

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	66	113	75	200	116	178	105	67
2	72	122	82	217	128	198	115	71
3	79	128	90	231	136	209	121	75
4	81	140	92	251	155	228	139	80
5	84	139	102	264	167	239	149	84
6	91	155	102	283	192	254	172	90
7	92	149	109	300	196	270	175	90
8	96	167	113	316	209	285	185	94
9	110	178	128	330	217	298	197	107
10	111	209	140	345	247	313	224	110
11	109	227	139	345	249	313	226	118
12	112	217	150	343	269	312	241	113
13	134	241	165	340	270	309	242	130
14	148	253	182	341	278	308	250	143
15	170	282	192	345	300	311	270	163
16	148	286	247	338	290	307	260	150
17	115	211	136	342	217	312	196	115
18	116	275	152	353	269	318	241	132
19	139	276	182	338	271	305	244	153
20	130	284	172	353	282	318	250	147
21	156	284	237	349	293	314	264	220
22	153	284	231	350	288	314	259	212
23	117	264	181	342	267	310	240	119
24	121	228	149	340	240	307	217	121
25	119	264	156	341	276	307	246	135
26	146	286	201	333	293	302	264	140
27	59	104	64	180	98	165	90	63
40	138	254	167	343	261	310	238	143
41	139	254	183	341	277	310	249	144
42	175	282	200	347	299	313	270	175
43	153	276	196	346	300	313	270	167
44	140	290	250	333	295	302	264	144
45	160	271	192	357	297	320	269	167

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	242	446	315	829	545	751	491	260
2	271	471	323	906	582	817	524	274
3	274	482	346	923	587	834	526	292
4	292	502	349	979	631	887	565	321
5	297	505	348	1002	668	908	602	326
6	311	518	371	1014	690	915	623	333
7	320	522	392	1035	737	937	663	347
8	322	552	402	1074	738	974	664	363
9	333	564	396	1111	743	1002	668	345
10	337	572	402	1121	748	1011	673	346
11	337	608	411	1130	745	1020	668	348
12	364	620	438	1146	796	1038	718	377
13	385	617	437	1135	796	1027	718	385
14	402	668	462	1160	822	1045	740	413
15	424	736	492	1196	890	1079	798	438
16	378	721	486	1174	797	1060	719	391
17	347	668	415	1146	704	1038	635	347
18	380	752	462	1199	798	1085	720	377
19	395	740	475	1165	771	1054	692	385
20	369	737	447	1207	781	1089	704	388
21	433	813	522	1208	873	1086	786	435
22	549	867	647	1205	939	1084	844	537
23	332	756	486	1189	811	1075	729	363
24	403	756	485	1179	778	1066	699	394
25	382	819	482	1178	861	1066	774	404
26	457	838	593	1155	918	1042	825	452
27	242	425	284	796	483	723	433	242
40	358	664	439	1156	761	1044	684	411
41	362	649	456	1140	809	1028	727	382
42	365	699	500	1202	878	1087	790	429
43	417	718	493	1201	890	1085	798	425
44	332	705	479	1140	797	1028	718	343
45	425	719	485	1237	885	1113	795	430

Note: The above rates are applicable to insureds with zero SDIP points.
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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	133	133	133	133	133	133	133	133
2	136	136	136	136	136	136	136	136
3	139	139	139	139	139	139	139	139
4	137	137	137	137	137	137	137	137
5	143	143	143	143	143	143	143	143
6	148	148	148	148	148	148	148	148
7	154	154	154	154	154	154	154	154
8	158	158	158	158	158	158	158	158
9	157	157	157	157	157	157	157	157
10	168	168	168	168	168	168	168	168
11	178	178	178	178	178	178	178	178
12	183	183	183	183	183	183	183	183
13	208	208	208	208	208	208	208	208
14	218	218	218	218	218	218	218	218
15	266	266	266	266	266	266	266	266
16	432	432	432	432	432	432	432	432
17	154	154	154	154	154	154	154	154
18	314	314	314	314	314	314	314	314
19	345	345	345	345	345	345	345	345
20	311	311	311	311	311	311	311	311
21	427	427	427	427	427	427	427	427
22	478	478	478	478	478	478	478	478
23	289	289	289	289	289	289	289	289
24	218	218	218	218	218	218	218	218
25	327	327	327	327	327	327	327	327
26	391	391	391	391	391	391	391	391
27	126	126	126	126	126	126	126	126
40	198	198	198	198	198	198	198	198
41	200	200	200	200	200	200	200	200
42	243	243	243	243	243	243	243	243
43	256	256	256	256	256	256	256	256
44	416	416	416	416	416	416	416	416
45	268	268	268	268	268	268	268	268

Note: The above rates are applicable to insureds with zero SDIP points.
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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. This discount does not apply to miscellaneous vehicles.

N. Plan Ahead Discount

A discount up to **10%** 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 for New and Renewal Business

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	
	For policies with original effective dates of September 10, 2013 through TBD.	For policies with original effective dates of TBD and after.
First Term	7%	10%
First Renewal	5%	7%
Second Renewal	3%	5%
Third Renewal	0%	3%
Subsequent Renewals	0%	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 for New and Renewal Business

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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

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1	66	113	75	200	116	178	105	67
2	72	122	82	217	128	198	115	71
3	79	128	90	231	136	209	121	75
4	81	140	92	251	155	228	139	80
5	84	139	102	264	167	239	149	84
6	91	155	102	283	192	254	172	90
7	92	149	109	300	196	270	175	90
8	96	167	113	316	209	285	185	94
9	110	178	128	330	217	298	197	107
10	111	209	140	345	247	313	224	110
11	109	227	139	345	249	313	226	118
12	112	217	150	343	269	312	241	113
13	134	241	165	340	270	309	242	130
14	148	253	182	341	278	308	250	143
15	170	282	192	345	300	311	270	163
16	148	286	247	338	290	307	260	150
17	115	211	136	342	217	312	196	115
18	116	275	152	353	269	318	241	132
19	139	276	182	338	271	305	244	153
20	130	284	172	353	282	318	250	147
21	156	284	237	349	293	314	264	220
22	153	284	231	350	288	314	259	212
23	117	264	181	342	267	310	240	119
24	121	228	149	340	240	307	217	121
25	119	264	156	341	276	307	246	135
26	146	286	201	333	293	302	264	140
27	59	104	64	180	98	165	90	63
40	138	254	167	343	261	310	238	143
41	139	254	183	341	277	310	249	144
42	175	282	200	347	299	313	270	175
43	153	276	196	346	300	313	270	167
44	140	290	250	333	295	302	264	144
45	160	271	192	357	297	320	269	167

Note: The above rates are applicable to insureds with zero SDIP points.
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**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

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**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	242	446	315	829	545	751	491	260
2	271	471	323	906	582	817	524	274
3	274	482	346	923	587	834	526	292
4	292	502	349	979	631	887	565	321
5	297	505	348	1002	668	908	602	326
6	311	518	371	1014	690	915	623	333
7	320	522	392	1035	737	937	663	347
8	322	552	402	1074	738	974	664	363
9	333	564	396	1111	743	1002	668	345
10	337	572	402	1121	748	1011	673	346
11	337	608	411	1130	745	1020	668	348
12	364	620	438	1146	796	1038	718	377
13	385	617	437	1135	796	1027	718	385
14	402	668	462	1160	822	1045	740	413
15	424	736	492	1196	890	1079	798	438
16	378	721	486	1174	797	1060	719	391
17	347	668	415	1146	704	1038	635	347
18	380	752	462	1199	798	1085	720	377
19	395	740	475	1165	771	1054	692	385
20	369	737	447	1207	781	1089	704	388
21	433	813	522	1208	873	1086	786	435
22	549	867	647	1205	939	1084	844	537
23	332	756	486	1189	811	1075	729	363
24	403	756	485	1179	778	1066	699	394
25	382	819	482	1178	861	1066	774	404
26	457	838	593	1155	918	1042	825	452
27	242	425	284	796	483	723	433	242
40	358	664	439	1156	761	1044	684	411
41	362	649	456	1140	809	1028	727	382
42	365	699	500	1202	878	1087	790	429
43	417	718	493	1201	890	1085	798	425
44	332	705	479	1140	797	1028	718	343
45	425	719	485	1237	885	1113	795	430

Note: The above rates are applicable to insureds with zero SDIP points.
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**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

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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	133	133	133	133	133	133	133	133
2	136	136	136	136	136	136	136	136
3	139	139	139	139	139	139	139	139
4	137	137	137	137	137	137	137	137
5	143	143	143	143	143	143	143	143
6	148	148	148	148	148	148	148	148
7	154	154	154	154	154	154	154	154
8	158	158	158	158	158	158	158	158
9	157	157	157	157	157	157	157	157
10	168	168	168	168	168	168	168	168
11	178	178	178	178	178	178	178	178
12	183	183	183	183	183	183	183	183
13	208	208	208	208	208	208	208	208
14	218	218	218	218	218	218	218	218
15	266	266	266	266	266	266	266	266
16	432	432	432	432	432	432	432	432
17	154	154	154	154	154	154	154	154
18	314	314	314	314	314	314	314	314
19	345	345	345	345	345	345	345	345
20	311	311	311	311	311	311	311	311
21	427	427	427	427	427	427	427	427
22	478	478	478	478	478	478	478	478
23	289	289	289	289	289	289	289	289
24	218	218	218	218	218	218	218	218
25	327	327	327	327	327	327	327	327
26	391	391	391	391	391	391	391	391
27	126	126	126	126	126	126	126	126
40	198	198	198	198	198	198	198	198
41	200	200	200	200	200	200	200	200
42	243	243	243	243	243	243	243	243
43	256	256	256	256	256	256	256	256
44	416	416	416	416	416	416	416	416
45	268	268	268	268	268	268	268	268

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

H. Group Marketing Discount

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

I. Payroll Deduction Discount

A discount of **4%** applies to all premiums on the policy if the premium is paid through automatic withdrawals from a company payroll system. Electric Insurance Company shall determine the eligible employer groups and to set the terms and conditions of the withdrawal including, but not limited to the amount and frequency of the deductions. The terms and fees of payroll deduction shall be consistent with the terms and fees of Electric's Electronic Funds Transfer (EFT) payment method.

J. Multi-Policy Discount

A discount of **10%** will be applied to 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: December 27, 2015 for New and Renewal Business

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. This discount does not apply to miscellaneous vehicles.

N. Plan Ahead Discount

A discount up to **10%** 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 for New and Renewal Business

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: December 27, 2015 for New and Renewal Business

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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	
	For policies with original effective dates of September 10, 2013 through TBD.	For policies with original effective dates of TBD and after.
First Term	7%	10%
First Renewal	5%	7%
Second Renewal	3%	5%
Third Renewal	0%	3%
Subsequent Renewals	0%	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 for New and Renewal Business



Electric Insurance Company
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Private Passenger Auto Program Explanatory Memorandum

The following exhibits and explanatory notes present the latest review of Electric Insurance Company's private passenger automobile program for the state of Massachusetts. The proposed changes will allow us to maintain rate adequacy and offer program enhancements to better serve our current and future customers. We propose a revision to our rates and rules. The overall rate effect of this proposal is +2.0%. Our proposal consists of the following:

Base Rates

Our proposal calls for a 2.5% adjustment of our base rates. These changes have been applied equally across all territories and classes. The attached exhibits and manual pages display our proposed base rates.

Discounts/Credits

Our proposal calls for a revision of our New Car and Plan Ahead discounts. Please see the exhibits and manual pages for further details.

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	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.

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	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.

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	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.

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

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	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.

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

<u>Territory</u>	Class <u>10</u>	Class <u>17</u>	Class <u>18</u>	Class <u>20</u>	Class <u>21</u>	Class <u>25</u>	Class <u>26</u>	Class <u>30</u>
1	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.

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	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

	Part 3 (U-1)	Part 12 (U-2)	MP Part 6
<u>Limit</u>	<u>Rate</u>	<u>Rate</u>	<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	

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	66	113	75	200	116	178	105	67
2	72	122	82	217	128	198	115	71
3	79	128	90	231	136	209	121	75
4	81	140	92	251	155	228	139	80
5	84	139	102	264	167	239	149	84
6	91	155	102	283	192	254	172	90
7	92	149	109	300	196	270	175	90
8	96	167	113	316	209	285	185	94
9	110	178	128	330	217	298	197	107
10	111	209	140	345	247	313	224	110
11	109	227	139	345	249	313	226	118
12	112	217	150	343	269	312	241	113
13	134	241	165	340	270	309	242	130
14	148	253	182	341	278	308	250	143
15	170	282	192	345	300	311	270	163
16	148	286	247	338	290	307	260	150
17	115	211	136	342	217	312	196	115
18	116	275	152	353	269	318	241	132
19	139	276	182	338	271	305	244	153
20	130	284	172	353	282	318	250	147
21	156	284	237	349	293	314	264	220
22	153	284	231	350	288	314	259	212
23	117	264	181	342	267	310	240	119
24	121	228	149	340	240	307	217	121
25	119	264	156	341	276	307	246	135
26	146	286	201	333	293	302	264	140
27	59	104	64	180	98	165	90	63
40	138	254	167	343	261	310	238	143
41	139	254	183	341	277	310	249	144
42	175	282	200	347	299	313	270	175
43	153	276	196	346	300	313	270	167
44	140	290	250	333	295	302	264	144
45	160	271	192	357	297	320	269	167

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	242	446	315	829	545	751	491	260
2	271	471	323	906	582	817	524	274
3	274	482	346	923	587	834	526	292
4	292	502	349	979	631	887	565	321
5	297	505	348	1002	668	908	602	326
6	311	518	371	1014	690	915	623	333
7	320	522	392	1035	737	937	663	347
8	322	552	402	1074	738	974	664	363
9	333	564	396	1111	743	1002	668	345
10	337	572	402	1121	748	1011	673	346
11	337	608	411	1130	745	1020	668	348
12	364	620	438	1146	796	1038	718	377
13	385	617	437	1135	796	1027	718	385
14	402	668	462	1160	822	1045	740	413
15	424	736	492	1196	890	1079	798	438
16	378	721	486	1174	797	1060	719	391
17	347	668	415	1146	704	1038	635	347
18	380	752	462	1199	798	1085	720	377
19	395	740	475	1165	771	1054	692	385
20	369	737	447	1207	781	1089	704	388
21	433	813	522	1208	873	1086	786	435
22	549	867	647	1205	939	1084	844	537
23	332	756	486	1189	811	1075	729	363
24	403	756	485	1179	778	1066	699	394
25	382	819	482	1178	861	1066	774	404
26	457	838	593	1155	918	1042	825	452
27	242	425	284	796	483	723	433	242
40	358	664	439	1156	761	1044	684	411
41	362	649	456	1140	809	1028	727	382
42	365	699	500	1202	878	1087	790	429
43	417	718	493	1201	890	1085	798	425
44	332	705	479	1140	797	1028	718	343
45	425	719	485	1237	885	1113	795	430

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>	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	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	133	133	133	133	133	133	133	133
2	136	136	136	136	136	136	136	136
3	139	139	139	139	139	139	139	139
4	137	137	137	137	137	137	137	137
5	143	143	143	143	143	143	143	143
6	148	148	148	148	148	148	148	148
7	154	154	154	154	154	154	154	154
8	158	158	158	158	158	158	158	158
9	157	157	157	157	157	157	157	157
10	168	168	168	168	168	168	168	168
11	178	178	178	178	178	178	178	178
12	183	183	183	183	183	183	183	183
13	208	208	208	208	208	208	208	208
14	218	218	218	218	218	218	218	218
15	266	266	266	266	266	266	266	266
16	432	432	432	432	432	432	432	432
17	154	154	154	154	154	154	154	154
18	314	314	314	314	314	314	314	314
19	345	345	345	345	345	345	345	345
20	311	311	311	311	311	311	311	311
21	427	427	427	427	427	427	427	427
22	478	478	478	478	478	478	478	478
23	289	289	289	289	289	289	289	289
24	218	218	218	218	218	218	218	218
25	327	327	327	327	327	327	327	327
26	391	391	391	391	391	391	391	391
27	126	126	126	126	126	126	126	126
40	198	198	198	198	198	198	198	198
41	200	200	200	200	200	200	200	200
42	243	243	243	243	243	243	243	243
43	256	256	256	256	256	256	256	256
44	416	416	416	416	416	416	416	416
45	268	268	268	268	268	268	268	268

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>	None	MP Part 6 <u>Rate</u>
20/40	\$19	\$0		\$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		