173	146	203	173	183	154	149
22	119	173	146	202	171	182	153	144
23	67	171	108	202	154	182	139	70
24	68	136	90	202	136	182	124	72
25	78	173	100	206	162	186	144	85
26	93	171	119	202	171	182	153	93
27	34	67	38	112	56	100	49	34
40	77	158	104	206	154	187	139	80
41	80	164	113	208	164	187	144	85
42	98	178	121	206	175	186	156	105
43	93	175	121	205	175	186	156	104
44	104	173	146	202	171	182	153	119
45	96	178	121	208	175	187	156	104

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>	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	302	666	401	1217	671	1093	605	301
2	316	672	403	1268	657	1142	593	315
3	319	706	432	1293	696	1163	625	318
4	334	734	436	1335	741	1203	667	333
5	339	740	447	1353	778	1219	699	336
6	359	790	476	1395	823	1258	741	356
7	380	811	511	1392	860	1253	776	375
8	387	799	536	1388	858	1252	773	385
9	387	798	508	1382	860	1244	775	385
10	379	817	510	1385	885	1248	795	382
11	410	915	559	1350	897	1215	806	408
12	454	941	586	1355	982	1219	883	452
13	460	854	623	1365	990	1229	889	450
14	507	944	679	1334	1034	1201	931	505
15	606	990	731	1329	1083	1196	972	592
16	536	961	660	1297	920	1167	828	513
17	428	902	563	1370	855	1234	768	427
18	522	999	665	1338	1002	1204	902	509
19	540	1014	756	1297	1044	1167	940	538
20	578	1013	734	1318	1038	1185	936	562
21	601	1031	843	1307	1181	1177	1063	726
22	668	1020	867	1296	1141	1166	1029	900
23	462	1021	814	1332	1079	1201	971	520
24	506	982	713	1329	1006	1196	907	504
25	531	1035	783	1351	1084	1217	974	559
26	625	1032	857	1297	1127	1167	1013	686
27	289	636	369	1177	623	1059	562	288
40	464	890	634	1347	969	1210	873	474
41	433	918	665	1355	1016	1220	915	448
42	498	983	756	1348	1084	1212	974	487
43	537	975	731	1325	1088	1194	978	524
44	489	982	643	1329	920	1196	828	469
45	559	965	735	1332	1083	1198	973	542

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	124	124	124	124	124	124	124	124
2	127	127	127	127	127	127	127	127
3	130	130	130	130	130	130	130	130
4	128	128	128	128	128	128	128	128
5	134	134	134	134	134	134	134	134
6	138	138	138	138	138	138	138	138
7	144	144	144	144	144	144	144	144
8	148	148	148	148	148	148	148	148
9	147	147	147	147	147	147	147	147
10	157	157	157	157	157	157	157	157
11	166	166	166	166	166	166	166	166
12	171	171	171	171	171	171	171	171
13	194	194	194	194	194	194	194	194
14	204	204	204	204	204	204	204	204
15	249	249	249	249	249	249	249	249
16	404	404	404	404	404	404	404	404
17	144	144	144	144	144	144	144	144
18	293	293	293	293	293	293	293	293
19	322	322	322	322	322	322	322	322
20	291	291	291	291	291	291	291	291
21	399	399	399	399	399	399	399	399
22	447	447	447	447	447	447	447	447
23	270	270	270	270	270	270	270	270
24	204	204	204	204	204	204	204	204
25	306	306	306	306	306	306	306	306
26	365	365	365	365	365	365	365	365
27	118	118	118	118	118	118	118	118
40	185	185	185	185	185	185	185	185
41	187	187	187	187	187	187	187	187
42	227	227	227	227	227	227	227	227
43	239	239	239	239	239	239	239	239
44	389	389	389	389	389	389	389	389
45	250	250	250	250	250	250	250	250

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 – Property Damage</u>		<u>Part 5 – Bodily Injury</u>		<u>Part 3</u>	<u>Part 12</u>
<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Factor</u>	<u>Uninsured</u>	<u>Underinsured</u>
				<u>Motorist</u>	<u>Motorist</u>
				<u>Rate</u>	<u>Rate</u>
\$5,000	1.000	20/40	1.00	20/40	\$0
\$10,000	1.204	20/50	1.01	20/50	\$1
\$15,000	1.220	25/50	1.06	25/50	\$3
\$20,000	1.232	25/60	1.07	25/60	\$4
\$25,000	1.242	30/60	1.11	30/70	\$8
\$30,000	1.249	30/70	1.11	35/80	\$15
\$35,000	1.254	35/80	1.16	50/100	\$25
\$40,000	1.258	50/100	1.27	100/100	\$55
\$45,000	1.262	100/100	1.33	100/200	\$56
\$50,000	1.265	100/200	1.36	100/300	\$57
\$75,000	1.274	100/300	1.37	200/400	\$133
\$80,000	1.275	200/400	1.61	200/600	\$131
\$100,000	1.280	200/500	1.62	250/500	\$159
\$150,000	1.292	200/600	1.63	250/1M	\$171
\$200,000	1.303	250/500	1.66	300/500	\$225
\$250,000	1.309	250/1000	1.70	500/500	\$408
\$300,000	1.314	300/500	1.85	500/1M	\$422
\$400,000	1.323	500/500	2.50		
\$500,000	1.329	500/1000	2.55		
\$750,000	1.338				
\$1,000,000	1.348				

<u>Part 2 - Personal Injury Protection</u>			<u>Part 6</u>	
<u>Deductible</u>	<u>Policy Holder Only</u>	<u>Policyholder and Household Member</u>	<u>Limit</u>	<u>Medical Payments</u>
				<u>Rate</u>
			None	\$0
100	0.98	0.98	5,000	\$26
250	0.96	0.95	10,000	\$35
500	0.92	0.90	15,000	\$44
1000	0.86	0.81	20,000	\$46
2000	0.74	0.65	25,000	\$50
4000	0.63	0.52	50,000	\$58
8000	0.40	0.30	100,000	\$68

The above rates are applicable to insureds with zero SDIP points

DISCOUNTS & FACTORS (RULE 19)

Electric/Hybrid Discount:

Electric/Hybrid	Factor
Yes	0.9
No	1

New Car Discount::

Current Policy Effective Year Minus Vehicle Model Year	Discount
Less than 0	7%
0	7%
1	5%
2	3%
Greater than 2	0%

Plan Ahead Discount:

Policy Term	Discount
First Term	7%
First Renewal	5%
Second Renewal	3%
Subsequent Renewals	0%

Tenure Discount: (years of continuous coverage with Electric Insurance Company)

Tenure	Discount
0 years	0%
1-5 years	1%
6-10 years	2%
11+ years	3%

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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 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. Tenure Discount

A discount up to **3%** applies to all coverages except rental and towing based on the criteria listed in the Miscellaneous Rating Factors section. This discount does not apply to miscellaneous vehicles.

Effective: TBD New and Renewal Business

P. 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

Q. Category Factors

The category factor will be applied to all coverages except rental and towing. Refer to the Rating Factors pages for category names and factors. Refer to the Miscellaneous Motor Vehicle section for rules on applying the category factor to miscellaneous vehicles.

Policy Category Placement

All policies are evaluated based on a set of policy characteristics. Each combination of characteristics will be assigned to one, and only one, category. Each category will have a distinct rating factor.

The category will be determined at new business and prior to every annual renewal. The category will not be affected by midterm policy changes. However, if the policy information was incorrect at inception or the prior renewal, a correction can be made. Upon renewal, policies will move toward their category placement, subject to a one category level cap.

Category Model Characteristics and Factor Determination

The following variables are used in the category factor determination:

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

R. Auto Loan/Lease Coverage

A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van, and the insured must request the auto loan/lease coverage within 30 days of leasing or financing a vehicle. Charge 7% of both the Collision and Comprehensive Coverage premiums for the auto loan/lease coverage. Attach the auto loan/lease coverage endorsement to the policy.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MOTORCYCLE RATES

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$12	\$20	\$17	1	\$2	\$3	\$4	\$5
2	\$12	\$11	\$18	\$15	2	\$2	\$3	\$4	\$5
3	\$13	\$12	\$20	\$16	3	\$2	\$3	\$4	\$5
4	\$17	\$15	\$27	\$22	4	\$3	\$4	\$6	\$7
5	\$16	\$14	\$25	\$20	5	\$3	\$4	\$5	\$7
6	\$18	\$16	\$29	\$23	6	\$3	\$5	\$6	\$8
7	\$17	\$15	\$27	\$22	7	\$3	\$5	\$6	\$8
8	\$17	\$15	\$27	\$22	8	\$3	\$4	\$6	\$7
9	\$18	\$16	\$29	\$23	9	\$3	\$5	\$6	\$8
10	\$24	\$21	\$38	\$31	10	\$4	\$7	\$9	\$11
11	\$23	\$20	\$37	\$30	11	\$4	\$6	\$8	\$10
12	\$24	\$22	\$39	\$32	12	\$5	\$7	\$9	\$11
13	\$26	\$23	\$42	\$34	13	\$5	\$7	\$10	\$12
14	\$28	\$25	\$42	\$36	14	\$5	\$8	\$10	\$13
15	\$31	\$31	\$42	\$42	15	\$9	\$13	\$17	\$22
16	\$31	\$31	\$42	\$42	16	\$10	\$15	\$20	\$25
17	\$31	\$31	\$42	\$42	17	\$9	\$13	\$18	\$22
18	\$31	\$31	\$42	\$42	18	\$9	\$13	\$18	\$22
19	\$31	\$31	\$42	\$42	19	\$9	\$13	\$18	\$22
20	\$31	\$31	\$42	\$42	20	\$9	\$13	\$18	\$22
21	\$31	\$31	\$42	\$42	21	\$9	\$13	\$18	\$22
22	\$31	\$31	\$42	\$42	22	\$9	\$13	\$18	\$22
23	\$31	\$31	\$42	\$42	23	\$9	\$13	\$18	\$22
24	\$31	\$31	\$42	\$42	24	\$9	\$13	\$18	\$22
25	\$31	\$31	\$42	\$42	25	\$9	\$13	\$18	\$22
26	\$31	\$31	\$42	\$42	26	\$9	\$13	\$18	\$22
27	\$10	\$9	\$16	\$13	27	\$2	\$2	\$3	\$4
40	\$25	\$23	\$41	\$33	40	\$5	\$7	\$9	\$12
41	\$28	\$25	\$42	\$36	41	\$5	\$8	\$10	\$13
42	\$31	\$31	\$42	\$42	42	\$9	\$13	\$17	\$22
43	\$31	\$31	\$42	\$42	43	\$9	\$13	\$18	\$22
44	\$31	\$31	\$42	\$42	44	\$10	\$15	\$20	\$24
45	\$31	\$31	\$42	\$42	45	\$9	\$13	\$17	\$21

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

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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	140	260	161	459	255	416	230	139
2	155	283	182	505	290	457	262	152
3	164	297	197	539	310	486	278	160
4	178	330	204	591	360	537	323	173
5	181	329	229	616	384	559	347	182
6	198	364	227	662	440	600	397	193
7	202	351	250	701	448	635	404	196
8	213	389	256	739	482	669	433	210
9	245	419	293	776	502	701	453	238
10	249	490	327	829	579	748	521	252
11	239	535	323	828	583	747	525	272
12	255	508	352	824	628	745	563	260
13	304	553	380	817	630	739	565	295
14	339	579	427	817	652	738	585	330
15	397	646	446	827	704	748	633	385
16	338	658	583	811	681	735	613	348
17	256	496	312	805	501	727	451	257
18	263	650	355	845	628	762	563	297
19	320	635	424	807	635	732	572	353
20	295	648	399	847	655	766	589	326
21	361	655	540	835	686	752	617	501
22	355	655	526	838	674	755	607	485
23	271	602	420	822	623	746	561	274
24	273	538	348	815	560	738	504	277
25	271	607	364	815	642	737	579	296
26	333	659	465	796	685	722	616	322
27	125	238	138	417	216	378	196	129
40	312	589	386	824	614	746	553	330
41	325	584	428	817	650	739	584	333
42	401	646	461	833	700	751	631	406
43	359	637	451	828	700	750	631	386
44	325	670	590	799	688	724	618	330
45	372	627	444	857	696	770	629	385

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	62	107	71	188	110	168	99	63
2	68	115	78	205	120	186	109	67
3	75	120	84	217	128	197	114	71
4	77	132	86	237	146	215	131	76
5	80	131	96	249	157	225	141	80
6	85	146	96	267	181	240	162	84
7	86	141	103	283	184	254	165	84
8	90	157	107	298	197	269	175	88
9	104	168	120	311	205	281	185	101
10	105	197	132	325	233	295	211	104
11	103	214	131	325	235	295	213	112
12	106	205	142	323	253	294	227	107
13	126	227	155	320	254	291	228	122
14	140	239	172	321	262	290	236	135
15	160	266	181	325	283	293	254	153
16	140	270	233	318	274	289	245	142
17	109	199	128	322	205	294	184	109
18	110	259	144	333	253	300	227	124
19	131	260	172	318	255	287	230	145
20	122	268	162	333	266	300	236	139
21	147	268	223	329	276	296	249	208
22	145	268	217	330	272	296	244	200
23	111	249	171	322	251	292	226	113
24	114	215	141	320	226	289	205	114
25	113	249	147	321	260	289	232	127
26	138	270	189	314	276	284	249	132
27	55	98	60	170	92	155	84	59
40	130	240	157	323	246	292	224	135
41	131	240	173	321	261	292	235	136
42	165	266	188	327	282	295	254	165
43	145	260	184	326	283	295	254	157
44	132	274	236	314	278	284	249	136
45	150	255	181	337	280	302	253	157

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	209	386	272	718	471	650	425	225
2	234	407	280	784	504	707	454	237
3	237	417	299	799	508	721	456	253
4	253	434	302	847	546	768	489	278
5	257	437	301	867	578	786	521	282
6	269	448	321	878	597	792	539	288
7	277	452	339	895	638	811	574	300
8	279	478	348	930	639	843	575	314
9	288	488	343	961	643	867	578	298
10	292	495	348	970	647	875	582	299
11	292	526	356	978	644	882	578	301
12	315	536	379	992	689	898	621	326
13	333	534	378	982	689	889	621	333
14	348	578	400	1004	711	905	641	357
15	367	637	426	1035	770	933	691	379
16	327	624	420	1016	690	918	622	338
17	300	578	359	992	609	898	549	300
18	329	651	400	1038	691	939	623	326
19	342	641	411	1008	668	912	599	333
20	319	638	387	1044	676	943	609	336
21	375	704	452	1045	756	940	681	377
22	475	750	560	1043	813	938	731	465
23	287	655	420	1029	702	931	631	314
24	349	655	419	1020	673	922	605	341
25	331	708	417	1019	745	922	669	350
26	395	725	513	999	794	902	714	391
27	209	368	245	689	418	626	375	209
40	310	575	380	1000	658	904	592	356
41	313	562	394	986	700	890	629	331
42	316	605	432	1040	760	941	683	371
43	361	621	427	1039	770	939	691	368
44	287	610	415	986	690	890	621	297
45	368	622	419	1070	766	963	688	372

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	30	71	44	123	66	111	59	35
2	38	77	49	130	74	120	66	38
3	39	80	53	143	79	129	71	39
4	42	91	55	160	91	143	80	42
5	42	91	62	169	97	151	88	47
6	47	100	62	181	111	162	99	49
7	49	97	67	191	112	171	100	49
8	50	106	69	201	120	181	107	53
9	62	114	79	206	126	188	112	59
10	62	126	89	210	142	191	127	62
11	63	140	86	206	143	188	129	71
12	63	135	95	208	154	188	140	74
13	76	151	103	208	156	188	142	76
14	86	162	112	204	162	185	143	84
15	102	176	120	204	176	185	156	103
16	114	169	143	196	169	177	151	118
17	66	127	80	210	124	189	111	66
18	79	171	95	204	154	185	140	91
19	89	169	107	200	156	180	142	103
20	89	176	107	204	160	185	143	103
21	120	171	145	201	171	181	152	148
22	118	171	145	200	169	180	151	143
23	66	169	107	200	152	180	138	69
24	67	135	89	200	135	180	123	71
25	77	171	99	204	160	184	143	84
26	92	169	118	200	169	180	151	92
27	34	66	38	111	55	99	49	34
40	76	156	103	204	152	185	138	79
41	79	162	112	206	162	185	143	84
42	97	176	120	204	173	184	154	104
43	92	173	120	203	173	184	154	103
44	103	171	145	200	169	180	151	118
45	95	176	120	206	173	185	154	103

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>	<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	288	634	382	1159	639	1041	576	287
2	301	640	384	1208	626	1088	565	300
3	304	672	411	1231	663	1108	595	303
4	318	699	415	1271	706	1146	635	317
5	323	705	426	1289	741	1161	666	320
6	342	752	453	1329	784	1198	706	339
7	362	772	487	1326	819	1193	739	357
8	369	761	510	1322	817	1192	736	367
9	369	760	484	1316	819	1185	738	367
10	361	778	486	1319	843	1189	757	364
11	390	871	532	1286	854	1157	768	389
12	432	896	558	1290	935	1161	841	430
13	438	813	593	1300	943	1170	847	429
14	483	899	647	1270	985	1144	887	481
15	577	943	696	1266	1031	1139	926	564
16	510	915	629	1235	876	1111	789	489
17	408	859	536	1305	814	1175	731	407
18	497	951	633	1274	954	1147	859	485
19	514	966	720	1235	994	1111	895	512
20	550	965	699	1255	989	1129	891	535
21	572	982	803	1245	1125	1121	1012	691
22	636	971	826	1234	1087	1110	980	857
23	440	972	775	1269	1028	1144	925	495
24	482	935	679	1266	958	1139	864	480
25	506	986	746	1287	1032	1159	928	532
26	595	983	816	1235	1073	1111	965	653
27	275	606	351	1121	593	1009	535	274
40	442	848	604	1283	923	1152	831	451
41	412	874	633	1290	968	1162	871	427
42	474	936	720	1284	1032	1154	928	464
43	511	929	696	1262	1036	1137	931	499
44	466	935	612	1266	876	1139	789	447
45	532	919	700	1269	1031	1141	927	516

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	120	120	120	120	120	120	120	120
2	123	123	123	123	123	123	123	123
3	126	126	126	126	126	126	126	126
4	124	124	124	124	124	124	124	124
5	130	130	130	130	130	130	130	130
6	134	134	134	134	134	134	134	134
7	140	140	140	140	140	140	140	140
8	144	144	144	144	144	144	144	144
9	143	143	143	143	143	143	143	143
10	152	152	152	152	152	152	152	152
11	161	161	161	161	161	161	161	161
12	166	166	166	166	166	166	166	166
13	188	188	188	188	188	188	188	188
14	198	198	198	198	198	198	198	198
15	242	242	242	242	242	242	242	242
16	392	392	392	392	392	392	392	392
17	140	140	140	140	140	140	140	140
18	284	284	284	284	284	284	284	284
19	313	313	313	313	313	313	313	313
20	283	283	283	283	283	283	283	283
21	387	387	387	387	387	387	387	387
22	434	434	434	434	434	434	434	434
23	262	262	262	262	262	262	262	262
24	198	198	198	198	198	198	198	198
25	297	297	297	297	297	297	297	297
26	354	354	354	354	354	354	354	354
27	115	115	115	115	115	115	115	115
40	180	180	180	180	180	180	180	180
41	182	182	182	182	182	182	182	182
42	220	220	220	220	220	220	220	220
43	232	232	232	232	232	232	232	232
44	378	378	378	378	378	378	378	378
45	243	243	243	243	243	243	243	243

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.

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	\$18	\$0	None \$0
20/50	\$18	\$1	\$5,000 \$25
25/50	\$18	\$3	\$10,000 \$34
25/60	\$20	\$4	\$15,000 \$43
30/70	\$21	\$8	\$20,000 \$45
35/80	\$21	\$15	\$25,000 \$49
50/100	\$22	\$24	\$50,000 \$57
100/100	\$23	\$53	\$100,000 \$67
100/200	\$24	\$54	
100/300	\$25	\$55	
200/400	\$30	\$129	
200/600	\$30	\$127	
250/500	\$31	\$154	
250/1000	\$33	\$166	
300/500	\$35	\$218	
500/500	\$45	\$396	
500/1000	\$48	\$410	

Proposed 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	146	270	167	477	265	433	239	145
2	161	294	189	525	302	475	272	158
3	171	309	205	561	322	505	289	166
4	185	343	212	615	374	558	336	180
5	188	342	238	641	399	581	361	189
6	206	379	236	688	458	624	413	201
7	210	365	260	729	466	660	420	204
8	222	405	266	769	501	696	450	218
9	255	436	305	807	522	729	471	248
10	259	510	340	862	602	778	542	262
11	249	556	336	861	606	777	546	283
12	265	528	366	857	653	775	586	270
13	316	575	395	850	655	769	588	307
14	353	602	444	850	678	768	608	343
15	413	672	464	860	732	778	658	400
16	352	684	606	843	708	764	638	362
17	266	516	324	837	521	756	469	267
18	274	676	369	879	653	792	586	309
19	333	660	441	839	660	761	595	367
20	307	674	415	881	681	797	613	339
21	375	681	562	868	713	782	642	521
22	369	681	547	872	701	785	631	504
23	282	626	437	855	648	776	583	285
24	284	560	362	848	582	768	524	288
25	282	631	379	848	668	766	602	308
26	346	685	484	828	712	751	641	335
27	130	248	144	434	225	393	204	134
40	324	613	401	857	639	776	575	343
41	338	607	445	850	676	769	607	346
42	417	672	479	866	728	781	656	422
43	373	662	469	861	728	780	656	401
44	338	697	614	831	716	753	643	343
45	387	652	462	891	724	801	654	400

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	64	110	73	194	113	173	102	65
2	70	118	80	211	124	192	112	69
3	77	124	87	224	132	203	117	73
4	79	136	89	244	150	221	135	78
5	82	135	99	256	162	232	145	82
6	88	150	99	275	186	247	167	87
7	89	145	106	291	190	262	170	87
8	93	162	110	307	203	277	180	91
9	107	173	124	320	211	289	191	104
10	108	203	136	335	240	304	217	107
11	106	220	135	335	242	304	219	115
12	109	211	146	333	261	303	234	110
13	130	234	160	330	262	300	235	126
14	144	246	177	331	270	299	243	139
15	165	274	186	335	291	302	262	158
16	144	278	240	328	282	298	252	146
17	112	205	132	332	211	303	190	112
18	113	267	148	343	261	309	234	128
19	135	268	177	328	263	296	237	149
20	126	276	167	343	274	309	243	143
21	151	276	230	339	284	305	256	214
22	149	276	224	340	280	305	251	206
23	114	256	176	332	259	301	233	116
24	117	221	145	330	233	298	211	117
25	116	256	151	331	268	298	239	131
26	142	278	195	323	284	293	256	136
27	57	101	62	175	95	160	87	61
40	134	247	162	333	253	301	231	139
41	135	247	178	331	269	301	242	140
42	170	274	194	337	290	304	262	170
43	149	268	190	336	291	304	262	162
44	136	282	243	323	286	293	256	140
45	155	263	186	347	288	311	261	162

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>	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	226	417	294	775	509	702	459	243
2	253	440	302	847	544	764	490	256
3	256	450	323	863	549	779	492	273
4	273	469	326	915	590	829	528	300
5	278	472	325	936	624	849	563	305
6	291	484	347	948	645	855	582	311
7	299	488	366	967	689	876	620	324
8	301	516	376	1004	690	910	621	339
9	311	527	370	1038	694	936	624	322
10	315	535	376	1048	699	945	629	323
11	315	568	384	1056	696	953	624	325
12	340	579	409	1071	744	970	671	352
13	360	577	408	1061	744	960	671	360
14	376	624	432	1084	768	977	692	386
15	396	688	460	1118	832	1008	746	409
16	353	674	454	1097	745	991	672	365
17	324	624	388	1071	658	970	593	324
18	355	703	432	1121	746	1014	673	352
19	369	692	444	1089	721	985	647	360
20	345	689	418	1128	730	1018	658	363
21	405	760	488	1129	816	1015	735	407
22	513	810	605	1126	878	1013	789	502
23	310	707	454	1111	758	1005	681	339
24	377	707	453	1102	727	996	653	368
25	357	765	450	1101	805	996	723	378
26	427	783	554	1079	858	974	771	422
27	226	397	265	744	451	676	405	226
40	335	621	410	1080	711	976	639	384
41	338	607	426	1065	756	961	679	357
42	341	653	467	1123	821	1016	738	401
43	390	671	461	1122	832	1014	746	397
44	310	659	448	1065	745	961	671	321
45	397	672	453	1156	827	1040	743	402

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	30	72	44	124	67	112	60	35
2	38	78	49	131	75	121	67	38
3	39	81	54	144	80	130	72	39
4	42	92	56	162	92	144	81	42
5	42	92	63	171	98	153	89	47
6	47	101	63	183	112	164	100	49
7	49	98	68	193	113	173	101	49
8	51	107	70	203	121	183	108	54
9	63	115	80	208	127	190	113	60
10	63	127	90	212	143	193	128	63
11	64	141	87	208	144	190	130	72
12	64	136	96	210	156	190	141	75
13	77	153	104	210	158	190	143	77
14	87	164	113	206	164	187	144	85
15	103	178	121	206	178	187	158	104
16	115	171	144	198	171	179	153	119
17	67	128	81	212	125	191	112	67
18	80	173	96	206	156	187	141	92
19	90	171	108	202	158	182	143	104
20	90	178	108	206	162	187	144	104
21	121	173	146	203	173	183	154	149
22	119	173	146	202	171	182	153	144
23	67	171	108	202	154	182	139	70
24	68	136	90	202	136	182	124	72
25	78	173	100	206	162	186	144	85
26	93	171	119	202	171	182	153	93
27	34	67	38	112	56	100	49	34
40	77	158	104	206	154	187	139	80
41	80	164	113	208	164	187	144	85
42	98	178	121	206	175	186	156	105
43	93	175	121	205	175	186	156	104
44	104	173	146	202	171	182	153	119
45	96	178	121	208	175	187	156	104

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	302	666	401	1217	671	1093	605	301
2	316	672	403	1268	657	1142	593	315
3	319	706	432	1293	696	1163	625	318
4	334	734	436	1335	741	1203	667	333
5	339	740	447	1353	778	1219	699	336
6	359	790	476	1395	823	1258	741	356
7	380	811	511	1392	860	1253	776	375
8	387	799	536	1388	858	1252	773	385
9	387	798	508	1382	860	1244	775	385
10	379	817	510	1385	885	1248	795	382
11	410	915	559	1350	897	1215	806	408
12	454	941	586	1355	982	1219	883	452
13	460	854	623	1365	990	1229	889	450
14	507	944	679	1334	1034	1201	931	505
15	606	990	731	1329	1083	1196	972	592
16	536	961	660	1297	920	1167	828	513
17	428	902	563	1370	855	1234	768	427
18	522	999	665	1338	1002	1204	902	509
19	540	1014	756	1297	1044	1167	940	538
20	578	1013	734	1318	1038	1185	936	562
21	601	1031	843	1307	1181	1177	1063	726
22	668	1020	867	1296	1141	1166	1029	900
23	462	1021	814	1332	1079	1201	971	520
24	506	982	713	1329	1006	1196	907	504
25	531	1035	783	1351	1084	1217	974	559
26	625	1032	857	1297	1127	1167	1013	686
27	289	636	369	1177	623	1059	562	288
40	464	890	634	1347	969	1210	873	474
41	433	918	665	1355	1016	1220	915	448
42	498	983	756	1348	1084	1212	974	487
43	537	975	731	1325	1088	1194	978	524
44	489	982	643	1329	920	1196	828	469
45	559	965	735	1332	1083	1198	973	542

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	124	124	124	124	124	124	124	124
2	127	127	127	127	127	127	127	127
3	130	130	130	130	130	130	130	130
4	128	128	128	128	128	128	128	128
5	134	134	134	134	134	134	134	134
6	138	138	138	138	138	138	138	138
7	144	144	144	144	144	144	144	144
8	148	148	148	148	148	148	148	148
9	147	147	147	147	147	147	147	147
10	157	157	157	157	157	157	157	157
11	166	166	166	166	166	166	166	166
12	171	171	171	171	171	171	171	171
13	194	194	194	194	194	194	194	194
14	204	204	204	204	204	204	204	204
15	249	249	249	249	249	249	249	249
16	404	404	404	404	404	404	404	404
17	144	144	144	144	144	144	144	144
18	293	293	293	293	293	293	293	293
19	322	322	322	322	322	322	322	322
20	291	291	291	291	291	291	291	291
21	399	399	399	399	399	399	399	399
22	447	447	447	447	447	447	447	447
23	270	270	270	270	270	270	270	270
24	204	204	204	204	204	204	204	204
25	306	306	306	306	306	306	306	306
26	365	365	365	365	365	365	365	365
27	118	118	118	118	118	118	118	118
40	185	185	185	185	185	185	185	185
41	187	187	187	187	187	187	187	187
42	227	227	227	227	227	227	227	227
43	239	239	239	239	239	239	239	239
44	389	389	389	389	389	389	389	389
45	250	250	250	250	250	250	250	250

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.

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	\$19	\$0	None	\$0
20/50	\$19	\$1		\$5,000 \$26
25/50	\$19	\$3		\$10,000 \$35
25/60	\$21	\$4		\$15,000 \$44
30/70	\$22	\$8		\$20,000 \$46
35/80	\$22	\$15		\$25,000 \$50
50/100	\$23	\$25		\$50,000 \$58
100/100	\$24	\$55		\$100,000 \$68
100/200	\$25	\$56		
100/300	\$26	\$57		
200/400	\$31	\$133		
200/600	\$31	\$131		
250/500	\$32	\$159		
250/1000	\$34	\$171		
300/500	\$36	\$225		
500/500	\$46	\$408		
500/1000	\$49	\$422		

Order of Calculation

* Each step of calculation is rounded to the nearest whole dollar

Part 1	Part 2	Part 3	Part 4	Part 5	Part 6
<u>Bodily Injury to Others</u>	<u>Personal Injury Protection</u>	<u>Bodily Injury Caused by Uninsured Auto</u>	<u>Damage to Someone Else's Property</u>	<u>Optional Bodily Injury to Others</u>	<u>Medical Payments</u>
Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate
x Category Factor	x Category Factor	x Category Factor	x Category Factor	x Category Factor	x Category Factor
x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor	x Annual Mileage Discount	x Increase Limit Factor	x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor
x Annual Mileage Discount	x Increased Limit Factor	x Passive Restraint Discount	x Annual Mileage Discount	= Subtotal1 Option BI Premium	x Annual Mileage Discount
x Multi Car Discount	x Annual Mileage Discount	x Years Licensed Factor	x Multi Car Discount	+ (Implicit Surcharge Factor	x Passive Restraint Discount
x Years Licensed Factor	x Multi Car Discount	x Group Marketing Discount*	x Years Licensed Factor	x Part 1 Base	x Years Licensed Factor
x Group Marketing Discount*	x Passive Restraint Discount	x Pay Plan Discount	x Group Marketing Discount*	x Part 1 Category Factor)	x Group Marketing Discount*
x Pay Plan Discount	x Years Licensed Factor	x Multi Policy Discount	x Pay Plan Discount	= Subtotal2 Optional BI Premium	x Pay Plan Discount
x Multi Policy Discount	x Group Marketing Discount*	x Electric/Hybrid Discount	x Multi Policy Discount	x New Car Discount (if applicable)	x Multi Policy Discount
x Electric/Hybrid Discount	x Pay Plan Discount	x New Car Discount (if applicable)	x Electric/Hybrid Discount	- (Part 1 Base	x Electric/Hybrid Discount
x New Car Discount (if applicable)	x Multi Policy Discount	x Plan Ahead Discount	x New Car Discount (if applicable)	x Part 1 Category Factor	x New Car Discount (if applicable)
x Plan Ahead Discount	x Electric/Hybrid Discount	x Class 15 Discount	x Plan Ahead Discount	= Implicit Surcharge Factor)	x Plan Ahead Discount
x Class 15 Discount	x New Car Discount (if applicable)	= Total Premium	x Class 15 Discount	= Total Premium	x Class 15 Discount
= Subtotal Premium	x Plan Ahead Discount		= Subtotal Premium		
x SDIP Factor	x Class 15 Discount		x SDIP Factor	x Annual Mileage Discount	
= SDIP Amount	= Subtotal Premium		= SDIP Amount	x Multi Car Discount	
= SDIP Amount + Subtotal Premium = Total Premium	x SDIP Factor		= SDIP Amount + Subtotal Premium = Total Premium	x Years Licensed Factor	
	= SDIP Amount			x Group Marketing Discount*	
	= SDIP Amount + Subtotal Premium = Total Premium			x Pay Plan Discount	
				x Multi Policy Discount	
				x Electric/Hybrid Discount	
				x New Car Discount (if applicable)	
				x Plan Ahead Discount	
				x Class 15 Discount	
				= Subtotal Premium	
				x SDIP Factor	
				= SDIP Amount	
				= SDIP Amount + Subtotal Premium = Total Premium	
				= Premium	

Part 7	Part 8	Part 9	Part 10	Part 11	Part 12
<u>Collision</u>	<u>Limited Collision</u>	<u>Comprehensive Coverage</u>	<u>Substitute Transportation</u>	<u>Towing and Labor</u>	<u>Bodily Injury Caused by an Underinsured Auto</u>
Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate
x Category Factor	x Category Factor	x Category Factor	x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor	x Category Factor
x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor	x Group Marketing Discount*	x Group Marketing Discount*	x Miscellaneous Vehicle Factor
x Deductible Factor	x Deductible Factor	x Deductible Factor	x Pay Plan Discount	x Pay Plan Discount	x Annual Mileage Discount
x Model Year Factor	x Model Year Factor	x Full Glass Coverage Factor	x Class 15 Discount	x Class 15 Discount	x Passive Restraint Discount
+ Collision Waiver Premium	x Annual Mileage Discount	x Model Year Factor	= Total Premium	= Total Premium	x Years Licensed Factor
x Annual Mileage Discount	x Multi Car Discount	x Anti Theft Discount			x Group Marketing Discount*
x Multi Car Discount	x Extra Risk Factor	x Multi Car Discount			x Pay Plan Discount
x Extra Risk Factor	x Years Licensed Factor	x Extra Risk Factor			x Multi Policy Discount
x Years Licensed Factor	x Group Marketing Discount*	x Years Licensed Factor			x Electric/Hybrid Discount
x Group Marketing Discount*	x Pay Plan Discount	x Group Marketing Discount*			x New Car Discount (if applicable)
x Pay Plan Discount	x Multi Policy Discount	x Pay Plan Discount			x Plan Ahead Discount
x Multi Policy Discount	x Electric/Hybrid Discount	x Multi Policy Discount			x Class 15 Discount
x Electric/Hybrid Discount	x New Car Discount (if applicable)	x Electric/Hybrid Discount			= Total Premium
x New Car Discount (if applicable)	x Plan Ahead Discount	x New Car Discount (if applicable)			
x Plan Ahead Discount	x Loan/Lease Factor	x Plan Ahead Discount			
x Loan/Lease Factor	x Class 15 Discount	x Loan/Lease Factor			
x Class 15 Discount	x Stated Amount Adjustment Factor	x Class 15 Discount			
x Stated Amount Adjustment Factor	= Total Premium	x Stated Amount Adjustment Factor			
= Subtotal Premium		= Total Premium			
x SDIP Factor					
= SDIP Amount					
= SDIP Amount + Subtotal Premium = Total Premium					

*Refer to Group Marketing filing for rate deviation

Order of Calculation

Bodily Injury To Others	Personal Injury Protection	Bodily Injury Caused by An Uninsured Auto	Damage to Someone Else's Property	Optional Bodily Injury to Others	Medical Payments
Part 1	Part 2	Part 3	Part 4	Part 5	Part 6
Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate
x Category Factor	x Category Factor	x Category Factor	x Category Factor	x Category Factor	x Category Factor
x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor	x Annual Mileage Discount	x Increased Limit Factor	x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor
x Annual Mileage Discount	x Increased Limit Factor	x Passive Restraint Discount	x Annual Mileage Discount	= Subtotal1 Optional BI Premium	x Annual Mileage Discount
x Multi Car Discount	x Annual Mileage Discount	x Years Licensed Factor	x Multi Car Discount	+ (Part 1 Base	x Passive Restraint Discount
x Years Licensed Factor	x Multi Car Discount	x Group Marketing Discount*	x Years Licensed Factor	x <u>Part 1 Category Factor</u>	x Years Licensed Factor
x Group Marketing Discount*	x Passive Restraint Discount	x Pay Plan Discount	x Group Marketing Discount*	= Subtotal2 Optional BI Premium	x Group Marketing Discount*
x Pay Plan Discount	x Years Licensed Factor	x Multi Policy Discount	x Pay Plan Discount	x Increased Limit Factor	x Pay Plan Discount
x Multi Policy Discount	x Group Marketing Discount*	x Electric/Hybrid Discount	x Multi Policy Discount	- (Part 1 Base	x Multi Policy Discount
x Electric/Hybrid Discount	x Pay Plan Discount	x New Car Discount (if applicable)	x Electric/Hybrid Discount	x Part 1 Category Factor)	x Electric/Hybrid Discount
x New Car Discount (if applicable)	x Multi Policy Discount	x Plan Ahead Discount	x New Car Discount (if applicable)	x Annual Mileage Discount	x New Car Discount (if applicable)
x Plan Ahead Discount	x Electric/Hybrid Discount	x Tenure Discount	x Plan Ahead Discount	x Multi Car Discount	x Plan Ahead Discount
x Tenure Discount	x New Car Discount (if applicable)	x <u>Class 15 Discount</u>	x Tenure Discount	x Years Licensed Factor	x Tenure Discount
x <u>Class 15 Discount</u>	x Plan Ahead Discount	= Total Premium	x <u>Class 15 Discount</u>	x Group Marketing Discount*	x <u>Class 15 Discount</u>
= Subtotal Premium	x Tenure Discount		= Subtotal Premium	x Pay Plan Discount	= Total Premium
x SDIP Factor	x <u>Class 15 Discount</u>		x SDIP Factor	x Multi Policy Discount	
= <u>SDIP Amount</u>	= Subtotal Premium		= <u>SDIP Amount</u>	x Electric/Hybrid Discount	
= SDIP Amount + Subtotal Premium =	x SDIP Factor		= SDIP Amount + Subtotal Premium = Total Premium	x New Car Discount (if applicable)	
Total Premium	= <u>SDIP Amount</u>			x Plan Ahead Discount	
	= SDIP Amount + Subtotal Premium = Total Premium			x Tenure Discount	
				x <u>Class 15 Discount</u>	
				= Subtotal Premium	
				x SDIP Factor	
				= <u>SDIP Amount</u>	
				= SDIP Amount + Subtotal Premium = Total Premium	

Each step of calculation is rounded to the nearest whole dollar

Collision	Limited Collision	Comprehensive Coverage	Substitute Transportation	Towing and Labor	Bodily Injury Caused by an Underinsured Auto
Part 7	Part 8	Part 9	Part 10	Part 11	Part 12
Base Rate	Base Rate	Base Rate	Base Rate	Base Rate	Base Rate
x Category Factor	x Category Factor	x Category Factor	x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor	x Category Factor
x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor	x Miscellaneous Vehicle Factor	x Group Marketing Discount*	x Group Marketing Discount*	x Miscellaneous Vehicle Factor
x Deductible Factor	x Deductible Factor	x Deductible Factor	x Pay Plan Discount	x Pay Plan Discount	x Annual Mileage Discount
x Model Year Factor	x Model Year Factor	x Full Glass Coverage Factor	x <u>Class 15 Discount</u>	x <u>Class 15 Discount</u>	x Passive Restraint Discount
+ Collision Waiver Premium	x Annual Mileage Discount	x Model Year Factor	= Total Premium	= Total Premium	x Years Licensed Factor
x Annual Mileage Discount	x Multi Car Discount	x Anti Theft Discount			x Group Marketing Discount*
x Multi Car Discount	x Extra Risk Factor	x Multi Car Discount			x Pay Plan Discount
x Extra Risk Factor	x Years Licensed Factor	x Extra Risk Factor			x Multi Policy Discount
x Years Licensed Factor	x Group Marketing Discount*	x Years Licensed Factor			x Electric/Hybrid Discount
x Group Marketing Discount*	x Pay Plan Discount	x Group Marketing Discount*			x New Car Discount (if applicable)
x Pay Plan Discount	x Multi Policy Discount	x Pay Plan Discount			x Plan Ahead Discount
x Multi Policy Discount	x Electric/Hybrid Discount	x Multi Policy Discount			x Tenure Discount
x Electric/Hybrid Discount	x New Car Discount (if applicable)	x Electric/Hybrid Discount			x <u>Class 15 Discount</u>
x New Car Discount (if applicable)	x Plan Ahead Discount	x New Car Discount (if applicable)			= Total Premium
x Plan Ahead Discount	x Tenure Discount	x Plan Ahead Discount			
x Tenure Discount	x Loan/Lease Factor	x Tenure Discount			
x Loan/Lease Factor	x Class 15 Discount	x Loan/Lease Factor			
x Class 15 Discount	x Stated Amount Adjustment Factor	x Class 15 Discount			
x <u>Stated Amount Adjustment Factor</u>	= Total Premium	x <u>Stated Amount Adjustment Factor</u>			
= Subtotal Premium		= Total Premium			
x SDIP Factor					
= <u>SDIP Amount</u>					
= SDIP Amount + Subtotal Premium =					
Total Premium					

*Refer to Group Marketing filing for rate deviation

**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	140	260	161	459	255	416	230	139
2	155	283	182	505	290	457	262	152
3	164	297	197	539	310	486	278	160
4	178	330	204	591	360	537	323	173
5	181	329	229	616	384	559	347	182
6	198	364	227	662	440	600	397	193
7	202	351	250	701	448	635	404	196
8	213	389	256	739	482	669	433	210
9	245	419	293	776	502	701	453	238
10	249	490	327	829	579	748	521	252
11	239	535	323	828	583	747	525	272
12	255	508	352	824	628	745	563	260
13	304	553	380	817	630	739	565	295
14	339	579	427	817	652	738	585	330
15	397	646	446	827	704	748	633	385
16	338	658	583	811	681	735	613	348
17	256	496	312	805	501	727	451	257
18	263	650	355	845	628	762	563	297
19	320	635	424	807	635	732	572	353
20	295	648	399	847	655	766	589	326
21	361	655	540	835	686	752	617	501
22	355	655	526	838	674	755	607	485
23	271	602	420	822	623	746	561	274
24	273	538	348	815	560	738	504	277
25	271	607	364	815	642	737	579	296
26	333	659	465	796	685	722	616	322
27	125	238	138	417	216	378	196	129
40	312	589	386	824	614	746	553	330
41	325	584	428	817	650	739	584	333
42	401	646	461	833	700	751	631	406
43	359	637	451	828	700	750	631	386
44	325	670	590	799	688	724	618	330
45	372	627	444	857	696	770	629	385

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 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	146	270	167	477	265	433	239	145
2	161	294	189	525	302	475	272	158
3	171	309	205	561	322	505	289	166
4	185	343	212	615	374	558	336	180
5	188	342	238	641	399	581	361	189
6	206	379	236	688	458	624	413	201
7	210	365	260	729	466	660	420	204
8	222	405	266	769	501	696	450	218
9	255	436	305	807	522	729	471	248
10	259	510	340	862	602	778	542	262
11	249	556	336	861	606	777	546	283
12	265	528	366	857	653	775	586	270
13	316	575	395	850	655	769	588	307
14	353	602	444	850	678	768	608	343
15	413	672	464	860	732	778	658	400
16	352	684	606	843	708	764	638	362
17	266	516	324	837	521	756	469	267
18	274	676	369	879	653	792	586	309
19	333	660	441	839	660	761	595	367
20	307	674	415	881	681	797	613	339
21	375	681	562	868	713	782	642	521
22	369	681	547	872	701	785	631	504
23	282	626	437	855	648	776	583	285
24	284	560	362	848	582	768	524	288
25	282	631	379	848	668	766	602	308
26	346	685	484	828	712	751	641	335
27	130	248	144	434	225	393	204	134
40	324	613	401	857	639	776	575	343
41	338	607	445	850	676	769	607	346
42	417	672	479	866	728	781	656	422
43	373	662	469	861	728	780	656	401
44	338	697	614	831	716	753	643	343
45	387	652	462	891	724	801	654	400

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	107	71	188	110	168	99	63
2	68	115	78	205	120	186	109	67
3	75	120	84	217	128	197	114	71
4	77	132	86	237	146	215	131	76
5	80	131	96	249	157	225	141	80
6	85	146	96	267	181	240	162	84
7	86	141	103	283	184	254	165	84
8	90	157	107	298	197	269	175	88
9	104	168	120	311	205	281	185	101
10	105	197	132	325	233	295	211	104
11	103	214	131	325	235	295	213	112
12	106	205	142	323	253	294	227	107
13	126	227	155	320	254	291	228	122
14	140	239	172	321	262	290	236	135
15	160	266	181	325	283	293	254	153
16	140	270	233	318	274	289	245	142
17	109	199	128	322	205	294	184	109
18	110	259	144	333	253	300	227	124
19	131	260	172	318	255	287	230	145
20	122	268	162	333	266	300	236	139
21	147	268	223	329	276	296	249	208
22	145	268	217	330	272	296	244	200
23	111	249	171	322	251	292	226	113
24	114	215	141	320	226	289	205	114
25	113	249	147	321	260	289	232	127
26	138	270	189	314	276	284	249	132
27	55	98	60	170	92	155	84	59
40	130	240	157	323	246	292	224	135
41	131	240	173	321	261	292	235	136
42	165	266	188	327	282	295	254	165
43	145	260	184	326	283	295	254	157
44	132	274	236	314	278	284	249	136
45	150	255	181	337	280	302	253	157

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	64	110	73	194	113	173	102	65
2	70	118	80	211	124	192	112	69
3	77	124	87	224	132	203	117	73
4	79	136	89	244	150	221	135	78
5	82	135	99	256	162	232	145	82
6	88	150	99	275	186	247	167	87
7	89	145	106	291	190	262	170	87
8	93	162	110	307	203	277	180	91
9	107	173	124	320	211	289	191	104
10	108	203	136	335	240	304	217	107
11	106	220	135	335	242	304	219	115
12	109	211	146	333	261	303	234	110
13	130	234	160	330	262	300	235	126
14	144	246	177	331	270	299	243	139
15	165	274	186	335	291	302	262	158
16	144	278	240	328	282	298	252	146
17	112	205	132	332	211	303	190	112
18	113	267	148	343	261	309	234	128
19	135	268	177	328	263	296	237	149
20	126	276	167	343	274	309	243	143
21	151	276	230	339	284	305	256	214
22	149	276	224	340	280	305	251	206
23	114	256	176	332	259	301	233	116
24	117	221	145	330	233	298	211	117
25	116	256	151	331	268	298	239	131
26	142	278	195	323	284	293	256	136
27	57	101	62	175	95	160	87	61
40	134	247	162	333	253	301	231	139
41	135	247	178	331	269	301	242	140
42	170	274	194	337	290	304	262	170
43	149	268	190	336	291	304	262	162
44	136	282	243	323	286	293	256	140
45	155	263	186	347	288	311	261	162

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 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	209	386	272	718	471	650	425	225
2	234	407	280	784	504	707	454	237
3	237	417	299	799	508	721	456	253
4	253	434	302	847	546	768	489	278
5	257	437	301	867	578	786	521	282
6	269	448	321	878	597	792	539	288
7	277	452	339	895	638	811	574	300
8	279	478	348	930	639	843	575	314
9	288	488	343	961	643	867	578	298
10	292	495	348	970	647	875	582	299
11	292	526	356	978	644	882	578	301
12	315	536	379	992	689	898	621	326
13	333	534	378	982	689	889	621	333
14	348	578	400	1004	711	905	641	357
15	367	637	426	1035	770	933	691	379
16	327	624	420	1016	690	918	622	338
17	300	578	359	992	609	898	549	300
18	329	651	400	1038	691	939	623	326
19	342	641	411	1008	668	912	599	333
20	319	638	387	1044	676	943	609	336
21	375	704	452	1045	756	940	681	377
22	475	750	560	1043	813	938	731	465
23	287	655	420	1029	702	931	631	314
24	349	655	419	1020	673	922	605	341
25	331	708	417	1019	745	922	669	350
26	395	725	513	999	794	902	714	391
27	209	368	245	689	418	626	375	209
40	310	575	380	1000	658	904	592	356
41	313	562	394	986	700	890	629	331
42	316	605	432	1040	760	941	683	371
43	361	621	427	1039	770	939	691	368
44	287	610	415	986	690	890	621	297
45	368	622	419	1070	766	963	688	372

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 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	226	417	294	775	509	702	459	243
2	253	440	302	847	544	764	490	256
3	256	450	323	863	549	779	492	273
4	273	469	326	915	590	829	528	300
5	278	472	325	936	624	849	563	305
6	291	484	347	948	645	855	582	311
7	299	488	366	967	689	876	620	324
8	301	516	376	1004	690	910	621	339
9	311	527	370	1038	694	936	624	322
10	315	535	376	1048	699	945	629	323
11	315	568	384	1056	696	953	624	325
12	340	579	409	1071	744	970	671	352
13	360	577	408	1061	744	960	671	360
14	376	624	432	1084	768	977	692	386
15	396	688	460	1118	832	1008	746	409
16	353	674	454	1097	745	991	672	365
17	324	624	388	1071	658	970	593	324
18	355	703	432	1121	746	1014	673	352
19	369	692	444	1089	721	985	647	360
20	345	689	418	1128	730	1018	658	363
21	405	760	488	1129	816	1015	735	407
22	513	810	605	1126	878	1013	789	502
23	310	707	454	1111	758	1005	681	339
24	377	707	453	1102	727	996	653	368
25	357	765	450	1101	805	996	723	378
26	427	783	554	1079	858	974	771	422
27	226	397	265	744	451	676	405	226
40	335	621	410	1080	711	976	639	384
41	338	607	426	1065	756	961	679	357
42	341	653	467	1123	821	1016	738	401
43	390	671	461	1122	832	1014	746	397
44	310	659	448	1065	745	961	671	321
45	397	672	453	1156	827	1040	743	402

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>	<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	30	71	44	123	66	111	59	35
2	38	77	49	130	74	120	66	38
3	39	80	53	143	79	129	71	39
4	42	91	55	160	91	143	80	42
5	42	91	62	169	97	151	88	47
6	47	100	62	181	111	162	99	49
7	49	97	67	191	112	171	100	49
8	50	106	69	201	120	181	107	53
9	62	114	79	206	126	188	112	59
10	62	126	89	210	142	191	127	62
11	63	140	86	206	143	188	129	71
12	63	135	95	208	154	188	140	74
13	76	151	103	208	156	188	142	76
14	86	162	112	204	162	185	143	84
15	102	176	120	204	176	185	156	103
16	114	169	143	196	169	177	151	118
17	66	127	80	210	124	189	111	66
18	79	171	95	204	154	185	140	91
19	89	169	107	200	156	180	142	103
20	89	176	107	204	160	185	143	103
21	120	171	145	201	171	181	152	148
22	118	171	145	200	169	180	151	143
23	66	169	107	200	152	180	138	69
24	67	135	89	200	135	180	123	71
25	77	171	99	204	160	184	143	84
26	92	169	118	200	169	180	151	92
27	34	66	38	111	55	99	49	34
40	76	156	103	204	152	185	138	79
41	79	162	112	206	162	185	143	84
42	97	176	120	204	173	184	154	104
43	92	173	120	203	173	184	154	103
44	103	171	145	200	169	180	151	118
45	95	176	120	206	173	185	154	103

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>	<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	30	72	44	124	67	112	60	35
2	38	78	49	131	75	121	67	38
3	39	81	54	144	80	130	72	39
4	42	92	56	162	92	144	81	42
5	42	92	63	171	98	153	89	47
6	47	101	63	183	112	164	100	49
7	49	98	68	193	113	173	101	49
8	51	107	70	203	121	183	108	54
9	63	115	80	208	127	190	113	60
10	63	127	90	212	143	193	128	63
11	64	141	87	208	144	190	130	72
12	64	136	96	210	156	190	141	75
13	77	153	104	210	158	190	143	77
14	87	164	113	206	164	187	144	85
15	103	178	121	206	178	187	158	104
16	115	171	144	198	171	179	153	119
17	67	128	81	212	125	191	112	67
18	80	173	96	206	156	187	141	92
19	90	171	108	202	158	182	143	104
20	90	178	108	206	162	187	144	104
21	121	173	146	203	173	183	154	149
22	119	173	146	202	171	182	153	144
23	67	171	108	202	154	182	139	70
24	68	136	90	202	136	182	124	72
25	78	173	100	206	162	186	144	85
26	93	171	119	202	171	182	153	93
27	34	67	38	112	56	100	49	34
40	77	158	104	206	154	187	139	80
41	80	164	113	208	164	187	144	85
42	98	178	121	206	175	186	156	105
43	93	175	121	205	175	186	156	104
44	104	173	146	202	171	182	153	119
45	96	178	121	208	175	187	156	104

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>	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	288	634	382	1159	639	1041	576	287
2	301	640	384	1208	626	1088	565	300
3	304	672	411	1231	663	1108	595	303
4	318	699	415	1271	706	1146	635	317
5	323	705	426	1289	741	1161	666	320
6	342	752	453	1329	784	1198	706	339
7	362	772	487	1326	819	1193	739	357
8	369	761	510	1322	817	1192	736	367
9	369	760	484	1316	819	1185	738	367
10	361	778	486	1319	843	1189	757	364
11	390	871	532	1286	854	1157	768	389
12	432	896	558	1290	935	1161	841	430
13	438	813	593	1300	943	1170	847	429
14	483	899	647	1270	985	1144	887	481
15	577	943	696	1266	1031	1139	926	564
16	510	915	629	1235	876	1111	789	489
17	408	859	536	1305	814	1175	731	407
18	497	951	633	1274	954	1147	859	485
19	514	966	720	1235	994	1111	895	512
20	550	965	699	1255	989	1129	891	535
21	572	982	803	1245	1125	1121	1012	691
22	636	971	826	1234	1087	1110	980	857
23	440	972	775	1269	1028	1144	925	495
24	482	935	679	1266	958	1139	864	480
25	506	986	746	1287	1032	1159	928	532
26	595	983	816	1235	1073	1111	965	653
27	275	606	351	1121	593	1009	535	274
40	442	848	604	1283	923	1152	831	451
41	412	874	633	1290	968	1162	871	427
42	474	936	720	1284	1032	1154	928	464
43	511	929	696	1262	1036	1137	931	499
44	466	935	612	1266	876	1139	789	447
45	532	919	700	1269	1031	1141	927	516

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 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	302	666	401	1217	671	1093	605	301
2	316	672	403	1268	657	1142	593	315
3	319	706	432	1293	696	1163	625	318
4	334	734	436	1335	741	1203	667	333
5	339	740	447	1353	778	1219	699	336
6	359	790	476	1395	823	1258	741	356
7	380	811	511	1392	860	1253	776	375
8	387	799	536	1388	858	1252	773	385
9	387	798	508	1382	860	1244	775	385
10	379	817	510	1385	885	1248	795	382
11	410	915	559	1350	897	1215	806	408
12	454	941	586	1355	982	1219	883	452
13	460	854	623	1365	990	1229	889	450
14	507	944	679	1334	1034	1201	931	505
15	606	990	731	1329	1083	1196	972	592
16	536	961	660	1297	920	1167	828	513
17	428	902	563	1370	855	1234	768	427
18	522	999	665	1338	1002	1204	902	509
19	540	1014	756	1297	1044	1167	940	538
20	578	1013	734	1318	1038	1185	936	562
21	601	1031	843	1307	1181	1177	1063	726
22	668	1020	867	1296	1141	1166	1029	900
23	462	1021	814	1332	1079	1201	971	520
24	506	982	713	1329	1006	1196	907	504
25	531	1035	783	1351	1084	1217	974	559
26	625	1032	857	1297	1127	1167	1013	686
27	289	636	369	1177	623	1059	562	288
40	464	890	634	1347	969	1210	873	474
41	433	918	665	1355	1016	1220	915	448
42	498	983	756	1348	1084	1212	974	487
43	537	975	731	1325	1088	1194	978	524
44	489	982	643	1329	920	1196	828	469
45	559	965	735	1332	1083	1198	973	542

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	120	120	120	120	120	120	120	120
2	123	123	123	123	123	123	123	123
3	126	126	126	126	126	126	126	126
4	124	124	124	124	124	124	124	124
5	130	130	130	130	130	130	130	130
6	134	134	134	134	134	134	134	134
7	140	140	140	140	140	140	140	140
8	144	144	144	144	144	144	144	144
9	143	143	143	143	143	143	143	143
10	152	152	152	152	152	152	152	152
11	161	161	161	161	161	161	161	161
12	166	166	166	166	166	166	166	166
13	188	188	188	188	188	188	188	188
14	198	198	198	198	198	198	198	198
15	242	242	242	242	242	242	242	242
16	392	392	392	392	392	392	392	392
17	140	140	140	140	140	140	140	140
18	284	284	284	284	284	284	284	284
19	313	313	313	313	313	313	313	313
20	283	283	283	283	283	283	283	283
21	387	387	387	387	387	387	387	387
22	434	434	434	434	434	434	434	434
23	262	262	262	262	262	262	262	262
24	198	198	198	198	198	198	198	198
25	297	297	297	297	297	297	297	297
26	354	354	354	354	354	354	354	354
27	115	115	115	115	115	115	115	115
40	180	180	180	180	180	180	180	180
41	182	182	182	182	182	182	182	182
42	220	220	220	220	220	220	220	220
43	232	232	232	232	232	232	232	232
44	378	378	378	378	378	378	378	378
45	243	243	243	243	243	243	243	243

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>	<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	124	124	124	124	124	124	124	124
2	127	127	127	127	127	127	127	127
3	130	130	130	130	130	130	130	130
4	128	128	128	128	128	128	128	128
5	134	134	134	134	134	134	134	134
6	138	138	138	138	138	138	138	138
7	144	144	144	144	144	144	144	144
8	148	148	148	148	148	148	148	148
9	147	147	147	147	147	147	147	147
10	157	157	157	157	157	157	157	157
11	166	166	166	166	166	166	166	166
12	171	171	171	171	171	171	171	171
13	194	194	194	194	194	194	194	194
14	204	204	204	204	204	204	204	204
15	249	249	249	249	249	249	249	249
16	404	404	404	404	404	404	404	404
17	144	144	144	144	144	144	144	144
18	293	293	293	293	293	293	293	293
19	322	322	322	322	322	322	322	322
20	291	291	291	291	291	291	291	291
21	399	399	399	399	399	399	399	399
22	447	447	447	447	447	447	447	447
23	270	270	270	270	270	270	270	270
24	204	204	204	204	204	204	204	204
25	306	306	306	306	306	306	306	306
26	365	365	365	365	365	365	365	365
27	118	118	118	118	118	118	118	118
40	185	185	185	185	185	185	185	185
41	187	187	187	187	187	187	187	187
42	227	227	227	227	227	227	227	227
43	239	239	239	239	239	239	239	239
44	389	389	389	389	389	389	389	389
45	250	250	250	250	250	250	250	250

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 – Property Damage</u>		<u>Part 5 – Bodily Injury</u>			<u>Part 3 Uninsured Motorist</u>	<u>Part 12 Underinsured Motorist</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	\$18	\$0
\$10,000	1.204	20/50	1.01	20/50	\$18	\$1
\$15,000	1.220	25/50	1.06	25/50	\$18	\$3
\$20,000	1.232	25/60	1.07	25/60	\$20	\$4
\$25,000	1.242	30/60	1.11	30/70	\$21	\$8
\$30,000	1.249	30/70	1.11	35/80	\$21	\$15
\$35,000	1.254	35/80	1.16	50/100	\$22	\$24
\$40,000	1.258	50/100	1.19	100/100	\$23	\$53
\$45,000	1.262	100/100	1.27	100/200	\$24	\$54
\$50,000	1.265	100/200	1.28	100/300	\$25	\$55
\$75,000	1.274	100/300	1.29	200/400	\$30	\$129
\$80,000	1.275	200/400	1.59	200/600	\$30	\$127
\$100,000	1.280	200/500	1.60	250/500	\$31	\$154
\$150,000	1.292	200/600	1.63	250/1000	\$33	\$166
\$200,000	1.303	250/500	1.66	300/500	\$35	\$218
\$250,000	1.309	250/1000	1.70	500/500	\$45	\$396
\$300,000	1.314	300/500	1.85	500/1000	\$48	\$410
\$400,000	1.323	500/500	2.42			
\$500,000	1.329	500/1000	2.47			
\$750,000	1.338					
\$1,000,000	1.348					

<u>Part 2 - Personal Injury Protection</u>			<u>Part 6 Medical Payments</u>	
<u>Deductible</u>	<u>Policy Holder Only</u>	<u>Policyholder and Household Member</u>	<u>Limit</u>	<u>Rate</u>
100	0.98	0.98	None	\$0
250	0.96	0.95	5,000	\$25
500	0.92	0.90	10,000	\$34
1000	0.86	0.81	15,000	\$43
2000	0.74	0.65	20,000	\$45
4000	0.63	0.52	25,000	\$49
8000	0.40	0.30	50,000	\$57
			100,000	\$67

The above rates are applicable to insureds with zero SDIP points

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 – Property Damage</u>		<u>Part 5 – Bodily Injury</u>		<u>Part 3</u>	<u>Part 12</u>
<u>Limit</u>	<u>Factor</u>	<u>Limit</u>	<u>Factor</u>	<u>Uninsured</u>	<u>Underinsured</u>
				<u>Motorist</u>	<u>Motorist</u>
				<u>Rate</u>	<u>Rate</u>
\$5,000	1.000	20/40	1.00	20/40	\$0
\$10,000	1.204	20/50	1.01	20/50	\$1
\$15,000	1.220	25/50	1.06	25/50	\$3
\$20,000	1.232	25/60	1.07	25/60	\$4
\$25,000	1.242	30/60	1.11	30/70	\$8
\$30,000	1.249	30/70	1.11	35/80	\$15
\$35,000	1.254	35/80	1.16	50/100	\$25
\$40,000	1.258	50/100	1.27	100/100	\$55
\$45,000	1.262	100/100	1.33	100/200	\$56
\$50,000	1.265	100/200	1.36	100/300	\$57
\$75,000	1.274	100/300	1.37	200/400	\$133
\$80,000	1.275	200/400	1.61	200/600	\$131
\$100,000	1.280	200/500	1.62	250/500	\$159
\$150,000	1.292	200/600	1.63	250/1M	\$171
\$200,000	1.303	250/500	1.66	300/500	\$225
\$250,000	1.309	250/1000	1.70	500/500	\$408
\$300,000	1.314	300/500	1.85	500/1M	\$422
\$400,000	1.323	500/500	2.50		
\$500,000	1.329	500/1000	2.55		
\$750,000	1.338				
\$1,000,000	1.348				

<u>Part 2 - Personal Injury Protection</u>			<u>Part 6</u>	
<u>Deductible</u>	<u>Policy Holder Only</u>	<u>Policyholder and Household Member</u>	<u>Medical Payments</u>	
			<u>Limit</u>	
			<u>Rate</u>	
			None	\$0
100	0.98	0.98	5,000	\$26
250	0.96	0.95	10,000	\$35
500	0.92	0.90	15,000	\$44
1000	0.86	0.81	20,000	\$46
2000	0.74	0.65	25,000	\$50
4000	0.63	0.52	50,000	\$58
8000	0.40	0.30	100,000	\$68

The above rates are applicable to insureds with zero SDIP points

INCREASED LIMITS TABLES AND IMPLICIT SURCHARGE EXCLUSION FACTORS

Unless otherwise specified, the basic limits rates shown on the rate pages are for \$20,000/\$40,000 bodily injury (Parts 1 and 5) and \$5,000 property damage (Part 4). The charge for bodily injury increased limits is determined by applying the factors shown on the Increased Limits Tables to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

Adjusted Part 1 premium is determined by applying the Implicit Surcharge Exclusion Factor to the Part 1 premium appearing in the Rate Pages for the particular territory and operator classification. The result should be rounded to the nearest whole dollar amount only after all calculations have been completed.

<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	1.018	1.178	1.117	1.061	1.051	1.061	1.051	1.100
2	1.025	1.167	1.108	1.064	1.048	1.064	1.048	1.119
3	1.021	1.178	1.115	1.066	1.049	1.066	1.049	1.102
4	1.014	1.170	1.107	1.067	1.049	1.067	1.049	1.094
5	1.032	1.176	1.128	1.070	1.052	1.070	1.052	1.129
6	1.034	1.176	1.114	1.071	1.051	1.071	1.051	1.113
7	1.034	1.173	1.131	1.070	1.053	1.070	1.053	1.124
8	1.040	1.170	1.118	1.067	1.052	1.067	1.052	1.139
9	1.045	1.167	1.135	1.069	1.055	1.069	1.055	1.145
10	1.027	1.171	1.134	1.069	1.053	1.069	1.053	1.107
11	1.043	1.126	1.093	1.063	1.041	1.063	1.041	1.138
12	1.048	1.148	1.118	1.067	1.054	1.067	1.054	1.185
13	1.061	1.161	1.138	1.070	1.055	1.070	1.055	1.144
14	1.072	1.145	1.110	1.067	1.047	1.067	1.047	1.200
15	1.065	1.142	1.140	1.072	1.058	1.072	1.058	1.156
16	1.092	1.132	1.102	1.055	1.054	1.055	1.054	1.219
17	1.038	1.119	1.079	1.067	1.038	1.067	1.038	1.162
18	1.088	1.149	1.136	1.054	1.051	1.054	1.051	1.227
19	1.076	1.147	1.087	1.067	1.052	1.067	1.052	1.170
20	1.103	1.158	1.150	1.063	1.044	1.063	1.044	1.150
21	1.119	1.155	1.122	1.063	1.057	1.063	1.057	1.183
22	1.138	1.146	1.104	1.057	1.064	1.057	1.064	1.294
23	1.054	1.101	1.092	1.050	1.050	1.050	1.050	1.111
24	1.072	1.094	1.089	1.041	1.033	1.041	1.033	1.250
25	1.057	1.124	1.149	1.064	1.047	1.064	1.047	1.132
26	1.061	1.137	1.073	1.061	1.048	1.061	1.048	1.131
27	1.013	1.169	1.114	1.065	1.048	1.065	1.048	1.089
40	1.025	1.126	1.125	1.057	1.066	1.057	1.066	1.051
41	1.056	1.137	1.110	1.062	1.051	1.062	1.051	1.177
42	1.036	1.143	1.111	1.058	1.048	1.058	1.048	1.088
43	1.085	1.161	1.134	1.059	1.046	1.059	1.046	1.154
44	1.061	1.111	1.104	1.048	1.047	1.048	1.047	1.196
45	1.088	1.182	1.148	1.071	1.058	1.071	1.058	1.148

Motorcycles All Territories ~~1.056~~

Proposed

PAGE REMOVED

DISCOUNTS & FACTORS (RULE 19)

Electric/Hybrid Discount:

Electric/Hybrid	Factor
Yes	0.9
No	1

New Car Discount::

Current Policy Effective Year Minus Vehicle Model Year	Discount
Less than 0	7%
0	7%
1	5%
2	3%
Greater than 2	0%

Plan Ahead Discount:

Policy Term	Discount
First Term	7%
First Renewal	5%
Second Renewal	3%
Subsequent Renewals	0%

DISCOUNTS & FACTORS (RULE 19)

Electric/Hybrid Discount:

Electric/Hybrid	Factor
Yes	0.9
No	1

New Car Discount::

Current Policy Effective Year Minus Vehicle Model Year	Discount
Less than 0	7%
0	7%
1	5%
2	3%
Greater than 2	0%

Plan Ahead Discount:

Policy Term	Discount
First Term	7%
First Renewal	5%
Second Renewal	3%
Subsequent Renewals	0%

Tenure Discount: (years of continuous coverage with Electric Insurance Company)

Tenure	Discount
0 years	0%
1-5 years	1%
6-10 years	2%
11+ years	3%

Effective: TBD New and Renewal Business

RS-1.2

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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 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.

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 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. Tenure Discount

A discount up to **3%** applies to all coverages except rental and towing based on the criteria listed in the Miscellaneous Rating Factors section. This discount does not apply to miscellaneous vehicles.

Effective: TBD New and Renewal Business

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

P. Category Factors

The category factor will be applied to all coverages except rental and towing. Refer to the Rating Factors pages for category names and factors. Refer to the Miscellaneous Motor Vehicle section for rules on applying the category factor to miscellaneous vehicles.

Policy Category Placement

All policies are evaluated based on a set of policy characteristics. Each combination of characteristics will be assigned to one, and only one, category. Each category will have a distinct rating factor.

The category will be determined at new business and prior to every annual renewal. The category will not be affected by midterm policy changes. However, if the policy information was incorrect at inception or the prior renewal, a correction can be made. Upon renewal, policies will ~~not be moved~~.

Category Model Characteristics and Factor Determination

The following variables are used in the UQI scoring algorithm:

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

Q. Auto Loan/Lease Coverage

A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van, and the insured must request the auto loan/lease coverage within 30 days of leasing or financing a vehicle. Charge 7% of both the Collision and Comprehensive Coverage premiums for the auto loan/lease coverage. Attach the auto loan/lease coverage endorsement to the policy.

P. 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

Q. Category Factors

The category factor will be applied to all coverages except rental and towing. Refer to the Rating Factors pages for category names and factors. Refer to the Miscellaneous Motor Vehicle section for rules on applying the category factor to miscellaneous vehicles.

Policy Category Placement

All policies are evaluated based on a set of policy characteristics. Each combination of characteristics will be assigned to one, and only one, category. Each category will have a distinct rating factor.

The category will be determined at new business and prior to every annual renewal. The category will not be affected by midterm policy changes. However, if the policy information was incorrect at inception or the prior renewal, a correction can be made. Upon renewal, policies will **move toward their category placement, subject to a one category level cap.**

Category Model Characteristics and Factor Determination

The following variables are used in the category factor determination:

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

R. Auto Loan/Lease Coverage

A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

Auto Loan/Lease Coverage may be provided only to a vehicle that is a private passenger auto, pickup or van, and the insured must request the auto loan/lease coverage within 30 days of leasing or financing a vehicle. Charge 7% of both the Collision and Comprehensive Coverage premiums for the auto loan/lease coverage. Attach the auto loan/lease coverage endorsement to the policy.

MOTORCYCLE RATES

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$12	\$20	\$17	1	\$2	\$3	\$4	\$5
2	\$12	\$11	\$18	\$15	2	\$2	\$3	\$4	\$5
3	\$13	\$12	\$20	\$16	3	\$2	\$3	\$4	\$5
4	\$17	\$15	\$27	\$22	4	\$3	\$4	\$6	\$7
5	\$16	\$14	\$25	\$20	5	\$3	\$4	\$5	\$7
6	\$18	\$16	\$29	\$23	6	\$3	\$5	\$6	\$8
7	\$17	\$15	\$27	\$22	7	\$3	\$5	\$6	\$8
8	\$17	\$15	\$27	\$22	8	\$3	\$4	\$6	\$7
9	\$18	\$16	\$29	\$23	9	\$3	\$5	\$6	\$8
10	\$24	\$21	\$38	\$31	10	\$4	\$7	\$9	\$11
11	\$23	\$20	\$37	\$30	11	\$4	\$6	\$8	\$10
12	\$24	\$22	\$39	\$32	12	\$5	\$7	\$9	\$11
13	\$26	\$23	\$42	\$34	13	\$5	\$7	\$10	\$12
14	\$28	\$25	\$42	\$36	14	\$5	\$8	\$10	\$13
15	\$31	\$31	\$42	\$42	15	\$9	\$13	\$17	\$22
16	\$31	\$31	\$42	\$42	16	\$10	\$15	\$20	\$25
17	\$31	\$31	\$42	\$42	17	\$9	\$13	\$18	\$22
18	\$31	\$31	\$42	\$42	18	\$9	\$13	\$18	\$22
19	\$31	\$31	\$42	\$42	19	\$9	\$13	\$18	\$22
20	\$31	\$31	\$42	\$42	20	\$9	\$13	\$18	\$22
21	\$31	\$31	\$42	\$42	21	\$9	\$13	\$18	\$22
22	\$31	\$31	\$42	\$42	22	\$9	\$13	\$18	\$22
23	\$31	\$31	\$42	\$42	23	\$9	\$13	\$18	\$22
24	\$31	\$31	\$42	\$42	24	\$9	\$13	\$18	\$22
25	\$31	\$31	\$42	\$42	25	\$9	\$13	\$18	\$22
26	\$31	\$31	\$42	\$42	26	\$9	\$13	\$18	\$22
27	\$10	\$9	\$16	\$13	27	\$2	\$2	\$3	\$4
40	\$25	\$23	\$41	\$33	40	\$5	\$7	\$9	\$12
41	\$28	\$25	\$42	\$36	41	\$5	\$8	\$10	\$13
42	\$31	\$31	\$42	\$42	42	\$9	\$13	\$17	\$22
43	\$31	\$31	\$42	\$42	43	\$9	\$13	\$18	\$22
44	\$31	\$31	\$42	\$42	44	\$10	\$15	\$20	\$24
45	\$31	\$31	\$42	\$42	45	\$9	\$13	\$17	\$21

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Rates at Increased limits

~~The implicit surcharge exclusion factor for part 5 increased limits for motorcycles is 1.056~~

MOTORCYCLE RATES

Part 5 - Optional BI

Rates at Basic limits

Territory	Experienced Operators				Territory	Experienced Operators			
	With Guest					Without Guest			
	Group A	Group B	Group C	Group D		Group A	Group B	Group C	Group D
1	\$13	\$12	\$20	\$17	1	\$2	\$3	\$4	\$5
2	\$12	\$11	\$18	\$15	2	\$2	\$3	\$4	\$5
3	\$13	\$12	\$20	\$16	3	\$2	\$3	\$4	\$5
4	\$17	\$15	\$27	\$22	4	\$3	\$4	\$6	\$7
5	\$16	\$14	\$25	\$20	5	\$3	\$4	\$5	\$7
6	\$18	\$16	\$29	\$23	6	\$3	\$5	\$6	\$8
7	\$17	\$15	\$27	\$22	7	\$3	\$5	\$6	\$8
8	\$17	\$15	\$27	\$22	8	\$3	\$4	\$6	\$7
9	\$18	\$16	\$29	\$23	9	\$3	\$5	\$6	\$8
10	\$24	\$21	\$38	\$31	10	\$4	\$7	\$9	\$11
11	\$23	\$20	\$37	\$30	11	\$4	\$6	\$8	\$10
12	\$24	\$22	\$39	\$32	12	\$5	\$7	\$9	\$11
13	\$26	\$23	\$42	\$34	13	\$5	\$7	\$10	\$12
14	\$28	\$25	\$42	\$36	14	\$5	\$8	\$10	\$13
15	\$31	\$31	\$42	\$42	15	\$9	\$13	\$17	\$22
16	\$31	\$31	\$42	\$42	16	\$10	\$15	\$20	\$25
17	\$31	\$31	\$42	\$42	17	\$9	\$13	\$18	\$22
18	\$31	\$31	\$42	\$42	18	\$9	\$13	\$18	\$22
19	\$31	\$31	\$42	\$42	19	\$9	\$13	\$18	\$22
20	\$31	\$31	\$42	\$42	20	\$9	\$13	\$18	\$22
21	\$31	\$31	\$42	\$42	21	\$9	\$13	\$18	\$22
22	\$31	\$31	\$42	\$42	22	\$9	\$13	\$18	\$22
23	\$31	\$31	\$42	\$42	23	\$9	\$13	\$18	\$22
24	\$31	\$31	\$42	\$42	24	\$9	\$13	\$18	\$22
25	\$31	\$31	\$42	\$42	25	\$9	\$13	\$18	\$22
26	\$31	\$31	\$42	\$42	26	\$9	\$13	\$18	\$22
27	\$10	\$9	\$16	\$13	27	\$2	\$2	\$3	\$4
40	\$25	\$23	\$41	\$33	40	\$5	\$7	\$9	\$12
41	\$28	\$25	\$42	\$36	41	\$5	\$8	\$10	\$13
42	\$31	\$31	\$42	\$42	42	\$9	\$13	\$17	\$22
43	\$31	\$31	\$42	\$42	43	\$9	\$13	\$18	\$22
44	\$31	\$31	\$42	\$42	44	\$10	\$15	\$20	\$24
45	\$31	\$31	\$42	\$42	45	\$9	\$13	\$17	\$21

Notes:

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Effective: TBD New and Renewal Business

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