



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**



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**AUTO PREMIUM CALCULATION  
(ROUND TO THE NEAREST DOLLAR AFTER EACH STEP)**

STEP	Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9
1	TERRITORIAL/CLASS BASE RATE							
2	INCREASED LIMIT FACTOR		x					
3	MODEL YEAR					x		x
4	SYMBOL FACTOR					x		x
5	LIMITED COLLISION FACTOR						x	
6	DEDUCTIBLE FACTOR	x					0.060	
7	GLASS DEDUCTIBLE FACTOR						x/+	
8	WAIVER OF DEDUCTIBLE CHARGE							x
9	REPLACEMENT VALUE FACTOR					+		
10	ACTUAL CASH VALUE					x		x
11	AUTO RATING TIER FACTOR	x	x	x	x	x	x	x
12	EXTRA-RISK RATING FACTOR					x		x
13	ANNUAL MILEAGE DISCOUNT	x	x	x	x	x	x	x
14	MULTI-CAR DISCOUNT	x	x	x	x	x	x	x
15	ANTI-THEFT DEVICE DISCOUNT							x
16	GOOD PAYER DISCOUNT	x		x	x	x	x	x
17	PAID-IN-FULL DISCOUNT	x	x	x	x	x	x	x
18	YEARS WITH PRIOR CARRIER OR CURRENT AGENT DISCOUNT	x	x	x	x	x	x	x
19	FUTURE EFFECTIVE DATE DISCOUNT	x	x	x	x	x	x	x
20	NEW CAR DISCOUNT					x		x
21	PROPERTY INSURANCE POLICY DISCOUNT	x	x	x	x	x	x	x
22	MULTI-POLICY DISCOUNT	x	x	x	x	x	x	x
23	GOOD STUDENT DISCOUNT	x	x	x	x	x	x	x
24	ENHANCED PROTECTION DISCOUNT	x	x	x	x	x	x	x
25	AUTO LOAN/LEASE COVERAGE FACTOR					x		x
26	ACCIDENT/VIOLATION FORGIVENESS FACTOR	x	x	x	x	x	x	x
27	GROUP DISCOUNT	x	x	x	x	x	x	x
28	CLASS 15 DISCOUNT	x	x	x	x	x	x	x
29	MERIT RATING FACTOR	x	x	x	x	x	x	x
30	EXCELLENT DRIVER/EXCELLENT DRIVER PLUS DISCOUNT	x	x	x	x	x	x	x
31	CERTIFIED RISK SURCHARGE	x	x	x	x			
32	TOTAL COVERAGE PREMIUM	=	=	=	=	=	=	=

Part 5 Territorial/Class Base Rate		Rate
33	PART 1 TERRITORIAL/CLASS BASE RATE	
	INCREASED LIMIT FACTOR - 1.00	x
		=
34	PART 5 TERRITORIAL/CLASS BASE RATE	
	INCREASED LIMIT FACTOR	x
		=
	TOTAL PART 5 TERRITORIAL/CLASS BASE RATE	=

NOTES	
Territory:	
Limit:	
Ded(s):	
Model Yr:	
Symbol:	
Class:	
Tier:	
Other:	

35	Parts 3 and 12	Rate	Annual Mileage	Paid In Full	Group Discount	Class 15	Total
	PART 3 PREMIUM	x	x	x	x		
	PART 12 PREMIUM	x	x	x	x		+
	TOTAL UM/UIM COVERAGE PREMIUM	=					=

36	Parts 10 and 11	Rate	Paid In Full	Group Discount	Class 15	Total
	PART 10 PREMIUM	x	x	x		
	PART 11 PREMIUM	x	x	x		+
	TOTAL PARTS 10 AND 11 COVERAGE PREMIUM	=				=

37	Miscellaneous Coverages	Rate	Paid In Full	Class 15	Total
	EXCESS ELECTRONIC EQUIPMENT PREMIUM	x	x		+
	CUSTOMIZATION COMP PREMIUM	x	x		+
	CUSTOMIZATION COLLISION PREMIUM	x	x		+
	CUSTOMIZATION LIMITED COLLISION PREMIUM	x	x		+
	TOTAL MISC COVERAGES PREMIUM	=			=

38	ENCOMPASS ANNUAL PREMIUM - SUBTOTAL	=
	BASIC COVERAGE PACKAGE CAPPING FACTOR	*
	TOTAL CAPPED ANNUAL PREMIUM*	=
	TOTAL COVERAGE PREMIUM	=

\* The total capped annual premium will not exceed the residual market premium threshold applicable to the basic coverage package described in Division of Insurance Bulletin 2009-13

**MASSACHUSETTS  
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**CLASS-TERRITORY BASE RATES - PART 1 (A-1)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	121	217	136	407	215	366	191	117
2	168	301	194	562	309	507	278	161
3	175	315	207	606	330	547	297	172
4	190	352	217	677	383	609	345	181
5	192	346	240	703	405	632	364	191
6	206	381	235	747	459	673	413	201
7	198	350	248	754	444	680	400	193
8	233	427	280	872	525	785	474	228
9	233	400	278	788	478	709	429	227
10	266	525	349	942	620	848	558	270
11	256	568	345	922	621	830	559	291
12	284	543	376	925	667	831	601	277
13	295	542	372	851	617	766	553	288
14	392	671	494	987	753	888	676	382
15	439	703	487	927	765	834	689	420
16	400	780	690	987	807	888	726	410
17	242	469	295	798	473	717	424	243
18	314	776	426	1039	750	935	674	355
19	333	666	442	869	666	784	598	371
20	363	796	490	1060	806	955	724	401
21	443	806	665	1031	845	926	760	618
22	446	820	658	1049	847	946	761	610
23	289	641	447	902	665	812	598	293
24	292	573	369	905	595	814	536	297
25	289	649	388	908	684	816	617	315
26	381	752	531	949	781	853	703	368
27	123	236	138	432	216	389	193	127
40	397	746	491	1092	779	983	701	419
41	363	651	477	965	721	868	651	371
42	467	751	536	997	815	899	735	473
43	443	788	558	1057	868	954	781	479
44	346	715	628	902	734	812	659	352
45	462	779	556	1068	872	963	784	482

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



**MASSACHUSETTS  
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MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 4 (\$5000 PDL)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	172	306	217	603	375	545	336	180
2	218	376	261	759	467	684	422	222
3	220	381	274	781	467	704	421	234
4	223	381	269	804	479	722	431	245
5	236	405	281	874	538	785	485	263
6	250	413	297	878	554	790	500	266
7	242	397	298	859	563	773	505	264
8	275	471	343	993	630	892	568	310
9	266	454	320	950	597	856	537	277
10	271	460	324	956	601	862	539	278
11	236	434	293	844	532	758	477	248
12	309	518	366	1011	665	909	600	313
13	322	516	364	1008	665	908	599	322
14	350	582	403	1055	717	950	645	358
15	361	614	411	1030	743	927	668	366
16	343	658	442	1098	726	989	656	356
17	279	537	334	970	566	872	510	279
18	315	624	384	1025	663	924	599	312
19	314	591	378	952	615	857	552	306
20	316	631	383	1051	668	945	602	332
21	363	679	436	1008	730	909	657	364
22	441	696	518	967	754	870	679	430
23	265	608	391	983	651	885	586	292
24	325	608	389	988	625	889	560	316
25	326	695	407	1044	728	942	657	344
26	367	674	477	967	738	868	662	364
27	186	331	220	646	375	583	337	186
40	287	535	352	970	610	872	550	329
41	290	520	366	970	648	872	584	309
42	295	566	404	1006	712	908	642	350
43	336	578	397	995	715	896	643	342
44	265	567	384	969	641	870	576	275
45	342	577	389	993	711	895	639	347

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



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**CLASS-TERRITORY BASE RATES - PART 2 (A-2)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	42	72	47	134	75	120	66	42
2	49	86	56	156	88	141	79	47
3	54	88	61	169	94	151	85	51
4	54	96	62	184	106	165	94	52
5	69	115	81	231	134	208	123	69
6	60	106	67	207	129	185	115	59
7	59	97	69	209	125	188	111	56
8	73	126	87	259	160	234	143	71
9	72	118	85	233	144	211	129	69
10	80	148	101	262	178	236	160	79
11	77	160	99	255	176	230	158	83
12	90	166	116	276	206	250	185	87
13	100	180	124	270	202	244	181	97
14	120	205	147	285	222	258	203	115
15	139	222	153	284	239	256	215	129
16	141	270	235	327	274	295	247	143
17	78	144	93	247	147	220	132	78
18	102	241	135	320	237	287	212	115
19	113	220	147	278	218	250	195	124
20	114	251	151	317	248	285	222	131
21	139	251	209	308	258	278	233	193
22	139	254	209	316	261	283	233	191
23	90	203	139	270	205	241	184	91
24	93	174	115	272	184	243	166	93
25	91	203	121	273	211	245	188	103
26	124	240	169	293	247	263	222	121
27	41	71	44	129	68	116	61	43
40	127	232	152	327	238	295	216	131
41	143	259	185	364	278	327	251	145
42	142	229	162	294	244	264	222	142
43	156	278	196	361	302	326	274	169
44	133	275	238	336	279	302	251	137
45	147	248	173	325	270	292	246	152

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



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**CLASS-TERRITORY BASE RATES - PART 5 (Basic B)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	23	49	30	81	43	73	37	25
2	31	67	43	109	59	102	55	32
3	32	70	46	120	65	109	58	34
4	35	80	48	135	75	123	68	37
5	35	78	51	140	77	125	72	41
6	39	85	51	149	89	134	80	42
7	38	78	54	149	87	134	77	40
8	45	95	61	173	103	157	93	49
9	45	89	60	155	93	142	84	47
10	50	111	78	177	118	160	108	52
11	51	124	73	174	121	157	108	63
12	56	119	82	175	128	157	118	64
13	57	122	81	160	121	145	110	60
14	76	155	105	188	146	171	130	77
15	88	158	106	177	150	159	135	92
16	105	166	139	183	157	168	141	116
17	48	100	61	155	92	140	82	51
18	73	170	92	194	145	175	133	90
19	73	146	92	164	129	149	117	90
20	86	179	109	199	155	181	139	104
21	117	175	145	195	165	176	148	149
22	113	177	148	196	166	178	148	149
23	55	149	94	166	127	153	115	60
24	56	119	77	166	112	153	103	63
25	64	151	84	173	133	155	122	72
26	82	159	108	180	151	162	137	87
27	26	54	30	87	43	76	39	28
40	73	166	106	205	152	187	137	83
41	68	148	102	181	140	162	127	76
42	89	169	116	188	157	169	142	102
43	89	176	123	198	166	179	151	106
44	85	151	127	166	141	153	126	104
45	92	181	124	203	168	183	152	106

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



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**CLASS-TERRITORY BASE RATES - PART 7 (\$500 Deductible)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	236	520	317	949	530	853	488	234
2	244	525	319	988	519	890	478	243
3	252	557	345	1018	553	916	511	251
4	265	585	353	1064	596	956	551	264
5	272	595	367	1090	632	981	583	271
6	266	586	358	1033	617	931	569	264
7	278	593	382	1020	638	918	589	274
8	325	669	457	1163	726	1048	668	323
9	306	630	407	1089	688	981	633	304
10	301	650	414	1103	712	994	656	305
11	323	720	447	1063	714	956	657	321
12	362	749	473	1079	790	969	726	361
13	363	677	504	1087	796	977	734	360
14	443	827	604	1168	915	1051	844	441
15	530	867	651	1165	958	1049	883	519
16	558	997	699	1350	967	1213	893	536
17	337	710	451	1079	680	972	629	336
18	413	793	537	1065	807	957	743	405
19	409	768	581	981	798	882	735	408
20	509	891	656	1157	924	1042	852	493
21	523	893	744	1134	1036	1021	955	628
22	597	911	787	1156	1030	1040	951	803
23	393	871	704	1135	930	1023	857	441
24	402	782	577	1058	810	953	748	400
25	423	825	634	1075	872	968	805	444
26	538	885	747	1114	975	1001	900	589
27	217	477	283	885	474	796	437	215
40	368	710	512	1070	778	963	720	376
41	343	731	537	1079	818	971	755	358
42	398	783	611	1071	872	964	805	388
43	449	816	620	1107	917	997	845	437
44	389	782	522	1058	740	953	684	373
45	444	767	595	1060	871	954	804	432

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



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MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 9 (\$500 Deductible)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	66	66	66	66	66	66	66	66
2	60	60	60	60	60	60	60	60
3	69	69	69	69	69	69	69	69
4	71	71	71	71	71	71	71	71
5	77	77	77	77	77	77	77	77
6	72	72	72	72	72	72	72	72
7	75	75	75	75	75	75	75	75
8	84	84	84	84	84	84	84	84
9	78	78	78	78	78	78	78	78
10	77	77	77	77	77	77	77	77
11	74	74	74	74	74	74	74	74
12	97	97	97	97	97	97	97	97
13	100	100	100	100	100	100	100	100
14	116	116	116	116	116	116	116	116
15	147	147	147	147	147	147	147	147
16	214	214	214	214	214	214	214	214
17	76	76	76	76	76	76	76	76
18	156	156	156	156	156	156	156	156
19	160	160	160	160	160	160	160	160
20	160	160	160	160	160	160	160	160
21	212	212	212	212	212	212	212	212
22	239	239	239	239	239	239	239	239
23	149	149	149	149	149	149	149	149
24	109	109	109	109	109	109	109	109
25	162	162	162	162	162	162	162	162
26	195	195	195	195	195	195	195	195
27	64	64	64	64	64	64	64	64
40	107	107	107	107	107	107	107	107
41	100	100	100	100	100	100	100	100
42	122	122	122	122	122	122	122	122
43	141	141	141	141	141	141	141	141
44	208	208	208	208	208	208	208	208
45	134	134	134	134	134	134	134	134

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**BASE RATES - PARTS 3, 6 and 12**

**All Territories:**

Limit	Part 3 Rate	Part 12 Rate
20/40	\$20	\$0
40/40	26	14
20/50	20	1
25/50	23	3
25/60	25	4
30/60	26	8
30/70	26	8
35/80	26	12
45/45	28	17
50/50	28	20
50/100	28	21
100/100	29	45
100/150	31	46
100/200	31	46
100/300	32	47
100/500	32	49
150/300	36	84
200/200	37	107
200/300	37	109
200/400	37	110
200/500	37	111
250/1000	40	141
200/600	37	112
250/500	39	133
300/300	44	177
300/500	44	185
300/600	44	188
300/1000	45	195
500/500	57	337
500/1000	59	348
750/750	61	369
1000/1000	62	383
1000/2000	62	387
2000/2000	70	423

Limit	Part 6
\$5,000	\$45
\$10,000	59
\$15,000	74
\$20,000	77
\$25,000	88
\$50,000	100
\$100,000	122



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MOTOR VEHICLE RATE PAGES**

**AUTO MODEL YEAR AND SYMBOL FACTORS**

SYMBOL	MODEL YEARS 2011 & SUBSEQUENT		MODEL YEARS 1990 & SUBSEQUENT		MODEL YEARS 1989 & PRIOR	
	PART 9 FACTOR	PART 7 & 8 FACTOR	PART 9 FACTOR	PART 7 & 8 FACTOR	PART 9 FACTOR	PART 7 & 8 FACTOR
1	0.66	0.66	0.78	0.88	0.42	0.60
2	0.81	0.82	1.00	1.00	0.42	0.60
3	1.00	1.00	1.21	1.09	0.42	0.60
4	1.23	1.15	1.37	1.16	0.42	0.60
5	1.40	1.22	1.54	1.22	0.52	0.74
6	1.55	1.27	1.71	1.28	0.78	0.88
7	1.72	1.31	1.87	1.35	1.00	1.00
8	1.85	1.37	2.04	1.42	1.30	1.13
10	2.00	1.43	2.23	1.49	1.63	1.25
11	2.13	1.49	2.44	1.56	1.95	1.38
12	2.26	1.54	2.68	1.64	2.32	1.52
13	2.36	1.58	2.91	1.72	2.80	1.68
14	2.47	1.61	3.18	1.82	3.35	1.88
15	2.60	1.66	3.51	1.94	3.98	2.10
16	2.70	1.69	3.82	2.05	4.63	2.35
17	2.83	1.73	4.12	2.16	5.38	2.55
18	2.96	1.78	4.41	2.27	6.25	2.75
19	3.06	1.82	4.77	2.39	7.25	3.00
20	3.17	1.85	5.18	2.50	8.45	3.30
21	3.28	1.90	5.65	2.61	(e)	(f)
22	3.38	1.94	6.25	2.75		
23	3.49	1.99	6.88	2.91		
24	3.60	2.01	7.82	3.14		
25	3.70	2.06	9.15	3.50		
26	3.79	2.09	10.55	3.85		
27	3.89	2.12	(c)	(d)		
28	4.00	2.16				
29	4.09	2.19				
30	4.19	2.24				
31	4.30	2.27				
32	4.38	2.30				
33	4.47	2.34				
34	4.57	2.37				
35	4.66	2.40				
36	4.79	2.45				
37	4.94	2.49				
38	5.09	2.54				
39	5.21	2.57				
40	5.36	2.61				
41	5.49	2.64				
42	5.64	2.69				
43	5.77	2.72				
44	5.91	2.75				
45	6.04	2.78				
46	6.19	2.82				
47	6.36	2.87				
48	6.53	2.90				
49	6.70	2.94				
50	6.85	2.99				
51	7.02	3.03				
52	7.19	3.06				
53	7.34	3.10				
54	7.60	3.16				
55	7.91	3.24				
56	8.26	3.33				
57	8.60	3.42				
58	9.13	3.57				
59	9.83	3.75				
60	10.55	3.93				
61	11.30	4.15				
62	12.06	4.42				
63	12.85	4.67				
64	13.64	4.94				
65	14.40	5.19				
66	15.57	5.58				
67	17.15	6.10				
68	18.72	6.63				
69	20.26	7.15				
70	21.83	7.66				
71	23.40	8.18				
72	24.98	8.70				
73	26.55	9.22				
74	28.13	9.90				
75	29.70	10.27				
98	(a)	(b)				

MODEL YEAR	PART 9 FACTOR	PART 7 & 8 FACTOR
2013	1.216	1.216
2012	1.158	1.158
2011	1.103	1.103
2010	1.050	1.050
2009	1.000	1.000
2008	0.952	0.952
2007	0.907	0.907
2006	0.864	0.864
2005	0.823	0.823
2004	0.784	0.784
2003	0.747	0.747
2002 & Prior	0.711	0.711

- (a) Add 1.574 to Symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000 of original cost.
- (b) Add 0.522 to Symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000 of original cost.
- (c) Add 1.50 to Symbol 26 relativity for each \$10,000 or fraction of \$10,000 above \$80,000 of original cost.
- (d) Add 0.50 to Symbol 26 relativity for each \$10,000 or fraction of \$10,000 above \$80,000 of original cost.
- (e) Add 1.50 to Symbol 20 relativity for each \$10,000 or fraction of \$10,000 above \$65,000 of original cost.
- (f) Add 0.50 to Symbol 20 relativity for each \$10,000 or fraction of \$10,000 above \$65,000 of original cost.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**AUTO RATING TIER FACTORS**

<b>Tier</b>	<b>Parts 1 and 5</b>	<b>Part 4</b>	<b>Part 6</b>	<b>Part 2</b>	<b>Part 9</b>	<b>Parts 7 and 8</b>
Ultra-Preferred	0.65	0.68	0.77	0.80	0.73	0.69
Preferred Plus	0.82	0.81	0.86	0.86	0.79	0.83
Preferred	0.97	0.99	0.95	0.94	0.94	0.95
Standard	1.09	1.10	1.09	1.10	1.00	1.00



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**AUTO MERIT RATING FACTORS**

Total Merit Points	Experienced Operator (Class 10, 15, 30) Merit Rating Factor							
	Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9
0	1.050	1.050	1.050	1.000	1.000	1.050	1.000	1.000
1	1.150	1.150	1.150	1.025	1.025	1.150	1.025	1.025
2	1.300	1.300	1.300	1.025	1.025	1.300	1.025	1.025
3	1.450	1.450	1.450	1.025	1.025	1.450	1.025	1.025
4	1.600	1.600	1.600	1.025	1.025	1.600	1.025	1.025
5	2.116	2.116	2.116	1.267	1.267	2.129	1.275	1.275
6	2.297	2.297	2.297	1.267	1.267	2.310	1.275	1.275
7	2.478	2.478	2.478	1.267	1.267	2.493	1.275	1.275
8	2.660	2.660	2.660	1.267	1.267	2.676	1.275	1.275
9	3.008	3.008	3.008	1.297	1.297	3.026	1.305	1.305
10	3.200	3.200	3.200	1.297	1.297	3.219	1.305	1.305
11	3.392	3.392	3.392	1.297	1.297	3.412	1.305	1.305
12	3.584	3.584	3.584	1.297	1.297	3.605	1.305	1.305
13	3.775	3.775	3.775	1.297	1.297	3.798	1.305	1.305
14	3.968	3.968	3.968	1.297	1.297	3.992	1.305	1.305
15	4.160	4.160	4.160	1.297	1.297	4.185	1.305	1.305
16	4.352	4.352	4.352	1.297	1.297	4.378	1.305	1.305
17	4.544	4.544	4.544	1.297	1.297	4.571	1.305	1.305
18	4.736	4.736	4.736	1.297	1.297	4.764	1.305	1.305
19	4.928	4.928	4.928	1.297	1.297	4.957	1.305	1.305
20	5.120	5.120	5.120	1.297	1.297	5.150	1.305	1.305
21	5.312	5.312	5.312	1.297	1.297	5.343	1.305	1.305
22	5.503	5.503	5.503	1.297	1.297	5.536	1.305	1.305
23	5.697	5.697	5.697	1.297	1.297	5.731	1.305	1.305
24	5.888	5.888	5.888	1.297	1.297	5.924	1.305	1.305
25	6.080	6.080	6.080	1.297	1.297	6.117	1.305	1.305
26	6.272	6.272	6.272	1.297	1.297	6.310	1.305	1.305
27	6.464	6.464	6.464	1.297	1.297	6.503	1.305	1.305
28	6.656	6.656	6.656	1.297	1.297	6.696	1.305	1.305
29	6.848	6.848	6.848	1.297	1.297	6.889	1.305	1.305
30	7.040	7.040	7.040	1.297	1.297	7.082	1.305	1.305
31	7.232	7.232	7.232	1.297	1.297	7.275	1.305	1.305
32	7.423	7.423	7.423	1.297	1.297	7.468	1.305	1.305
33	7.616	7.616	7.616	1.297	1.297	7.662	1.305	1.305
34	7.808	7.808	7.808	1.297	1.297	7.855	1.305	1.305
35	8.000	8.000	8.000	1.297	1.297	8.048	1.305	1.305
36	8.192	8.192	8.192	1.297	1.297	8.241	1.305	1.305
37	8.384	8.384	8.384	1.297	1.297	8.434	1.305	1.305
38	8.576	8.576	8.576	1.297	1.297	8.627	1.305	1.305
39	8.768	8.768	8.768	1.297	1.297	8.820	1.305	1.305
40	8.960	8.960	8.960	1.297	1.297	9.013	1.305	1.305
41	9.151	9.151	9.151	1.297	1.297	9.206	1.305	1.305
42	9.344	9.344	9.344	1.297	1.297	9.400	1.305	1.305
43	9.536	9.536	9.536	1.297	1.297	9.593	1.305	1.305
44	9.728	9.728	9.728	1.297	1.297	9.786	1.305	1.305
45	9.920	9.920	9.920	1.297	1.297	9.979	1.305	1.305

Total Merit Points	Inexperienced Operator (All Other Classes) Merit Rating Factor							
	Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.075	1.075	1.075	1.025	1.025	1.075	1.025	1.025
2	1.150	1.150	1.150	1.025	1.025	1.150	1.025	1.025
3	1.225	1.225	1.225	1.025	1.025	1.225	1.025	1.025
4	1.300	1.300	1.300	1.025	1.025	1.300	1.025	1.025
5	1.708	1.708	1.708	1.267	1.267	1.719	1.275	1.275
6	1.803	1.803	1.803	1.267	1.267	1.813	1.275	1.275
7	1.895	1.895	1.895	1.267	1.267	1.906	1.275	1.275
8	1.988	1.988	1.988	1.267	1.267	2.000	1.275	1.275
9	2.182	2.182	2.182	1.297	1.297	2.195	1.305	1.305
10	2.281	2.281	2.281	1.297	1.297	2.294	1.305	1.305
11	2.378	2.378	2.378	1.297	1.297	2.393	1.305	1.305
12	2.476	2.476	2.476	1.297	1.297	2.491	1.305	1.305
13	2.574	2.574	2.574	1.297	1.297	2.589	1.305	1.305
14	2.671	2.671	2.671	1.297	1.297	2.687	1.305	1.305
15	2.769	2.769	2.769	1.297	1.297	2.786	1.305	1.305
16	2.867	2.867	2.867	1.297	1.297	2.884	1.305	1.305
17	2.964	2.964	2.964	1.297	1.297	2.982	1.305	1.305
18	3.062	3.062	3.062	1.297	1.297	3.080	1.305	1.305
19	3.160	3.160	3.160	1.297	1.297	3.179	1.305	1.305
20	3.257	3.257	3.257	1.297	1.297	3.277	1.305	1.305
21	3.355	3.355	3.355	1.297	1.297	3.375	1.305	1.305
22	3.453	3.453	3.453	1.297	1.297	3.473	1.305	1.305
23	3.550	3.550	3.550	1.297	1.297	3.571	1.305	1.305
24	3.648	3.648	3.648	1.297	1.297	3.670	1.305	1.305
25	3.746	3.746	3.746	1.297	1.297	3.768	1.305	1.305
26	3.843	3.843	3.843	1.297	1.297	3.866	1.305	1.305
27	3.941	3.941	3.941	1.297	1.297	3.964	1.305	1.305
28	4.039	4.039	4.039	1.297	1.297	4.063	1.305	1.305
29	4.136	4.136	4.136	1.297	1.297	4.161	1.305	1.305
30	4.235	4.235	4.235	1.297	1.297	4.260	1.305	1.305
31	4.333	4.333	4.333	1.297	1.297	4.359	1.305	1.305
32	4.430	4.430	4.430	1.297	1.297	4.457	1.305	1.305
33	4.528	4.528	4.528	1.297	1.297	4.555	1.305	1.305
34	4.626	4.626	4.626	1.297	1.297	4.653	1.305	1.305
35	4.723	4.723	4.723	1.297	1.297	4.752	1.305	1.305
36	4.821	4.821	4.821	1.297	1.297	4.850	1.305	1.305
37	4.919	4.919	4.919	1.297	1.297	4.948	1.305	1.305
38	5.016	5.016	5.016	1.297	1.297	5.046	1.305	1.305
39	5.114	5.114	5.114	1.297	1.297	5.145	1.305	1.305
40	5.212	5.212	5.212	1.297	1.297	5.243	1.305	1.305
41	5.309	5.309	5.309	1.297	1.297	5.341	1.305	1.305
42	5.407	5.407	5.407	1.297	1.297	5.439	1.305	1.305
43	5.505	5.505	5.505	1.297	1.297	5.538	1.305	1.305
44	5.602	5.602	5.602	1.297	1.297	5.636	1.305	1.305
45	5.700	5.700	5.700	1.297	1.297	5.734	1.305	1.305



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**OTHER AUTO RATING FACTORS**

RATING PLAN	RULE	FACTOR										
		Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 3	Part 12	
ANNUAL MILEAGE DISCOUNT	19											
0-5,000 Miles		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90		0.90	0.90
5,001-7,500 Miles		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95		0.95	0.95
MULTI-CAR DISCOUNT	19	0.95	0.95	0.95	0.95		0.95	0.95	0.95			
CLASS 15 DISCOUNT	19	0.75	0.75	0.75			0.75	0.75	0.75	0.75	0.75	0.75
NEW CAR DISCOUNT	19											
Months since vehicle purchase												
0-<=12 months							0.95	0.95	0.95			
>12-<=24 months							0.97	0.97	0.97			
>24-<=36 months							0.99	0.99	0.99			
GOOD PAYER DISCOUNT	19	0.97		0.97	0.97	0.97	0.97	0.97	0.97			
PAID-IN-FULL DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
FUTURE EFFECTIVE DATE DISCOUNT (Year 1)	19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95		
FUTURE EFFECTIVE DATE DISCOUNT (Year 2)	19	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975		
MULTI-POLICY DISCOUNT	19											
Multi-Policy A		0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73		
Multi-Policy B		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90		
GOOD STUDENT DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90		
ENHANCED PROTECTION DISCOUNT	19											
Level 1		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95		
Level 2		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90		
YEARS WITH PRIOR CARRIER OR CURRENT AGENT DISCOUNT	19	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97		
PROPERTY INSURANCE POLICY DISCOUNT	19											
Homeowners Policy		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95		
Condominium or Renters Policy		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97		
EXCELLENT DRIVER DISCOUNT	56											
Experienced Operator (Class 10, 15, 30)		0.93	0.93	0.93	1.00	1.00	0.93	1.00	1.00	1.00		
Inexperienced Operator (All Other Classes)		0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86		
EXCELLENT DRIVER PLUS DISCOUNT	56	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79		



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**AUTO PREMIUM CALCULATION  
(ROUND TO THE NEAREST DOLLAR AFTER EACH STEP)**

STEP	Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9
1	TERRITORIAL/CLASS BASE RATE							
2	INCREASED LIMIT FACTOR		x					
3	MODEL YEAR					x		x
4	SYMBOL FACTOR					x		x
5	LIMITED COLLISION FACTOR						x	
6	DEDUCTIBLE FACTOR	x				x	x/+	0.060
7	GLASS DEDUCTIBLE FACTOR							x
8	WAIVER OF DEDUCTIBLE CHARGE							
9	REPLACEMENT VALUE FACTOR							
10	ACTUAL CASH VALUE							
11	AUTO RATING TIER FACTOR	x	x	x	x	x	x	x
12	EXTRA-RISK RATING FACTOR							
13	ANNUAL MILEAGE DISCOUNT	x	x	x	x	x	x	x
14	MULTI-CAR DISCOUNT	x	x	x	x	x	x	x
15	ANTI-THEFT DEVICE DISCOUNT							x
16	GOOD PAYER DISCOUNT	x		x	x	x	x	
17	PAID-IN-FULL DISCOUNT	x	x	x	x	x	x	x
18	YEARS WITH PRIOR CARRIER OR CURRENT AGENT DISCOUNT	x	x	x	x	x	x	x
19	FUTURE EFFECTIVE DATE DISCOUNT	x	x	x	x	x	x	x
20	NEW CAR DISCOUNT							x
21	PROPERTY INSURANCE POLICY DISCOUNT	x	x	x	x	x	x	x
22	MULTI-POLICY DISCOUNT	x	x	x	x	x	x	x
23	GOOD STUDENT DISCOUNT	x	x	x	x	x	x	x
24	ENHANCED PROTECTION DISCOUNT	x	x	x	x	x	x	x
25	AUTO LOAN/LEASE COVERAGE FACTOR							x
26	ACCIDENT/VIOLATION FORGIVENESS FACTOR	x	x	x	x	x	x	x
27	GROUP DISCOUNT	x	x	x	x	x	x	x
28	CLASS 15 DISCOUNT	x	x	x	x	x	x	x
29	MERIT RATING FACTOR	x	x	x	x	x	x	x
30	EXCELLENT DRIVER/EXCELLENT DRIVER PLUS DISCOUNT	x	x	x	x	x	x	x
31	CERTIFIED RISK SURCHARGE	x	x	x	x	x	x	x
32	TOTAL COVERAGE PREMIUM	=	=	=	=	=	=	=

Part 5 Territorial/Class Base Rate		Rate
33	PART 1 TERRITORIAL/CLASS BASE RATE	
	INCREASED LIMIT FACTOR - 1.00	x
		=
34	PART 5 TERRITORIAL/CLASS BASE RATE	
	INCREASED LIMIT FACTOR	x
		=
	TOTAL PART 5 TERRITORIAL/CLASS BASE RATE	=

NOTES	
Territory:	
Limit:	
Ded(s):	
Model Yr:	
Symbol:	
Class:	
Tier:	
Other:	

35	Parts 3 and 12	Rate	Annual Mileage	Paid In Full	Group Discount	Class 15	Total
	PART 3 PREMIUM	x	x	x	x		
	PART 12 PREMIUM	x	x	x	x		
	TOTAL UM/UIM COVERAGE PREMIUM	=					

36	Parts 10 and 11	Rate	Paid In Full	Group Discount	Class 15	Total
	PART 10 PREMIUM	x	x	x		
	PART 11 PREMIUM	x	x	x		
	TOTAL PARTS 10 AND 11 COVERAGE PREMIUM	=				

37	Miscellaneous Coverages	Rate	Paid In Full	Class 15	Total
	EXCESS ELECTRONIC EQUIPMENT PREMIUM	x	x		
	CUSTOMIZATION COMP PREMIUM	x	x		
	CUSTOMIZATION COLLISION PREMIUM	x	x		
	CUSTOMIZATION LIMITED COLLISION PREMIUM	x	x		
	TOTAL MISC COVERAGES PREMIUM	=			

38	ENCOMPASS ANNUAL PREMIUM - SUBTOTAL	=
	BASIC COVERAGE PACKAGE CAPPING FACTOR	*
	TOTAL CAPPED ANNUAL PREMIUM*	=
	TOTAL COVERAGE PREMIUM	=

\* The total capped annual premium will not exceed the residual market premium threshold applicable to the basic coverage package described in Division of Insurance Bulletin 2009-13

**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 1 (A-1)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	<u>121</u>	<u>217</u>	<u>136</u>	<u>407</u>	<u>215</u>	<u>366</u>	<u>191</u>	<u>117</u>
2	<u>168</u>	<u>301</u>	<u>194</u>	<u>562</u>	<u>309</u>	<u>507</u>	<u>278</u>	<u>161</u>
3	<u>175</u>	<u>315</u>	<u>207</u>	<u>606</u>	<u>330</u>	<u>547</u>	<u>297</u>	<u>172</u>
4	<u>190</u>	<u>352</u>	<u>217</u>	<u>677</u>	<u>383</u>	<u>609</u>	<u>345</u>	<u>181</u>
5	<u>192</u>	<u>346</u>	<u>240</u>	<u>703</u>	<u>405</u>	<u>632</u>	<u>364</u>	<u>191</u>
6	<u>206</u>	<u>381</u>	<u>235</u>	<u>747</u>	<u>459</u>	<u>673</u>	<u>413</u>	<u>201</u>
7	<u>198</u>	<u>350</u>	<u>248</u>	<u>754</u>	<u>444</u>	<u>680</u>	<u>400</u>	<u>193</u>
8	<u>233</u>	<u>427</u>	<u>280</u>	<u>872</u>	<u>525</u>	<u>785</u>	<u>474</u>	<u>228</u>
9	<u>233</u>	<u>400</u>	<u>278</u>	<u>788</u>	<u>478</u>	<u>709</u>	<u>429</u>	<u>227</u>
10	<u>266</u>	<u>525</u>	<u>349</u>	<u>942</u>	<u>620</u>	<u>848</u>	<u>558</u>	<u>270</u>
11	<u>256</u>	<u>568</u>	<u>345</u>	<u>922</u>	<u>621</u>	<u>830</u>	<u>559</u>	<u>291</u>
12	<u>284</u>	<u>543</u>	<u>376</u>	<u>925</u>	<u>667</u>	<u>831</u>	<u>601</u>	<u>277</u>
13	<u>295</u>	<u>542</u>	<u>372</u>	<u>851</u>	<u>617</u>	<u>766</u>	<u>553</u>	<u>288</u>
14	<u>392</u>	<u>671</u>	<u>494</u>	<u>987</u>	<u>753</u>	<u>888</u>	<u>676</u>	<u>382</u>
15	<u>439</u>	<u>703</u>	<u>487</u>	<u>927</u>	<u>765</u>	<u>834</u>	<u>689</u>	<u>420</u>
16	<u>400</u>	<u>780</u>	<u>690</u>	<u>987</u>	<u>807</u>	<u>888</u>	<u>726</u>	<u>410</u>
17	<u>242</u>	<u>469</u>	<u>295</u>	<u>798</u>	<u>473</u>	<u>717</u>	<u>424</u>	<u>243</u>
18	<u>314</u>	<u>776</u>	<u>426</u>	<u>1039</u>	<u>750</u>	<u>935</u>	<u>674</u>	<u>355</u>
19	<u>333</u>	<u>666</u>	<u>442</u>	<u>869</u>	<u>666</u>	<u>784</u>	<u>598</u>	<u>371</u>
20	<u>363</u>	<u>796</u>	<u>490</u>	<u>1060</u>	<u>806</u>	<u>955</u>	<u>724</u>	<u>401</u>
21	<u>443</u>	<u>806</u>	<u>665</u>	<u>1031</u>	<u>845</u>	<u>926</u>	<u>760</u>	<u>618</u>
22	<u>446</u>	<u>820</u>	<u>658</u>	<u>1049</u>	<u>847</u>	<u>946</u>	<u>761</u>	<u>610</u>
23	<u>289</u>	<u>641</u>	<u>447</u>	<u>902</u>	<u>665</u>	<u>812</u>	<u>598</u>	<u>293</u>
24	<u>292</u>	<u>573</u>	<u>369</u>	<u>905</u>	<u>595</u>	<u>814</u>	<u>536</u>	<u>297</u>
25	<u>289</u>	<u>649</u>	<u>388</u>	<u>908</u>	<u>684</u>	<u>816</u>	<u>617</u>	<u>315</u>
26	<u>381</u>	<u>752</u>	<u>531</u>	<u>949</u>	<u>781</u>	<u>853</u>	<u>703</u>	<u>368</u>
27	<u>123</u>	<u>236</u>	<u>138</u>	<u>432</u>	<u>216</u>	<u>389</u>	<u>193</u>	<u>127</u>
40	<u>397</u>	<u>746</u>	<u>491</u>	<u>1092</u>	<u>779</u>	<u>983</u>	<u>701</u>	<u>419</u>
41	<u>363</u>	<u>651</u>	<u>477</u>	<u>965</u>	<u>721</u>	<u>868</u>	<u>651</u>	<u>371</u>
42	<u>467</u>	<u>751</u>	<u>536</u>	<u>997</u>	<u>815</u>	<u>899</u>	<u>735</u>	<u>473</u>
43	<u>443</u>	<u>788</u>	<u>558</u>	<u>1057</u>	<u>868</u>	<u>954</u>	<u>781</u>	<u>479</u>
44	<u>346</u>	<u>715</u>	<u>628</u>	<u>902</u>	<u>734</u>	<u>812</u>	<u>659</u>	<u>352</u>
45	<u>462</u>	<u>779</u>	<u>556</u>	<u>1068</u>	<u>872</u>	<u>963</u>	<u>784</u>	<u>482</u>

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





**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 4 (\$5000 PDL)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	<u>172</u>	<u>306</u>	<u>217</u>	<u>603</u>	<u>375</u>	<u>545</u>	<u>336</u>	<u>180</u>
2	<u>218</u>	<u>376</u>	<u>261</u>	<u>759</u>	<u>467</u>	<u>684</u>	<u>422</u>	<u>222</u>
3	<u>220</u>	<u>381</u>	<u>274</u>	<u>781</u>	<u>467</u>	<u>704</u>	<u>421</u>	<u>234</u>
4	<u>223</u>	<u>381</u>	<u>269</u>	<u>804</u>	<u>479</u>	<u>722</u>	<u>431</u>	<u>245</u>
5	<u>236</u>	<u>405</u>	<u>281</u>	<u>874</u>	<u>538</u>	<u>785</u>	<u>485</u>	<u>263</u>
6	<u>250</u>	<u>413</u>	<u>297</u>	<u>878</u>	<u>554</u>	<u>790</u>	<u>500</u>	<u>266</u>
7	<u>242</u>	<u>397</u>	<u>298</u>	<u>859</u>	<u>563</u>	<u>773</u>	<u>505</u>	<u>264</u>
8	<u>275</u>	<u>471</u>	<u>343</u>	<u>993</u>	<u>630</u>	<u>892</u>	<u>568</u>	<u>310</u>
9	<u>266</u>	<u>454</u>	<u>320</u>	<u>950</u>	<u>597</u>	<u>856</u>	<u>537</u>	<u>277</u>
10	<u>271</u>	<u>460</u>	<u>324</u>	<u>956</u>	<u>601</u>	<u>862</u>	<u>539</u>	<u>278</u>
11	<u>236</u>	<u>434</u>	<u>293</u>	<u>844</u>	<u>532</u>	<u>758</u>	<u>477</u>	<u>248</u>
12	<u>309</u>	<u>518</u>	<u>366</u>	<u>1011</u>	<u>665</u>	<u>909</u>	<u>600</u>	<u>313</u>
13	<u>322</u>	<u>516</u>	<u>364</u>	<u>1008</u>	<u>665</u>	<u>908</u>	<u>599</u>	<u>322</u>
14	<u>350</u>	<u>582</u>	<u>403</u>	<u>1055</u>	<u>717</u>	<u>950</u>	<u>645</u>	<u>358</u>
15	<u>361</u>	<u>614</u>	<u>411</u>	<u>1030</u>	<u>743</u>	<u>927</u>	<u>668</u>	<u>366</u>
16	<u>343</u>	<u>658</u>	<u>442</u>	<u>1098</u>	<u>726</u>	<u>989</u>	<u>656</u>	<u>356</u>
17	<u>279</u>	<u>537</u>	<u>334</u>	<u>970</u>	<u>566</u>	<u>872</u>	<u>510</u>	<u>279</u>
18	<u>315</u>	<u>624</u>	<u>384</u>	<u>1025</u>	<u>663</u>	<u>924</u>	<u>599</u>	<u>312</u>
19	<u>314</u>	<u>591</u>	<u>378</u>	<u>952</u>	<u>615</u>	<u>857</u>	<u>552</u>	<u>306</u>
20	<u>316</u>	<u>631</u>	<u>383</u>	<u>1051</u>	<u>668</u>	<u>945</u>	<u>602</u>	<u>332</u>
21	<u>363</u>	<u>679</u>	<u>436</u>	<u>1008</u>	<u>730</u>	<u>909</u>	<u>657</u>	<u>364</u>
22	<u>441</u>	<u>696</u>	<u>518</u>	<u>967</u>	<u>754</u>	<u>870</u>	<u>679</u>	<u>430</u>
23	<u>265</u>	<u>608</u>	<u>391</u>	<u>983</u>	<u>651</u>	<u>885</u>	<u>586</u>	<u>292</u>
24	<u>325</u>	<u>608</u>	<u>389</u>	<u>988</u>	<u>625</u>	<u>889</u>	<u>560</u>	<u>316</u>
25	<u>326</u>	<u>695</u>	<u>407</u>	<u>1044</u>	<u>728</u>	<u>942</u>	<u>657</u>	<u>344</u>
26	<u>367</u>	<u>674</u>	<u>477</u>	<u>967</u>	<u>738</u>	<u>868</u>	<u>662</u>	<u>364</u>
27	<u>186</u>	<u>331</u>	<u>220</u>	<u>646</u>	<u>375</u>	<u>583</u>	<u>337</u>	<u>186</u>
40	<u>287</u>	<u>535</u>	<u>352</u>	<u>970</u>	<u>610</u>	<u>872</u>	<u>550</u>	<u>329</u>
41	<u>290</u>	<u>520</u>	<u>366</u>	<u>970</u>	<u>648</u>	<u>872</u>	<u>584</u>	<u>309</u>
42	<u>295</u>	<u>566</u>	<u>404</u>	<u>1006</u>	<u>712</u>	<u>908</u>	<u>642</u>	<u>350</u>
43	<u>336</u>	<u>578</u>	<u>397</u>	<u>995</u>	<u>715</u>	<u>896</u>	<u>643</u>	<u>342</u>
44	<u>265</u>	<u>567</u>	<u>384</u>	<u>969</u>	<u>641</u>	<u>870</u>	<u>576</u>	<u>275</u>
45	<u>342</u>	<u>577</u>	<u>389</u>	<u>993</u>	<u>711</u>	<u>895</u>	<u>639</u>	<u>347</u>

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



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 2 (A-2)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	<u>42</u>	<u>72</u>	<u>47</u>	<u>134</u>	<u>75</u>	<u>120</u>	<u>66</u>	<u>42</u>
2	<u>49</u>	<u>86</u>	<u>56</u>	<u>156</u>	<u>88</u>	<u>141</u>	<u>79</u>	<u>47</u>
3	<u>54</u>	<u>88</u>	<u>61</u>	<u>169</u>	<u>94</u>	<u>151</u>	<u>85</u>	<u>51</u>
4	<u>54</u>	<u>96</u>	<u>62</u>	<u>184</u>	<u>106</u>	<u>165</u>	<u>94</u>	<u>52</u>
5	<u>69</u>	<u>115</u>	<u>81</u>	<u>231</u>	<u>134</u>	<u>208</u>	<u>123</u>	<u>69</u>
6	<u>60</u>	<u>106</u>	<u>67</u>	<u>207</u>	<u>129</u>	<u>185</u>	<u>115</u>	<u>59</u>
7	<u>59</u>	<u>97</u>	<u>69</u>	<u>209</u>	<u>125</u>	<u>188</u>	<u>111</u>	<u>56</u>
8	<u>73</u>	<u>126</u>	<u>87</u>	<u>259</u>	<u>160</u>	<u>234</u>	<u>143</u>	<u>71</u>
9	<u>72</u>	<u>118</u>	<u>85</u>	<u>233</u>	<u>144</u>	<u>211</u>	<u>129</u>	<u>69</u>
10	<u>80</u>	<u>148</u>	<u>101</u>	<u>262</u>	<u>178</u>	<u>236</u>	<u>160</u>	<u>79</u>
11	<u>77</u>	<u>160</u>	<u>99</u>	<u>255</u>	<u>176</u>	<u>230</u>	<u>158</u>	<u>83</u>
12	<u>90</u>	<u>166</u>	<u>116</u>	<u>276</u>	<u>206</u>	<u>250</u>	<u>185</u>	<u>87</u>
13	<u>100</u>	<u>180</u>	<u>124</u>	<u>270</u>	<u>202</u>	<u>244</u>	<u>181</u>	<u>97</u>
14	<u>120</u>	<u>205</u>	<u>147</u>	<u>285</u>	<u>222</u>	<u>258</u>	<u>203</u>	<u>115</u>
15	<u>139</u>	<u>222</u>	<u>153</u>	<u>284</u>	<u>239</u>	<u>256</u>	<u>215</u>	<u>129</u>
16	<u>141</u>	<u>270</u>	<u>235</u>	<u>327</u>	<u>274</u>	<u>295</u>	<u>247</u>	<u>143</u>
17	<u>78</u>	<u>144</u>	<u>93</u>	<u>247</u>	<u>147</u>	<u>220</u>	<u>132</u>	<u>78</u>
18	<u>102</u>	<u>241</u>	<u>135</u>	<u>320</u>	<u>237</u>	<u>287</u>	<u>212</u>	<u>115</u>
19	<u>113</u>	<u>220</u>	<u>147</u>	<u>278</u>	<u>218</u>	<u>250</u>	<u>195</u>	<u>124</u>
20	<u>114</u>	<u>251</u>	<u>151</u>	<u>317</u>	<u>248</u>	<u>285</u>	<u>222</u>	<u>131</u>
21	<u>139</u>	<u>251</u>	<u>209</u>	<u>308</u>	<u>258</u>	<u>278</u>	<u>233</u>	<u>193</u>
22	<u>139</u>	<u>254</u>	<u>209</u>	<u>316</u>	<u>261</u>	<u>283</u>	<u>233</u>	<u>191</u>
23	<u>90</u>	<u>203</u>	<u>139</u>	<u>270</u>	<u>205</u>	<u>241</u>	<u>184</u>	<u>91</u>
24	<u>93</u>	<u>174</u>	<u>115</u>	<u>272</u>	<u>184</u>	<u>243</u>	<u>166</u>	<u>93</u>
25	<u>91</u>	<u>203</u>	<u>121</u>	<u>273</u>	<u>211</u>	<u>245</u>	<u>188</u>	<u>103</u>
26	<u>124</u>	<u>240</u>	<u>169</u>	<u>293</u>	<u>247</u>	<u>263</u>	<u>222</u>	<u>121</u>
27	<u>41</u>	<u>71</u>	<u>44</u>	<u>129</u>	<u>68</u>	<u>116</u>	<u>61</u>	<u>43</u>
40	<u>127</u>	<u>232</u>	<u>152</u>	<u>327</u>	<u>238</u>	<u>295</u>	<u>216</u>	<u>131</u>
41	<u>143</u>	<u>259</u>	<u>185</u>	<u>364</u>	<u>278</u>	<u>327</u>	<u>251</u>	<u>145</u>
42	<u>142</u>	<u>229</u>	<u>162</u>	<u>294</u>	<u>244</u>	<u>264</u>	<u>222</u>	<u>142</u>
43	<u>156</u>	<u>278</u>	<u>196</u>	<u>361</u>	<u>302</u>	<u>326</u>	<u>274</u>	<u>169</u>
44	<u>133</u>	<u>275</u>	<u>238</u>	<u>336</u>	<u>279</u>	<u>302</u>	<u>251</u>	<u>137</u>
45	<u>147</u>	<u>248</u>	<u>173</u>	<u>325</u>	<u>270</u>	<u>292</u>	<u>246</u>	<u>152</u>

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



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 5 (Basic B)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	<u>23</u>	<u>49</u>	<u>30</u>	<u>81</u>	<u>43</u>	<u>73</u>	<u>37</u>	<u>25</u>
2	<u>31</u>	<u>67</u>	<u>43</u>	<u>109</u>	<u>59</u>	<u>102</u>	<u>55</u>	<u>32</u>
3	<u>32</u>	<u>70</u>	<u>46</u>	<u>120</u>	<u>65</u>	<u>109</u>	<u>58</u>	<u>34</u>
4	<u>35</u>	<u>80</u>	<u>48</u>	<u>135</u>	<u>75</u>	<u>123</u>	<u>68</u>	<u>37</u>
5	<u>35</u>	<u>78</u>	<u>51</u>	<u>140</u>	<u>77</u>	<u>125</u>	<u>72</u>	<u>41</u>
6	<u>39</u>	<u>85</u>	<u>51</u>	<u>149</u>	<u>89</u>	<u>134</u>	<u>80</u>	<u>42</u>
7	<u>38</u>	<u>78</u>	<u>54</u>	<u>149</u>	<u>87</u>	<u>134</u>	<u>77</u>	<u>40</u>
8	<u>45</u>	<u>95</u>	<u>61</u>	<u>173</u>	<u>103</u>	<u>157</u>	<u>93</u>	<u>49</u>
9	<u>45</u>	<u>89</u>	<u>60</u>	<u>155</u>	<u>93</u>	<u>142</u>	<u>84</u>	<u>47</u>
10	<u>50</u>	<u>111</u>	<u>78</u>	<u>177</u>	<u>118</u>	<u>160</u>	<u>108</u>	<u>52</u>
11	<u>51</u>	<u>124</u>	<u>73</u>	<u>174</u>	<u>121</u>	<u>157</u>	<u>108</u>	<u>63</u>
12	<u>56</u>	<u>119</u>	<u>82</u>	<u>175</u>	<u>128</u>	<u>157</u>	<u>118</u>	<u>64</u>
13	<u>57</u>	<u>122</u>	<u>81</u>	<u>160</u>	<u>121</u>	<u>145</u>	<u>110</u>	<u>60</u>
14	<u>76</u>	<u>155</u>	<u>105</u>	<u>188</u>	<u>146</u>	<u>171</u>	<u>130</u>	<u>77</u>
15	<u>88</u>	<u>158</u>	<u>106</u>	<u>177</u>	<u>150</u>	<u>159</u>	<u>135</u>	<u>92</u>
16	<u>105</u>	<u>166</u>	<u>139</u>	<u>183</u>	<u>157</u>	<u>168</u>	<u>141</u>	<u>116</u>
17	<u>48</u>	<u>100</u>	<u>61</u>	<u>155</u>	<u>92</u>	<u>140</u>	<u>82</u>	<u>51</u>
18	<u>73</u>	<u>170</u>	<u>92</u>	<u>194</u>	<u>145</u>	<u>175</u>	<u>133</u>	<u>90</u>
19	<u>73</u>	<u>146</u>	<u>92</u>	<u>164</u>	<u>129</u>	<u>149</u>	<u>117</u>	<u>90</u>
20	<u>86</u>	<u>179</u>	<u>109</u>	<u>199</u>	<u>155</u>	<u>181</u>	<u>139</u>	<u>104</u>
21	<u>117</u>	<u>175</u>	<u>145</u>	<u>195</u>	<u>165</u>	<u>176</u>	<u>148</u>	<u>149</u>
22	<u>113</u>	<u>177</u>	<u>148</u>	<u>196</u>	<u>166</u>	<u>178</u>	<u>148</u>	<u>149</u>
23	<u>55</u>	<u>149</u>	<u>94</u>	<u>166</u>	<u>127</u>	<u>153</u>	<u>115</u>	<u>60</u>
24	<u>56</u>	<u>119</u>	<u>77</u>	<u>166</u>	<u>112</u>	<u>153</u>	<u>103</u>	<u>63</u>
25	<u>64</u>	<u>151</u>	<u>84</u>	<u>173</u>	<u>133</u>	<u>155</u>	<u>122</u>	<u>72</u>
26	<u>82</u>	<u>159</u>	<u>108</u>	<u>180</u>	<u>151</u>	<u>162</u>	<u>137</u>	<u>87</u>
27	<u>26</u>	<u>54</u>	<u>30</u>	<u>87</u>	<u>43</u>	<u>76</u>	<u>39</u>	<u>28</u>
40	<u>73</u>	<u>166</u>	<u>106</u>	<u>205</u>	<u>152</u>	<u>187</u>	<u>137</u>	<u>83</u>
41	<u>68</u>	<u>148</u>	<u>102</u>	<u>181</u>	<u>140</u>	<u>162</u>	<u>127</u>	<u>76</u>
42	<u>89</u>	<u>169</u>	<u>116</u>	<u>188</u>	<u>157</u>	<u>169</u>	<u>142</u>	<u>102</u>
43	<u>89</u>	<u>176</u>	<u>123</u>	<u>198</u>	<u>166</u>	<u>179</u>	<u>151</u>	<u>106</u>
44	<u>85</u>	<u>151</u>	<u>127</u>	<u>166</u>	<u>141</u>	<u>153</u>	<u>126</u>	<u>104</u>
45	<u>92</u>	<u>181</u>	<u>124</u>	<u>203</u>	<u>168</u>	<u>183</u>	<u>152</u>	<u>106</u>

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



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 7 (\$500 Deductible)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	<u>236</u>	<u>520</u>	<u>317</u>	<u>949</u>	<u>530</u>	<u>853</u>	<u>488</u>	<u>234</u>
2	<u>244</u>	<u>525</u>	<u>319</u>	<u>988</u>	<u>519</u>	<u>890</u>	<u>478</u>	<u>243</u>
3	<u>252</u>	<u>557</u>	<u>345</u>	<u>1018</u>	<u>553</u>	<u>916</u>	<u>511</u>	<u>251</u>
4	<u>265</u>	<u>585</u>	<u>353</u>	<u>1064</u>	<u>596</u>	<u>956</u>	<u>551</u>	<u>264</u>
5	<u>272</u>	<u>595</u>	<u>367</u>	<u>1090</u>	<u>632</u>	<u>981</u>	<u>583</u>	<u>271</u>
6	<u>266</u>	<u>586</u>	<u>358</u>	<u>1033</u>	<u>617</u>	<u>931</u>	<u>569</u>	<u>264</u>
7	<u>278</u>	<u>593</u>	<u>382</u>	<u>1020</u>	<u>638</u>	<u>918</u>	<u>589</u>	<u>274</u>
8	<u>325</u>	<u>669</u>	<u>457</u>	<u>1163</u>	<u>726</u>	<u>1048</u>	<u>668</u>	<u>323</u>
9	<u>306</u>	<u>630</u>	<u>407</u>	<u>1089</u>	<u>688</u>	<u>981</u>	<u>633</u>	<u>304</u>
10	<u>301</u>	<u>650</u>	<u>414</u>	<u>1103</u>	<u>712</u>	<u>994</u>	<u>656</u>	<u>305</u>
11	<u>323</u>	<u>720</u>	<u>447</u>	<u>1063</u>	<u>714</u>	<u>956</u>	<u>657</u>	<u>321</u>
12	<u>362</u>	<u>749</u>	<u>473</u>	<u>1079</u>	<u>790</u>	<u>969</u>	<u>726</u>	<u>361</u>
13	<u>363</u>	<u>677</u>	<u>504</u>	<u>1087</u>	<u>796</u>	<u>977</u>	<u>734</u>	<u>360</u>
14	<u>443</u>	<u>827</u>	<u>604</u>	<u>1168</u>	<u>915</u>	<u>1051</u>	<u>844</u>	<u>441</u>
15	<u>530</u>	<u>867</u>	<u>651</u>	<u>1165</u>	<u>958</u>	<u>1049</u>	<u>883</u>	<u>519</u>
16	<u>558</u>	<u>997</u>	<u>699</u>	<u>1350</u>	<u>967</u>	<u>1213</u>	<u>893</u>	<u>536</u>
17	<u>337</u>	<u>710</u>	<u>451</u>	<u>1079</u>	<u>680</u>	<u>972</u>	<u>629</u>	<u>336</u>
18	<u>413</u>	<u>793</u>	<u>537</u>	<u>1065</u>	<u>807</u>	<u>957</u>	<u>743</u>	<u>405</u>
19	<u>409</u>	<u>768</u>	<u>581</u>	<u>981</u>	<u>798</u>	<u>882</u>	<u>735</u>	<u>408</u>
20	<u>509</u>	<u>891</u>	<u>656</u>	<u>1157</u>	<u>924</u>	<u>1042</u>	<u>852</u>	<u>493</u>
21	<u>523</u>	<u>893</u>	<u>744</u>	<u>1134</u>	<u>1036</u>	<u>1021</u>	<u>955</u>	<u>628</u>
22	<u>597</u>	<u>911</u>	<u>787</u>	<u>1156</u>	<u>1030</u>	<u>1040</u>	<u>951</u>	<u>803</u>
23	<u>393</u>	<u>871</u>	<u>704</u>	<u>1135</u>	<u>930</u>	<u>1023</u>	<u>857</u>	<u>441</u>
24	<u>402</u>	<u>782</u>	<u>577</u>	<u>1058</u>	<u>810</u>	<u>953</u>	<u>748</u>	<u>400</u>
25	<u>423</u>	<u>825</u>	<u>634</u>	<u>1075</u>	<u>872</u>	<u>968</u>	<u>805</u>	<u>444</u>
26	<u>538</u>	<u>885</u>	<u>747</u>	<u>1114</u>	<u>975</u>	<u>1001</u>	<u>900</u>	<u>589</u>
27	<u>217</u>	<u>477</u>	<u>283</u>	<u>885</u>	<u>474</u>	<u>796</u>	<u>437</u>	<u>215</u>
40	<u>368</u>	<u>710</u>	<u>512</u>	<u>1070</u>	<u>778</u>	<u>963</u>	<u>720</u>	<u>376</u>
41	<u>343</u>	<u>731</u>	<u>537</u>	<u>1079</u>	<u>818</u>	<u>971</u>	<u>755</u>	<u>358</u>
42	<u>398</u>	<u>783</u>	<u>611</u>	<u>1071</u>	<u>872</u>	<u>964</u>	<u>805</u>	<u>388</u>
43	<u>449</u>	<u>816</u>	<u>620</u>	<u>1107</u>	<u>917</u>	<u>997</u>	<u>845</u>	<u>437</u>
44	<u>389</u>	<u>782</u>	<u>522</u>	<u>1058</u>	<u>740</u>	<u>953</u>	<u>684</u>	<u>373</u>
45	<u>444</u>	<u>767</u>	<u>595</u>	<u>1060</u>	<u>871</u>	<u>954</u>	<u>804</u>	<u>432</u>

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



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**CLASS-TERRITORY BASE RATES - PART 9 (\$500 Deductible)**

<b>Territory</b>	<b>Class 10</b>	<b>Class 17</b>	<b>Class 18</b>	<b>Class 20</b>	<b>Class 21</b>	<b>Class 25</b>	<b>Class 26</b>	<b>Class 30</b>
1	<u>66</u>	<u>66</u>	<u>66</u>	<u>66</u>	<u>66</u>	<u>66</u>	<u>66</u>	<u>66</u>
2	<u>60</u>	<u>60</u>	<u>60</u>	<u>60</u>	<u>60</u>	<u>60</u>	<u>60</u>	<u>60</u>
3	<u>69</u>	<u>69</u>	<u>69</u>	<u>69</u>	<u>69</u>	<u>69</u>	<u>69</u>	<u>69</u>
4	<u>71</u>	<u>71</u>	<u>71</u>	<u>71</u>	<u>71</u>	<u>71</u>	<u>71</u>	<u>71</u>
5	<u>77</u>	<u>77</u>	<u>77</u>	<u>77</u>	<u>77</u>	<u>77</u>	<u>77</u>	<u>77</u>
6	<u>72</u>	<u>72</u>	<u>72</u>	<u>72</u>	<u>72</u>	<u>72</u>	<u>72</u>	<u>72</u>
7	<u>75</u>	<u>75</u>	<u>75</u>	<u>75</u>	<u>75</u>	<u>75</u>	<u>75</u>	<u>75</u>
8	<u>84</u>	<u>84</u>	<u>84</u>	<u>84</u>	<u>84</u>	<u>84</u>	<u>84</u>	<u>84</u>
9	<u>78</u>	<u>78</u>	<u>78</u>	<u>78</u>	<u>78</u>	<u>78</u>	<u>78</u>	<u>78</u>
10	<u>77</u>	<u>77</u>	<u>77</u>	<u>77</u>	<u>77</u>	<u>77</u>	<u>77</u>	<u>77</u>
11	<u>74</u>	<u>74</u>	<u>74</u>	<u>74</u>	<u>74</u>	<u>74</u>	<u>74</u>	<u>74</u>
12	<u>97</u>	<u>97</u>	<u>97</u>	<u>97</u>	<u>97</u>	<u>97</u>	<u>97</u>	<u>97</u>
13	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
14	<u>116</u>	<u>116</u>	<u>116</u>	<u>116</u>	<u>116</u>	<u>116</u>	<u>116</u>	<u>116</u>
15	<u>147</u>	<u>147</u>	<u>147</u>	<u>147</u>	<u>147</u>	<u>147</u>	<u>147</u>	<u>147</u>
16	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>
17	<u>76</u>	<u>76</u>	<u>76</u>	<u>76</u>	<u>76</u>	<u>76</u>	<u>76</u>	<u>76</u>
18	<u>156</u>	<u>156</u>	<u>156</u>	<u>156</u>	<u>156</u>	<u>156</u>	<u>156</u>	<u>156</u>
19	<u>160</u>	<u>160</u>	<u>160</u>	<u>160</u>	<u>160</u>	<u>160</u>	<u>160</u>	<u>160</u>
20	<u>160</u>	<u>160</u>	<u>160</u>	<u>160</u>	<u>160</u>	<u>160</u>	<u>160</u>	<u>160</u>
21	<u>212</u>	<u>212</u>	<u>212</u>	<u>212</u>	<u>212</u>	<u>212</u>	<u>212</u>	<u>212</u>
22	<u>239</u>	<u>239</u>	<u>239</u>	<u>239</u>	<u>239</u>	<u>239</u>	<u>239</u>	<u>239</u>
23	<u>149</u>	<u>149</u>	<u>149</u>	<u>149</u>	<u>149</u>	<u>149</u>	<u>149</u>	<u>149</u>
24	<u>109</u>	<u>109</u>	<u>109</u>	<u>109</u>	<u>109</u>	<u>109</u>	<u>109</u>	<u>109</u>
25	<u>162</u>	<u>162</u>	<u>162</u>	<u>162</u>	<u>162</u>	<u>162</u>	<u>162</u>	<u>162</u>
26	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>	<u>195</u>
27	<u>64</u>	<u>64</u>	<u>64</u>	<u>64</u>	<u>64</u>	<u>64</u>	<u>64</u>	<u>64</u>
40	<u>107</u>	<u>107</u>	<u>107</u>	<u>107</u>	<u>107</u>	<u>107</u>	<u>107</u>	<u>107</u>
41	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>	<u>100</u>
42	<u>122</u>	<u>122</u>	<u>122</u>	<u>122</u>	<u>122</u>	<u>122</u>	<u>122</u>	<u>122</u>
43	<u>141</u>	<u>141</u>	<u>141</u>	<u>141</u>	<u>141</u>	<u>141</u>	<u>141</u>	<u>141</u>
44	<u>208</u>	<u>208</u>	<u>208</u>	<u>208</u>	<u>208</u>	<u>208</u>	<u>208</u>	<u>208</u>
45	<u>134</u>	<u>134</u>	<u>134</u>	<u>134</u>	<u>134</u>	<u>134</u>	<u>134</u>	<u>134</u>

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



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**BASE RATES - PARTS 3, 6 and 12**

**All Territories:**

Limit	Part 3 Rate	Part 12 Rate
20/40	<u>\$20</u>	<u>\$0</u>
40/40	<u>26</u>	<u>14</u>
20/50	<u>20</u>	<u>1</u>
25/50	<u>23</u>	<u>3</u>
25/60	<u>25</u>	<u>4</u>
30/60	<u>26</u>	<u>8</u>
30/70	<u>26</u>	<u>8</u>
35/80	<u>26</u>	<u>12</u>
45/45	<u>28</u>	<u>17</u>
50/50	<u>28</u>	<u>20</u>
50/100	<u>28</u>	<u>21</u>
100/100	<u>29</u>	<u>45</u>
100/150	<u>31</u>	<u>46</u>
100/200	<u>31</u>	<u>46</u>
100/300	<u>32</u>	<u>47</u>
100/500	<u>32</u>	<u>49</u>
150/300	<u>36</u>	<u>84</u>
200/200	<u>37</u>	<u>107</u>
200/300	<u>37</u>	<u>109</u>
200/400	<u>37</u>	<u>110</u>
200/500	<u>37</u>	<u>111</u>
250/1000	<u>40</u>	<u>141</u>
200/600	<u>37</u>	<u>112</u>
250/500	<u>39</u>	<u>133</u>
300/300	<u>44</u>	<u>177</u>
300/500	<u>44</u>	<u>185</u>
300/600	<u>44</u>	<u>188</u>
300/1000	<u>45</u>	<u>195</u>
500/500	<u>57</u>	<u>337</u>
500/1000	<u>59</u>	<u>348</u>
750/750	<u>61</u>	<u>369</u>
1000/1000	<u>62</u>	<u>383</u>
1000/2000	<u>62</u>	<u>387</u>
2000/2000	<u>70</u>	<u>423</u>

Limit	Part 6
\$5,000	<u>\$45</u>
\$10,000	<u>59</u>
\$15,000	<u>74</u>
\$20,000	<u>77</u>
\$25,000	<u>88</u>
\$50,000	<u>100</u>
\$100,000	<u>122</u>



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**AUTO MODEL YEAR AND SYMBOL FACTORS**

SYMBOL	MODEL YEARS 2011 & SUBSEQUENT		MODEL YEARS 1990 & SUBSEQUENT		MODEL YEARS 1989 & PRIOR	
	PART 9 FACTOR	PART 7 & 8 FACTOR	PART 9 FACTOR	PART 7 & 8 FACTOR	PART 9 FACTOR	PART 7 & 8 FACTOR
1	0.66	0.66	0.78	0.88	0.42	0.60
2	0.81	0.82	1.00	1.00	0.42	0.60
3	1.00	1.00	1.21	1.09	0.42	0.60
4	1.23	1.15	1.37	1.16	0.42	0.60
5	1.40	1.22	1.54	1.22	0.52	0.74
6	1.55	1.27	1.71	1.28	0.78	0.88
7	1.72	1.31	1.87	1.35	1.00	1.00
8	1.85	1.37	2.04	1.42	1.30	1.13
10	2.00	1.43	2.23	1.49	1.63	1.25
11	2.13	1.49	2.44	1.56	1.95	1.38
12	2.26	1.54	2.68	1.64	2.32	1.52
13	2.36	1.58	2.91	1.72	2.80	1.68
14	2.47	1.61	3.18	1.82	3.35	1.88
15	2.60	1.66	3.51	1.94	3.98	2.10
16	2.70	1.69	3.82	2.05	4.63	2.35
17	2.83	1.73	4.12	2.16	5.38	2.55
18	2.96	1.78	4.41	2.27	6.25	2.75
19	3.06	1.82	4.77	2.39	7.25	3.00
20	3.17	1.85	5.18	2.50	8.45	3.30
21	3.28	1.90	5.65	2.61	(e)	(f)
22	3.38	1.94	6.25	2.75		
23	3.49	1.99	6.88	2.91		
24	3.60	2.01	7.82	3.14		
25	3.70	2.06	9.15	3.50		
26	3.79	2.09	10.55	3.85		
27	3.89	2.12	(c)	(d)		
28	4.00	2.16				
29	4.09	2.19				
30	4.19	2.24				
31	4.30	2.27				
32	4.38	2.30				
33	4.47	2.34				
34	4.57	2.37				
35	4.66	2.40				
36	4.79	2.45				
37	4.94	2.49				
38	5.09	2.54				
39	5.21	2.57				
40	5.36	2.61				
41	5.49	2.64				
42	5.64	2.69				
43	5.77	2.72				
44	5.91	2.75				
45	6.04	2.78				
46	6.19	2.82				
47	6.36	2.87				
48	6.53	2.90				
49	6.70	2.94				
50	6.85	2.99				
51	7.02	3.03				
52	7.19	3.06				
53	7.34	3.10				
54	7.60	3.16				
55	7.91	3.24				
56	8.26	3.33				
57	8.60	3.42				
58	9.13	3.57				
59	9.83	3.75				
60	10.55	3.93				
61	11.30	4.15				
62	12.06	4.42				
63	12.85	4.67				
64	13.64	4.94				
65	14.40	5.19				
66	15.57	5.58				
67	17.15	6.10				
68	18.72	6.63				
69	20.26	7.15				
70	21.83	7.66				
71	23.40	8.18				
72	24.98	8.70				
73	26.55	9.22				
74	28.13	9.90				
75	29.70	10.27				
98	(a)	(b)				

MODEL YEAR	PART 9 FACTOR	PART 7 & 8 FACTOR
2013	1.216	1.216
2012	1.158	1.158
2011	1.103	1.103
2010	1.050	1.050
2009	1.000	1.000
2008	0.952	0.952
2007	0.907	0.907
2006	0.864	0.864
2005	0.823	0.823
2004	0.784	0.784
2003	0.747	0.747
2002 & Prior	0.711	0.711
2001 & Prior	0.677	0.677

- (a) Add 1.574 to Symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000 of original cost.
- (b) Add 0.522 to Symbol 70 relativity for each \$10,000 or fraction of \$10,000 above \$150,000 of original cost.
- (c) Add 1.50 to Symbol 26 relativity for each \$10,000 or fraction of \$10,000 above \$80,000 of original cost.
- (d) Add 0.50 to Symbol 26 relativity for each \$10,000 or fraction of \$10,000 above \$80,000 of original cost.
- (e) Add 1.50 to Symbol 20 relativity for each \$10,000 or fraction of \$10,000 above \$65,000 of original cost.
- (f) Add 0.50 to Symbol 20 relativity for each \$10,000 or fraction of \$10,000 above \$65,000 of original cost.



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**AUTO RATING TIER FACTORS**

<b>Tier</b>	<b>Parts 1 and 5</b>	<b>Part 4</b>	<b>Part 6</b>	<b>Part 2</b>	<b>Part 9</b>	<b>Parts 7 and 8</b>
Ultra-Preferred	<u>0.65</u>	<u>0.68</u>	0.77	0.80	0.73	<u>0.69</u>
Preferred Plus	0.82	<u>0.81</u>	0.86	0.86	<u>0.79</u>	0.83
Preferred	<u>0.97</u>	<u>0.99</u>	0.95	<u>0.94</u>	0.94	<u>0.95</u>
Standard	1.09	1.10	1.09	1.10	1.00	1.00





**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**AUTO MERIT RATING FACTORS**

Total Merit Points	Experienced Operator (Class 10, 15, 30) Merit Rating Factor							
	Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9
0	1.050	1.050	1.050	1.000	1.000	1.050	1.000	1.000
1	1.150	1.150	1.150	1.025	1.025	1.150	1.025	1.025
2	1.300	1.300	1.300	1.025	1.025	1.300	1.025	1.025
3	1.450	1.450	1.450	1.025	1.025	1.450	1.025	1.025
4	1.600	1.600	1.600	1.025	1.025	1.600	1.025	1.025
5	2.116	2.116	2.116	1.267	1.267	2.129	1.275	1.275
6	2.297	2.297	2.297	1.267	1.267	2.310	1.275	1.275
7	2.478	2.478	2.478	1.267	1.267	2.493	1.275	1.275
8	2.660	2.660	2.660	1.267	1.267	2.676	1.275	1.275
9	3.008	3.008	3.008	1.297	1.297	3.026	1.305	1.305
10	3.200	3.200	3.200	1.297	1.297	3.219	1.305	1.305
11	3.392	3.392	3.392	1.297	1.297	3.412	1.305	1.305
12	3.584	3.584	3.584	1.297	1.297	3.605	1.305	1.305
13	3.775	3.775	3.775	1.297	1.297	3.798	1.305	1.305
14	3.968	3.968	3.968	1.297	1.297	3.992	1.305	1.305
15	4.160	4.160	4.160	1.297	1.297	4.185	1.305	1.305
16	4.352	4.352	4.352	1.297	1.297	4.378	1.305	1.305
17	4.544	4.544	4.544	1.297	1.297	4.571	1.305	1.305
18	4.736	4.736	4.736	1.297	1.297	4.764	1.305	1.305
19	4.928	4.928	4.928	1.297	1.297	4.957	1.305	1.305
20	5.120	5.120	5.120	1.297	1.297	5.150	1.305	1.305
21	5.312	5.312	5.312	1.297	1.297	5.343	1.305	1.305
22	5.503	5.503	5.503	1.297	1.297	5.536	1.305	1.305
23	5.697	5.697	5.697	1.297	1.297	5.731	1.305	1.305
24	5.888	5.888	5.888	1.297	1.297	5.924	1.305	1.305
25	6.080	6.080	6.080	1.297	1.297	6.117	1.305	1.305
26	6.272	6.272	6.272	1.297	1.297	6.310	1.305	1.305
27	6.464	6.464	6.464	1.297	1.297	6.503	1.305	1.305
28	6.656	6.656	6.656	1.297	1.297	6.696	1.305	1.305
29	6.848	6.848	6.848	1.297	1.297	6.889	1.305	1.305
30	7.040	7.040	7.040	1.297	1.297	7.082	1.305	1.305
31	7.232	7.232	7.232	1.297	1.297	7.275	1.305	1.305
32	7.423	7.423	7.423	1.297	1.297	7.468	1.305	1.305
33	7.616	7.616	7.616	1.297	1.297	7.662	1.305	1.305
34	7.808	7.808	7.808	1.297	1.297	7.855	1.305	1.305
35	8.000	8.000	8.000	1.297	1.297	8.048	1.305	1.305
36	8.192	8.192	8.192	1.297	1.297	8.241	1.305	1.305
37	8.384	8.384	8.384	1.297	1.297	8.434	1.305	1.305
38	8.576	8.576	8.576	1.297	1.297	8.627	1.305	1.305
39	8.768	8.768	8.768	1.297	1.297	8.820	1.305	1.305
40	8.960	8.960	8.960	1.297	1.297	9.013	1.305	1.305
41	9.151	9.151	9.151	1.297	1.297	9.206	1.305	1.305
42	9.344	9.344	9.344	1.297	1.297	9.400	1.305	1.305
43	9.536	9.536	9.536	1.297	1.297	9.593	1.305	1.305
44	9.728	9.728	9.728	1.297	1.297	9.786	1.305	1.305
45	9.920	9.920	9.920	1.297	1.297	9.979	1.305	1.305

Total Merit Points	Inexperienced Operator (All Other Classes) Merit Rating Factor							
	Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9
0	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1	1.075	1.075	1.075	1.025	1.025	1.075	1.025	1.025
2	1.150	1.150	1.150	1.025	1.025	1.150	1.025	1.025
3	1.225	1.225	1.225	1.025	1.025	1.225	1.025	1.025
4	1.300	1.300	1.300	1.025	1.025	1.300	1.025	1.025
5	1.708	1.708	1.708	1.267	1.267	1.719	1.275	1.275
6	1.803	1.803	1.803	1.267	1.267	1.813	1.275	1.275
7	1.895	1.895	1.895	1.267	1.267	1.906	1.275	1.275
8	1.988	1.988	1.988	1.267	1.267	2.000	1.275	1.275
9	2.182	2.182	2.182	1.297	1.297	2.195	1.305	1.305
10	2.281	2.281	2.281	1.297	1.297	2.294	1.305	1.305
11	2.378	2.378	2.378	1.297	1.297	2.393	1.305	1.305
12	2.476	2.476	2.476	1.297	1.297	2.491	1.305	1.305
13	2.574	2.574	2.574	1.297	1.297	2.589	1.305	1.305
14	2.671	2.671	2.671	1.297	1.297	2.687	1.305	1.305
15	2.769	2.769	2.769	1.297	1.297	2.786	1.305	1.305
16	2.867	2.867	2.867	1.297	1.297	2.884	1.305	1.305
17	2.964	2.964	2.964	1.297	1.297	2.982	1.305	1.305
18	3.062	3.062	3.062	1.297	1.297	3.080	1.305	1.305
19	3.160	3.160	3.160	1.297	1.297	3.179	1.305	1.305
20	3.257	3.257	3.257	1.297	1.297	3.277	1.305	1.305
21	3.355	3.355	3.355	1.297	1.297	3.375	1.305	1.305
22	3.453	3.453	3.453	1.297	1.297	3.473	1.305	1.305
23	3.550	3.550	3.550	1.297	1.297	3.571	1.305	1.305
24	3.648	3.648	3.648	1.297	1.297	3.670	1.305	1.305
25	3.746	3.746	3.746	1.297	1.297	3.768	1.305	1.305
26	3.843	3.843	3.843	1.297	1.297	3.866	1.305	1.305
27	3.941	3.941	3.941	1.297	1.297	3.964	1.305	1.305
28	4.039	4.039	4.039	1.297	1.297	4.063	1.305	1.305
29	4.136	4.136	4.136	1.297	1.297	4.161	1.305	1.305
30	4.235	4.235	4.235	1.297	1.297	4.260	1.305	1.305
31	4.333	4.333	4.333	1.297	1.297	4.359	1.305	1.305
32	4.430	4.430	4.430	1.297	1.297	4.457	1.305	1.305
33	4.528	4.528	4.528	1.297	1.297	4.555	1.305	1.305
34	4.626	4.626	4.626	1.297	1.297	4.653	1.305	1.305
35	4.723	4.723	4.723	1.297	1.297	4.752	1.305	1.305
36	4.821	4.821	4.821	1.297	1.297	4.850	1.305	1.305
37	4.919	4.919	4.919	1.297	1.297	4.948	1.305	1.305
38	5.016	5.016	5.016	1.297	1.297	5.046	1.305	1.305
39	5.114	5.114	5.114	1.297	1.297	5.145	1.305	1.305
40	5.212	5.212	5.212	1.297	1.297	5.243	1.305	1.305
41	5.309	5.309	5.309	1.297	1.297	5.341	1.305	1.305
42	5.407	5.407	5.407	1.297	1.297	5.439	1.305	1.305
43	5.505	5.505	5.505	1.297	1.297	5.538	1.305	1.305
44	5.602	5.602	5.602	1.297	1.297	5.636	1.305	1.305
45	5.700	5.700	5.700	1.297	1.297	5.734	1.305	1.305



**MASSACHUSETTS  
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS  
MOTOR VEHICLE RATE PAGES**

**OTHER AUTO RATING FACTORS**

RATING PLAN	RULE	FACTOR										
		Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 3	Part 12	
ANNUAL MILEAGE DISCOUNT	19											
0-5,000 Miles		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90		0.90	0.90
5,001-7,500 Miles		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95		0.95	0.95
MULTI-CAR DISCOUNT	19	0.95	0.95	0.95	0.95		0.95	0.95	0.95			
CLASS 15 DISCOUNT	19	0.75	0.75	0.75		0.75	0.75	0.75	0.75		0.75	0.75
NEW CAR DISCOUNT	19											
Months since vehicle purchase												
0-<=12 months							0.95	0.95	0.95			
>12-<=24 months							0.97	0.97	0.97			
>24-<=36 months							0.99	0.99	0.99			
GOOD PAYER DISCOUNT	19	0.97		0.97	0.97	0.97	0.97	0.97	0.97			
PAID-IN-FULL DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90		0.90	0.90
FUTURE EFFECTIVE DATE DISCOUNT (Year 1)	19	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95			
FUTURE EFFECTIVE DATE DISCOUNT (Year 2)	19	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975			
MULTI-POLICY DISCOUNT	19											
Multi-Policy A		0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73			
Multi-Policy B		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90			
GOOD STUDENT DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90			
ENHANCED PROTECTION DISCOUNT	19											
Level 1		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95			
Level 2		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90			
YEARS WITH PRIOR CARRIER OR CURRENT AGENT DISCOUNT	19	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97			
PROPERTY INSURANCE POLICY DISCOUNT	19											
Homeowners Policy		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95			
Condominium or Renters Policy		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97			
EXCELLENT DRIVER DISCOUNT	56											
Experienced Operator (Class 10, 15, 30)		0.93	0.93	0.93	1.00	1.00	0.93	1.00	1.00			
Inexperienced Operator (All Other Classes)		0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86			
EXCELLENT DRIVER PLUS DISCOUNT	56	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79			