



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



**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	153	275	172	516	272	464	242	148
2	202	363	234	679	373	612	335	194
3	211	380	249	731	398	661	359	208
4	229	425	262	817	463	736	417	218
5	231	418	290	849	489	762	439	230
6	245	453	279	888	546	800	491	239
7	239	423	300	910	536	821	483	233
8	277	508	333	1036	624	934	563	271
9	282	483	335	951	577	855	518	274
10	321	634	421	1137	748	1024	673	325
11	304	676	410	1096	739	987	665	346
12	343	655	454	1117	805	1003	726	334
13	357	654	449	1027	745	925	667	348
14	473	809	596	1192	909	1072	816	461
15	530	849	588	1119	923	1006	832	506
16	483	941	833	1192	974	1072	876	495
17	292	566	357	964	571	865	512	293
18	379	937	514	1254	905	1129	814	428
19	402	804	533	1049	804	947	722	448
20	438	960	591	1279	973	1153	874	484
21	534	973	803	1244	1020	1118	918	746
22	539	989	794	1267	1023	1141	919	737
23	349	774	540	1089	803	980	722	353
24	352	692	445	1092	718	983	647	359
25	349	784	468	1096	826	985	745	380
26	460	908	641	1146	942	1030	849	444
27	149	285	167	521	261	470	233	153
40	480	900	593	1318	940	1186	846	505
41	438	786	576	1165	870	1048	786	448
42	563	907	647	1203	984	1085	888	571
43	534	951	673	1276	1048	1151	942	578
44	418	863	758	1089	885	980	796	425
45	558	940	671	1289	1053	1163	947	581

**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	51	88	58	164	92	147	80	51
2	59	103	67	187	106	169	95	57
3	64	106	73	202	112	181	102	61
4	64	116	74	221	127	198	112	62
5	82	138	97	277	161	250	148	82
6	72	127	80	248	155	222	138	71
7	71	117	82	251	150	226	133	67
8	85	146	101	299	184	270	165	81
9	87	141	102	279	172	253	155	82
10	101	185	126	329	223	296	200	99
11	91	188	117	300	207	271	185	97
12	108	199	139	331	247	300	222	104
13	120	216	149	323	242	292	217	117
14	143	246	177	342	267	309	243	138
15	167	267	183	341	287	307	258	155
16	169	323	282	392	329	354	297	171
17	93	172	111	297	177	263	158	93
18	122	289	162	384	285	345	255	138
19	143	279	187	353	277	318	248	157
20	137	301	181	380	298	342	267	157
21	167	301	251	369	309	333	279	231
22	171	314	258	390	322	349	288	236
23	109	246	168	328	248	292	223	110
24	111	209	138	327	221	291	199	111
25	109	243	146	328	253	293	226	123
26	149	288	202	351	297	316	267	146
27	49	86	52	155	81	139	73	51
40	152	278	182	392	286	354	259	157
41	171	311	222	437	333	392	301	173
42	170	275	194	352	292	317	267	170
43	187	333	236	433	362	391	329	202
44	160	330	286	403	335	362	301	164
45	177	298	208	390	323	350	296	182

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**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	211	376	267	741	461	669	412	221
2	262	453	314	914	562	824	509	268
3	265	458	330	940	562	848	507	282
4	269	458	323	968	577	870	519	296
5	284	487	338	1053	648	946	584	317
6	293	485	349	1031	650	927	587	313
7	291	478	359	1035	678	931	608	318
8	323	553	403	1166	740	1047	667	364
9	320	547	386	1144	719	1031	647	333
10	343	582	410	1209	760	1090	681	351
11	277	510	344	991	624	890	560	291
12	372	623	441	1218	801	1095	723	377
13	388	621	438	1213	801	1093	722	388
14	422	700	485	1270	863	1144	776	432
15	435	739	495	1240	895	1116	804	441
16	413	793	532	1323	874	1191	790	428
17	336	647	403	1168	681	1051	614	336
18	379	752	463	1235	799	1113	722	376
19	378	712	455	1147	741	1032	665	368
20	404	805	489	1342	852	1206	769	424
21	437	818	525	1213	879	1095	791	438
22	531	839	623	1164	908	1047	818	518
23	334	766	493	1238	820	1115	738	367
24	391	733	468	1190	753	1071	675	380
25	393	837	490	1257	877	1134	791	414
26	444	816	577	1171	893	1051	801	440
27	224	398	265	778	452	703	406	224
40	346	645	424	1168	735	1051	662	396
41	349	627	441	1168	781	1051	704	372
42	356	681	486	1211	858	1093	773	422
43	425	733	503	1261	906	1135	815	434
44	330	707	479	1208	799	1085	718	343
45	412	695	468	1196	857	1077	770	418

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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	29	62	39	103	55	92	47	32
2	37	81	51	132	72	123	66	39
3	39	85	56	145	78	132	70	41
4	42	96	58	163	91	149	82	45
5	42	94	61	169	93	151	87	49
6	46	101	61	177	106	160	95	50
7	46	94	65	180	105	162	93	48
8	54	112	73	206	122	186	110	58
9	55	107	73	187	112	171	102	57
10	60	134	94	214	142	193	131	63
11	61	148	87	207	143	186	128	75
12	67	143	99	211	154	190	142	77
13	69	148	97	193	146	175	133	73
14	92	187	126	227	177	207	157	93
15	106	191	127	214	181	192	163	111
16	126	200	168	221	190	202	170	140
17	58	121	74	187	111	169	99	61
18	88	206	111	234	175	211	161	108
19	88	177	111	198	155	180	141	108
20	104	216	132	240	187	218	168	125
21	141	211	175	236	199	212	179	180
22	136	214	179	237	200	215	179	180
23	66	180	113	200	153	184	139	73
24	67	143	93	200	135	184	124	76
25	77	182	102	209	161	187	148	87
26	99	192	131	217	182	196	165	105
27	31	65	36	105	51	92	47	34
40	88	200	127	247	183	226	165	101
41	82	179	123	218	169	196	153	92
42	107	205	140	227	190	205	171	123
43	107	212	149	239	200	216	182	127
44	103	182	153	200	170	184	152	125
45	111	218	150	245	202	221	183	127

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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	246	542	331	988	552	889	509	244
2	254	547	333	1030	541	927	498	253
3	263	580	360	1061	576	954	532	262
4	276	610	368	1108	621	997	574	275
5	283	620	382	1136	658	1022	608	282
6	277	611	373	1076	643	970	592	275
7	289	618	398	1063	665	956	614	285
8	339	697	477	1212	757	1092	696	337
9	318	656	424	1135	716	1022	660	316
10	313	677	431	1150	742	1036	683	317
11	337	750	466	1107	744	997	684	335
12	377	780	493	1125	823	1010	757	376
13	378	705	525	1133	829	1018	765	375
14	462	862	630	1217	953	1095	880	459
15	552	903	678	1214	999	1093	920	541
16	581	1039	729	1407	1008	1264	930	558
17	351	740	470	1125	708	1013	655	350
18	430	826	559	1109	840	998	774	422
19	426	800	606	1022	831	919	766	425
20	530	928	683	1205	962	1085	888	514
21	545	930	775	1182	1079	1064	995	654
22	622	949	820	1204	1073	1083	991	836
23	409	908	734	1183	969	1066	893	459
24	419	815	602	1102	844	993	779	417
25	440	860	661	1120	909	1009	838	463
26	560	922	778	1161	1016	1043	938	614
27	226	497	295	922	494	829	455	224
40	384	740	533	1114	810	1004	750	392
41	358	762	559	1125	852	1012	787	373
42	415	816	637	1115	909	1005	838	404
43	468	850	646	1154	955	1039	881	455
44	405	815	544	1102	771	993	712	389
45	463	799	620	1104	908	994	837	450

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**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	68	68	68	68	68	68	68	68
2	62	62	62	62	62	62	62	62
3	71	71	71	71	71	71	71	71
4	74	74	74	74	74	74	74	74
5	81	81	81	81	81	81	81	81
6	76	76	76	76	76	76	76	76
7	79	79	79	79	79	79	79	79
8	88	88	88	88	88	88	88	88
9	82	82	82	82	82	82	82	82
10	81	81	81	81	81	81	81	81
11	78	78	78	78	78	78	78	78
12	101	101	101	101	101	101	101	101
13	105	105	105	105	105	105	105	105
14	121	121	121	121	121	121	121	121
15	153	153	153	153	153	153	153	153
16	223	223	223	223	223	223	223	223
17	80	80	80	80	80	80	80	80
18	163	163	163	163	163	163	163	163
19	167	167	167	167	167	167	167	167
20	167	167	167	167	167	167	167	167
21	221	221	221	221	221	221	221	221
22	249	249	249	249	249	249	249	249
23	155	155	155	155	155	155	155	155
24	114	114	114	114	114	114	114	114
25	169	169	169	169	169	169	169	169
26	203	203	203	203	203	203	203	203
27	66	66	66	66	66	66	66	66
40	112	112	112	112	112	112	112	112
41	105	105	105	105	105	105	105	105
42	127	127	127	127	127	127	127	127
43	147	147	147	147	147	147	147	147
44	216	216	216	216	216	216	216	216
45	140	140	140	140	140	140	140	140

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

**All Territories:**

Limit	Part 3 Rate	Part 12 Rate
20/40	\$21	\$0
40/40	28	17
20/50	21	3
25/50	24	4
25/60	27	5
30/60	28	12
30/70	28	12
35/80	28	13
45/45	30	23
50/50	30	30
50/100	30	32
100/100	31	58
100/150	33	59
100/200	33	59
100/300	34	60
100/500	34	62
150/300	39	95
200/200	40	117
200/300	40	119
200/400	40	119
200/500	40	120
250/1000	44	150
200/600	40	122
250/500	43	142
300/300	48	189
300/500	48	197
300/600	48	200
300/1000	49	208
500/500	62	359
500/1000	64	389
750/750	66	401
1000/1000	67	408
1000/2000	67	413
2000/2000	75	451

Limit	Part 6
\$5,000	\$53
\$10,000	70
\$15,000	87
\$20,000	90
\$25,000	104
\$50,000	118
\$100,000	144





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**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
2015	1.341	1.341
2014	1.277	1.277
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 & Prior	0.784	0.784

- (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.



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**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		0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
5,001-7,500 Miles		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
MULTI-CAR DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
CLASS 15 DISCOUNT	19	0.75	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	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
>12-<=24 months		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
>24-<=36 months		0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
GOOD PAYER DISCOUNT	19	0.97	0.97	0.97	0.97	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	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
FUTURE EFFECTIVE DATE DISCOUNT (Year 2)	19	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920
FUTURE EFFECTIVE DATE DISCOUNT (Year 3)	19	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950
FUTURE EFFECTIVE DATE DISCOUNT (Year 4)	19	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975
FUTURE EFFECTIVE DATE DISCOUNT (Year 5)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
FUTURE EFFECTIVE DATE DISCOUNT (Year 6)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
FUTURE EFFECTIVE DATE DISCOUNT (Year 7)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
FUTURE EFFECTIVE DATE DISCOUNT (Year 8)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
FUTURE EFFECTIVE DATE DISCOUNT (Year 9)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
FUTURE EFFECTIVE DATE DISCOUNT (Year 10 and Subsequent)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
MULTI-POLICY DISCOUNT	19											
Multi-Policy A		0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71
Multi-Policy B		0.90	0.90	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	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	0.95	0.95
Level 2		0.90	0.90	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	0.97	0.97
PROPERTY INSURANCE POLICY DISCOUNT	19											
Homeowners Policy		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
Condominium or Renters Policy		0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
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	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	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	0.79	0.79



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

**MOTORCYCLE RATES - 1**

**Part 1 - Bodily Injury**

**Part 2 - Personal Injury Protection**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$12	\$12	\$21	\$17
2	11	11	19	16
3	12	12	21	17
4	16	15	28	24
5	15	14	26	22
6	17	17	30	26
7	17	16	29	24
8	16	16	28	24
9	17	17	30	27
10	24	23	40	35
11	23	22	39	34
12	26	23	44	36
13	27	26	47	39
14	29	27	49	41
15	48	46	82	70
16	55	52	94	81
17	49	47	84	72
18	49	47	84	72
19	49	47	84	72
20	49	47	84	72
21	49	47	84	72
22	49	47	84	72
23	49	47	84	72
24	49	47	84	72
25	49	47	84	72
26	49	47	84	72
27	10	10	15	14
40	26	24	45	38
41	29	27	49	41
42	48	46	82	70
43	49	47	83	71
44	55	51	93	80
45	48	46	82	70

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$2	\$1
2	1	1	1	1
3	1	1	2	1
4	1	1	2	2
5	1	1	2	2
6	1	1	2	2
7	1	1	2	2
8	1	1	2	2
9	1	1	2	2
10	2	2	3	3
11	2	2	3	2
12	2	2	3	3
13	2	2	3	3
14	2	2	4	3
15	4	3	7	5
16	4	4	9	7
17	4	3	7	5
18	4	3	7	5
19	4	3	7	5
20	4	3	7	5
21	4	3	7	5
22	4	3	7	5
23	4	3	7	5
24	4	3	7	5
25	4	3	7	5
26	4	3	7	5
27	1	1	1	1
40	2	2	3	3
41	2	2	4	3
42	4	3	7	5
43	4	3	7	5
44	4	4	9	7
45	3	3	7	5

Notes:

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

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



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**MOTORCYCLE RATES - 2**

**Part 5 - Optional BI  
Rates at Basic limits**

Territory	Experienced Operators With Guest			
	Group A	Group B	Group C	Group D
1	\$15	\$14	\$23	\$20
2	14	13	21	17
3	15	14	23	19
4	20	17	32	26
5	19	16	29	23
6	21	19	34	27
7	20	17	32	26
8	20	17	32	26
9	21	19	34	27
10	28	24	45	36
11	27	23	44	35
12	28	26	46	37
13	30	27	49	39
14	33	29	49	41
15	36	36	49	49
16	36	36	49	49
17	36	36	49	49
18	36	36	49	49
19	36	36	49	49
20	36	36	49	49
21	36	36	49	49
22	36	36	49	49
23	36	36	49	49
24	36	36	49	49
25	36	36	49	49
26	36	36	49	49
27	12	11	19	15
40	29	27	48	38
41	33	29	49	41
42	36	36	49	49
43	36	36	49	49
44	36	36	49	49
45	36	36	49	49

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

Notes:

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

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



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**MOTORCYCLE RATES - 3**

**Part 4 - Property Damage  
Rates at Basic limits**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$11	\$11	\$19	\$16
2	12	11	19	16
3	13	13	22	20
4	14	13	23	20
5	14	13	23	21
6	15	14	26	22
7	15	14	26	22
8	15	14	26	22
9	19	17	32	27
10	17	16	30	26
11	19	17	32	27
12	24	23	41	36
13	22	21	37	32
14	23	22	40	35
15	26	24	45	37
16	27	26	46	38
17	35	34	61	51
18	35	34	61	51
19	35	34	61	51
20	35	34	61	51
21	35	34	61	51
22	35	34	61	51
23	35	34	61	51
24	35	34	61	51
25	35	34	61	51
26	35	34	61	51
27	11	11	19	16
40	19	17	32	27
41	27	26	46	39
42	27	26	46	38
43	28	27	48	40
44	27	26	46	38
45	27	26	47	39

**Part 3 - Uninsured Motorists  
Rates by limit**

All Territories	
Limit	All Groups
20/40	\$20
40/40	26
20/50	21
25/50	21
25/60	22
30/60	23
30/70	23
35/80	24
45/45	26
50/50	27
50/100	27
100/100	31
100/150	31
100/200	31
100/300	31
100/500	31
150/300	34
200/200	37
200/300	37
200/400	37
200/500	37
250/1000	39
200/600	37
250/500	39
300/300	41
300/500	41
300/600	41
300/1000	43
500/500	49
500/1000	58
750/750	62
1000/1000	65
1000/2000	65
2000/2000	71

**Part 12 - Underinsured Motorists  
Rates by limit**

All Territories	
Limit	All Groups
20/40	\$0
40/40	32
20/50	3
25/50	10
25/60	11
30/60	22
30/70	22
35/80	22
45/45	46
50/50	59
50/100	63
100/100	114
100/150	116
100/200	117
100/300	118
100/500	123
150/300	184
200/200	229
200/300	232
200/400	233
200/500	236
250/1000	284
200/600	237
250/500	272
300/300	323
300/500	332
300/600	334
300/1000	342
500/500	497
500/1000	757
750/750	780
1000/1000	798
1000/2000	798
2000/2000	878

Notes:

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

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

- (4) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

**Part 6 - Medical Payments  
Rates by limit**

All Territories	
Limit per person	All Groups
\$500	\$64
\$750	72
\$1,000	80
\$2,000	107
\$5,000	173
\$10,000	281
\$15,000	345
\$20,000	396
\$25,000	420
\$50,000	440

## **11. PREMIUM CALCULATION RULE**

The following step sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 35, to the manual rate for Parts 1, 2, 4, 5, 6, 7, 8, and 9.
2. Apply the appropriate rating factor under Rule 24, to the manual rate for Parts 7 and 9, if applicable.
3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) Annual Mileage, (2) Multi-Car, (3) Anti-Theft, (4) Good Payer, (5) Paid-In-Full, (6) Years with Prior Carrier or Current Agent, (7) Future Effective Date, (8) New Car, (9) Property Insurance Policy, (10) Multi-Policy, (11) Good Student, (12) Enhanced Protection Discount (13) Group, and (14) Class 15. The discount shall be rounded to the nearest dollar after each application except for Class 15. (Refer to Rule 19 for the application of a Class 15 discount.)

4. Apply the appropriate merit rating factor and, if applicable, the Excellent Driver Discount or Excellent Driver Plus discount to the premium developed in step 3.
5. Determine the appropriate basic coverage package capping factor on a vehicle level, and apply it to the manual rate for Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12. The capping factor shall be calculated as follows:

If a vehicle qualifies for the basic coverage package as described in Division of Insurance Bulletin 2009-13, determine the applicable MAIP premium based on rates effective October 1, 2013 or the most recent MAIP rates in effect as of the commencing policy effective date. The capping factor then equals the minimum of 1.00 and (MAIP Annual Premium Total / Encompass Annual Premium Subtotal)

If a vehicle does not qualify for the basic coverage package as described in Division of Insurance Bulletin 2009-13, the capping factor is equal to 1.00.



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MOTOR VEHICLE RATE PAGES**



**MASSACHUSETTS  
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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>153</u>	<u>275</u>	<u>172</u>	<u>516</u>	<u>272</u>	<u>464</u>	<u>242</u>	<u>148</u>
2	<u>202</u>	<u>363</u>	<u>234</u>	<u>679</u>	<u>373</u>	<u>612</u>	<u>335</u>	<u>194</u>
3	<u>211</u>	<u>380</u>	<u>249</u>	<u>731</u>	<u>398</u>	<u>661</u>	<u>359</u>	<u>208</u>
4	<u>229</u>	<u>425</u>	<u>262</u>	<u>817</u>	<u>463</u>	<u>736</u>	<u>417</u>	<u>218</u>
5	<u>231</u>	<u>418</u>	<u>290</u>	<u>849</u>	<u>489</u>	<u>762</u>	<u>439</u>	<u>230</u>
6	<u>245</u>	<u>453</u>	<u>279</u>	<u>888</u>	<u>546</u>	<u>800</u>	<u>491</u>	<u>239</u>
7	<u>239</u>	<u>423</u>	<u>300</u>	<u>910</u>	<u>536</u>	<u>821</u>	<u>483</u>	<u>233</u>
8	<u>277</u>	<u>508</u>	<u>333</u>	<u>1036</u>	<u>624</u>	<u>934</u>	<u>563</u>	<u>271</u>
9	<u>282</u>	<u>483</u>	<u>335</u>	<u>951</u>	<u>577</u>	<u>855</u>	<u>518</u>	<u>274</u>
10	<u>321</u>	<u>634</u>	<u>421</u>	<u>1137</u>	<u>748</u>	<u>1024</u>	<u>673</u>	<u>325</u>
11	<u>304</u>	<u>676</u>	<u>410</u>	<u>1096</u>	<u>739</u>	<u>987</u>	<u>665</u>	<u>346</u>
12	<u>343</u>	<u>655</u>	<u>454</u>	<u>1117</u>	<u>805</u>	<u>1003</u>	<u>726</u>	<u>334</u>
13	<u>357</u>	<u>654</u>	<u>449</u>	<u>1027</u>	<u>745</u>	<u>925</u>	<u>667</u>	<u>348</u>
14	<u>473</u>	<u>809</u>	<u>596</u>	<u>1192</u>	<u>909</u>	<u>1072</u>	<u>816</u>	<u>461</u>
15	<u>530</u>	<u>849</u>	<u>588</u>	<u>1119</u>	<u>923</u>	<u>1006</u>	<u>832</u>	<u>506</u>
16	<u>483</u>	<u>941</u>	<u>833</u>	<u>1192</u>	<u>974</u>	<u>1072</u>	<u>876</u>	<u>495</u>
17	<u>292</u>	<u>566</u>	<u>357</u>	<u>964</u>	<u>571</u>	<u>865</u>	<u>512</u>	<u>293</u>
18	<u>379</u>	<u>937</u>	<u>514</u>	<u>1254</u>	<u>905</u>	<u>1129</u>	<u>814</u>	<u>428</u>
19	<u>402</u>	<u>804</u>	<u>533</u>	<u>1049</u>	<u>804</u>	<u>947</u>	<u>722</u>	<u>448</u>
20	<u>438</u>	<u>960</u>	<u>591</u>	<u>1279</u>	<u>973</u>	<u>1153</u>	<u>874</u>	<u>484</u>
21	<u>534</u>	<u>973</u>	<u>803</u>	<u>1244</u>	<u>1020</u>	<u>1118</u>	<u>918</u>	<u>746</u>
22	<u>539</u>	<u>989</u>	<u>794</u>	<u>1267</u>	<u>1023</u>	<u>1141</u>	<u>919</u>	<u>737</u>
23	<u>349</u>	<u>774</u>	<u>540</u>	<u>1089</u>	<u>803</u>	<u>980</u>	<u>722</u>	<u>353</u>
24	<u>352</u>	<u>692</u>	<u>445</u>	<u>1092</u>	<u>718</u>	<u>983</u>	<u>647</u>	<u>359</u>
25	<u>349</u>	<u>784</u>	<u>468</u>	<u>1096</u>	<u>826</u>	<u>985</u>	<u>745</u>	<u>380</u>
26	<u>460</u>	<u>908</u>	<u>641</u>	<u>1146</u>	<u>942</u>	<u>1030</u>	<u>849</u>	<u>444</u>
27	<u>149</u>	<u>285</u>	<u>167</u>	<u>521</u>	<u>261</u>	<u>470</u>	<u>233</u>	<u>153</u>
40	<u>480</u>	<u>900</u>	<u>593</u>	<u>1318</u>	<u>940</u>	<u>1186</u>	<u>846</u>	<u>505</u>
41	<u>438</u>	<u>786</u>	<u>576</u>	<u>1165</u>	<u>870</u>	<u>1048</u>	<u>786</u>	<u>448</u>
42	<u>563</u>	<u>907</u>	<u>647</u>	<u>1203</u>	<u>984</u>	<u>1085</u>	<u>888</u>	<u>571</u>
43	<u>534</u>	<u>951</u>	<u>673</u>	<u>1276</u>	<u>1048</u>	<u>1151</u>	<u>942</u>	<u>578</u>
44	<u>418</u>	<u>863</u>	<u>758</u>	<u>1089</u>	<u>885</u>	<u>980</u>	<u>796</u>	<u>425</u>
45	<u>558</u>	<u>940</u>	<u>671</u>	<u>1289</u>	<u>1053</u>	<u>1163</u>	<u>947</u>	<u>581</u>

**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	<u>51</u>	<u>88</u>	<u>58</u>	<u>164</u>	<u>92</u>	<u>147</u>	<u>80</u>	<u>51</u>
2	<u>59</u>	<u>103</u>	<u>67</u>	<u>187</u>	<u>106</u>	<u>169</u>	<u>95</u>	<u>57</u>
3	<u>64</u>	<u>106</u>	<u>73</u>	<u>202</u>	<u>112</u>	<u>181</u>	<u>102</u>	<u>61</u>
4	<u>64</u>	<u>116</u>	<u>74</u>	<u>221</u>	<u>127</u>	<u>198</u>	<u>112</u>	<u>62</u>
5	<u>82</u>	<u>138</u>	<u>97</u>	<u>277</u>	<u>161</u>	<u>250</u>	<u>148</u>	<u>82</u>
6	<u>72</u>	<u>127</u>	<u>80</u>	<u>248</u>	<u>155</u>	<u>222</u>	<u>138</u>	<u>71</u>
7	<u>71</u>	<u>117</u>	<u>82</u>	<u>251</u>	<u>150</u>	<u>226</u>	<u>133</u>	<u>67</u>
8	<u>85</u>	<u>146</u>	<u>101</u>	<u>299</u>	<u>184</u>	<u>270</u>	<u>165</u>	<u>81</u>
9	<u>87</u>	<u>141</u>	<u>102</u>	<u>279</u>	<u>172</u>	<u>253</u>	<u>155</u>	<u>82</u>
10	<u>101</u>	<u>185</u>	<u>126</u>	<u>329</u>	<u>223</u>	<u>296</u>	<u>200</u>	<u>99</u>
11	<u>91</u>	<u>188</u>	<u>117</u>	<u>300</u>	<u>207</u>	<u>271</u>	<u>185</u>	<u>97</u>
12	<u>108</u>	<u>199</u>	<u>139</u>	<u>331</u>	<u>247</u>	<u>300</u>	<u>222</u>	<u>104</u>
13	<u>120</u>	<u>216</u>	<u>149</u>	<u>323</u>	<u>242</u>	<u>292</u>	<u>217</u>	<u>117</u>
14	<u>143</u>	<u>246</u>	<u>177</u>	<u>342</u>	<u>267</u>	<u>309</u>	<u>243</u>	<u>138</u>
15	<u>167</u>	<u>267</u>	<u>183</u>	<u>341</u>	<u>287</u>	<u>307</u>	<u>258</u>	<u>155</u>
16	<u>169</u>	<u>323</u>	<u>282</u>	<u>392</u>	<u>329</u>	<u>354</u>	<u>297</u>	<u>171</u>
17	<u>93</u>	<u>172</u>	<u>111</u>	<u>297</u>	<u>177</u>	<u>263</u>	<u>158</u>	<u>93</u>
18	<u>122</u>	<u>289</u>	<u>162</u>	<u>384</u>	<u>285</u>	<u>345</u>	<u>255</u>	<u>138</u>
19	<u>143</u>	<u>279</u>	<u>187</u>	<u>353</u>	<u>277</u>	<u>318</u>	<u>248</u>	<u>157</u>
20	<u>137</u>	<u>301</u>	<u>181</u>	<u>380</u>	<u>298</u>	<u>342</u>	<u>267</u>	<u>157</u>
21	<u>167</u>	<u>301</u>	<u>251</u>	<u>369</u>	<u>309</u>	<u>333</u>	<u>279</u>	<u>231</u>
22	<u>171</u>	<u>314</u>	<u>258</u>	<u>390</u>	<u>322</u>	<u>349</u>	<u>288</u>	<u>236</u>
23	<u>109</u>	<u>246</u>	<u>168</u>	<u>328</u>	<u>248</u>	<u>292</u>	<u>223</u>	<u>110</u>
24	<u>111</u>	<u>209</u>	<u>138</u>	<u>327</u>	<u>221</u>	<u>291</u>	<u>199</u>	<u>111</u>
25	<u>109</u>	<u>243</u>	<u>146</u>	<u>328</u>	<u>253</u>	<u>293</u>	<u>226</u>	<u>123</u>
26	<u>149</u>	<u>288</u>	<u>202</u>	<u>351</u>	<u>297</u>	<u>316</u>	<u>267</u>	<u>146</u>
27	<u>49</u>	<u>86</u>	<u>52</u>	<u>155</u>	<u>81</u>	<u>139</u>	<u>73</u>	<u>51</u>
40	<u>152</u>	<u>278</u>	<u>182</u>	<u>392</u>	<u>286</u>	<u>354</u>	<u>259</u>	<u>157</u>
41	<u>171</u>	<u>311</u>	<u>222</u>	<u>437</u>	<u>333</u>	<u>392</u>	<u>301</u>	<u>173</u>
42	<u>170</u>	<u>275</u>	<u>194</u>	<u>352</u>	<u>292</u>	<u>317</u>	<u>267</u>	<u>170</u>
43	<u>187</u>	<u>333</u>	<u>236</u>	<u>433</u>	<u>362</u>	<u>391</u>	<u>329</u>	<u>202</u>
44	<u>160</u>	<u>330</u>	<u>286</u>	<u>403</u>	<u>335</u>	<u>362</u>	<u>301</u>	<u>164</u>
45	<u>177</u>	<u>298</u>	<u>208</u>	<u>390</u>	<u>323</u>	<u>350</u>	<u>296</u>	<u>182</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>211</u>	<u>376</u>	<u>267</u>	<u>741</u>	<u>461</u>	<u>669</u>	<u>412</u>	<u>221</u>
2	<u>262</u>	<u>453</u>	<u>314</u>	<u>914</u>	<u>562</u>	<u>824</u>	<u>509</u>	<u>268</u>
3	<u>265</u>	<u>458</u>	<u>330</u>	<u>940</u>	<u>562</u>	<u>848</u>	<u>507</u>	<u>282</u>
4	<u>269</u>	<u>458</u>	<u>323</u>	<u>968</u>	<u>577</u>	<u>870</u>	<u>519</u>	<u>296</u>
5	<u>284</u>	<u>487</u>	<u>338</u>	<u>1053</u>	<u>648</u>	<u>946</u>	<u>584</u>	<u>317</u>
6	<u>293</u>	<u>485</u>	<u>349</u>	<u>1031</u>	<u>650</u>	<u>927</u>	<u>587</u>	<u>313</u>
7	<u>291</u>	<u>478</u>	<u>359</u>	<u>1035</u>	<u>678</u>	<u>931</u>	<u>608</u>	<u>318</u>
8	<u>323</u>	<u>553</u>	<u>403</u>	<u>1166</u>	<u>740</u>	<u>1047</u>	<u>667</u>	<u>364</u>
9	<u>320</u>	<u>547</u>	<u>386</u>	<u>1144</u>	<u>719</u>	<u>1031</u>	<u>647</u>	<u>333</u>
10	<u>343</u>	<u>582</u>	<u>410</u>	<u>1209</u>	<u>760</u>	<u>1090</u>	<u>681</u>	<u>351</u>
11	<u>277</u>	<u>510</u>	<u>344</u>	<u>991</u>	<u>624</u>	<u>890</u>	<u>560</u>	<u>291</u>
12	<u>372</u>	<u>623</u>	<u>441</u>	<u>1218</u>	<u>801</u>	<u>1095</u>	<u>723</u>	<u>377</u>
13	<u>388</u>	<u>621</u>	<u>438</u>	<u>1213</u>	<u>801</u>	<u>1093</u>	<u>722</u>	<u>388</u>
14	<u>422</u>	<u>700</u>	<u>485</u>	<u>1270</u>	<u>863</u>	<u>1144</u>	<u>776</u>	<u>432</u>
15	<u>435</u>	<u>739</u>	<u>495</u>	<u>1240</u>	<u>895</u>	<u>1116</u>	<u>804</u>	<u>441</u>
16	<u>413</u>	<u>793</u>	<u>532</u>	<u>1323</u>	<u>874</u>	<u>1191</u>	<u>790</u>	<u>428</u>
17	<u>336</u>	<u>647</u>	<u>403</u>	<u>1168</u>	<u>681</u>	<u>1051</u>	<u>614</u>	<u>336</u>
18	<u>379</u>	<u>752</u>	<u>463</u>	<u>1235</u>	<u>799</u>	<u>1113</u>	<u>722</u>	<u>376</u>
19	<u>378</u>	<u>712</u>	<u>455</u>	<u>1147</u>	<u>741</u>	<u>1032</u>	<u>665</u>	<u>368</u>
20	<u>404</u>	<u>805</u>	<u>489</u>	<u>1342</u>	<u>852</u>	<u>1206</u>	<u>769</u>	<u>424</u>
21	<u>437</u>	<u>818</u>	<u>525</u>	<u>1213</u>	<u>879</u>	<u>1095</u>	<u>791</u>	<u>438</u>
22	<u>531</u>	<u>839</u>	<u>623</u>	<u>1164</u>	<u>908</u>	<u>1047</u>	<u>818</u>	<u>518</u>
23	<u>334</u>	<u>766</u>	<u>493</u>	<u>1238</u>	<u>820</u>	<u>1115</u>	<u>738</u>	<u>367</u>
24	<u>391</u>	<u>733</u>	<u>468</u>	<u>1190</u>	<u>753</u>	<u>1071</u>	<u>675</u>	<u>380</u>
25	<u>393</u>	<u>837</u>	<u>490</u>	<u>1257</u>	<u>877</u>	<u>1134</u>	<u>791</u>	<u>414</u>
26	<u>444</u>	<u>816</u>	<u>577</u>	<u>1171</u>	<u>893</u>	<u>1051</u>	<u>801</u>	<u>440</u>
27	<u>224</u>	<u>398</u>	<u>265</u>	<u>778</u>	<u>452</u>	<u>703</u>	<u>406</u>	<u>224</u>
40	<u>346</u>	<u>645</u>	<u>424</u>	<u>1168</u>	<u>735</u>	<u>1051</u>	<u>662</u>	<u>396</u>
41	<u>349</u>	<u>627</u>	<u>441</u>	<u>1168</u>	<u>781</u>	<u>1051</u>	<u>704</u>	<u>372</u>
42	<u>356</u>	<u>681</u>	<u>486</u>	<u>1211</u>	<u>858</u>	<u>1093</u>	<u>773</u>	<u>422</u>
43	<u>425</u>	<u>733</u>	<u>503</u>	<u>1261</u>	<u>906</u>	<u>1135</u>	<u>815</u>	<u>434</u>
44	<u>330</u>	<u>707</u>	<u>479</u>	<u>1208</u>	<u>799</u>	<u>1085</u>	<u>718</u>	<u>343</u>
45	<u>412</u>	<u>695</u>	<u>468</u>	<u>1196</u>	<u>857</u>	<u>1077</u>	<u>770</u>	<u>418</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>29</u>	<u>62</u>	<u>39</u>	<u>103</u>	<u>55</u>	<u>92</u>	<u>47</u>	<u>32</u>
2	<u>37</u>	<u>81</u>	<u>51</u>	<u>132</u>	<u>72</u>	<u>123</u>	<u>66</u>	<u>39</u>
3	<u>39</u>	<u>85</u>	<u>56</u>	<u>145</u>	<u>78</u>	<u>132</u>	<u>70</u>	<u>41</u>
4	<u>42</u>	<u>96</u>	<u>58</u>	<u>163</u>	<u>91</u>	<u>149</u>	<u>82</u>	<u>45</u>
5	<u>42</u>	<u>94</u>	<u>61</u>	<u>169</u>	<u>93</u>	<u>151</u>	<u>87</u>	<u>49</u>
6	<u>46</u>	<u>101</u>	<u>61</u>	<u>177</u>	<u>106</u>	<u>160</u>	<u>95</u>	<u>50</u>
7	<u>46</u>	<u>94</u>	<u>65</u>	<u>180</u>	<u>105</u>	<u>162</u>	<u>93</u>	<u>48</u>
8	<u>54</u>	<u>112</u>	<u>73</u>	<u>206</u>	<u>122</u>	<u>186</u>	<u>110</u>	<u>58</u>
9	<u>55</u>	<u>107</u>	<u>73</u>	<u>187</u>	<u>112</u>	<u>171</u>	<u>102</u>	<u>57</u>
10	<u>60</u>	<u>134</u>	<u>94</u>	<u>214</u>	<u>142</u>	<u>193</u>	<u>131</u>	<u>63</u>
11	<u>61</u>	<u>148</u>	<u>87</u>	<u>207</u>	<u>143</u>	<u>186</u>	<u>128</u>	<u>75</u>
12	<u>67</u>	<u>143</u>	<u>99</u>	<u>211</u>	<u>154</u>	<u>190</u>	<u>142</u>	<u>77</u>
13	<u>69</u>	<u>148</u>	<u>97</u>	<u>193</u>	<u>146</u>	<u>175</u>	<u>133</u>	<u>73</u>
14	<u>92</u>	<u>187</u>	<u>126</u>	<u>227</u>	<u>177</u>	<u>207</u>	<u>157</u>	<u>93</u>
15	<u>106</u>	<u>191</u>	<u>127</u>	<u>214</u>	<u>181</u>	<u>192</u>	<u>163</u>	<u>111</u>
16	<u>126</u>	<u>200</u>	<u>168</u>	<u>221</u>	<u>190</u>	<u>202</u>	<u>170</u>	<u>140</u>
17	<u>58</u>	<u>121</u>	<u>74</u>	<u>187</u>	<u>111</u>	<u>169</u>	<u>99</u>	<u>61</u>
18	<u>88</u>	<u>206</u>	<u>111</u>	<u>234</u>	<u>175</u>	<u>211</u>	<u>161</u>	<u>108</u>
19	<u>88</u>	<u>177</u>	<u>111</u>	<u>198</u>	<u>155</u>	<u>180</u>	<u>141</u>	<u>108</u>
20	<u>104</u>	<u>216</u>	<u>132</u>	<u>240</u>	<u>187</u>	<u>218</u>	<u>168</u>	<u>125</u>
21	<u>141</u>	<u>211</u>	<u>175</u>	<u>236</u>	<u>199</u>	<u>212</u>	<u>179</u>	<u>180</u>
22	<u>136</u>	<u>214</u>	<u>179</u>	<u>237</u>	<u>200</u>	<u>215</u>	<u>179</u>	<u>180</u>
23	<u>66</u>	<u>180</u>	<u>113</u>	<u>200</u>	<u>153</u>	<u>184</u>	<u>139</u>	<u>73</u>
24	<u>67</u>	<u>143</u>	<u>93</u>	<u>200</u>	<u>135</u>	<u>184</u>	<u>124</u>	<u>76</u>
25	<u>77</u>	<u>182</u>	<u>102</u>	<u>209</u>	<u>161</u>	<u>187</u>	<u>148</u>	<u>87</u>
26	<u>99</u>	<u>192</u>	<u>131</u>	<u>217</u>	<u>182</u>	<u>196</u>	<u>165</u>	<u>105</u>
27	<u>31</u>	<u>65</u>	<u>36</u>	<u>105</u>	<u>51</u>	<u>92</u>	<u>47</u>	<u>34</u>
40	<u>88</u>	<u>200</u>	<u>127</u>	<u>247</u>	<u>183</u>	<u>226</u>	<u>165</u>	<u>101</u>
41	<u>82</u>	<u>179</u>	<u>123</u>	<u>218</u>	<u>169</u>	<u>196</u>	<u>153</u>	<u>92</u>
42	<u>107</u>	<u>205</u>	<u>140</u>	<u>227</u>	<u>190</u>	<u>205</u>	<u>171</u>	<u>123</u>
43	<u>107</u>	<u>212</u>	<u>149</u>	<u>239</u>	<u>200</u>	<u>216</u>	<u>182</u>	<u>127</u>
44	<u>103</u>	<u>182</u>	<u>153</u>	<u>200</u>	<u>170</u>	<u>184</u>	<u>152</u>	<u>125</u>
45	<u>111</u>	<u>218</u>	<u>150</u>	<u>245</u>	<u>202</u>	<u>221</u>	<u>183</u>	<u>127</u>

**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 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>246</u>	<u>542</u>	<u>331</u>	<u>988</u>	<u>552</u>	<u>889</u>	<u>509</u>	<u>244</u>
2	<u>254</u>	<u>547</u>	<u>333</u>	<u>1030</u>	<u>541</u>	<u>927</u>	<u>498</u>	<u>253</u>
3	<u>263</u>	<u>580</u>	<u>360</u>	<u>1061</u>	<u>576</u>	<u>954</u>	<u>532</u>	<u>262</u>
4	<u>276</u>	<u>610</u>	<u>368</u>	<u>1108</u>	<u>621</u>	<u>997</u>	<u>574</u>	<u>275</u>
5	<u>283</u>	<u>620</u>	<u>382</u>	<u>1136</u>	<u>658</u>	<u>1022</u>	<u>608</u>	<u>282</u>
6	<u>277</u>	<u>611</u>	<u>373</u>	<u>1076</u>	<u>643</u>	<u>970</u>	<u>592</u>	<u>275</u>
7	<u>289</u>	<u>618</u>	<u>398</u>	<u>1063</u>	<u>665</u>	<u>956</u>	<u>614</u>	<u>285</u>
8	<u>339</u>	<u>697</u>	<u>477</u>	<u>1212</u>	<u>757</u>	<u>1092</u>	<u>696</u>	<u>337</u>
9	<u>318</u>	<u>656</u>	<u>424</u>	<u>1135</u>	<u>716</u>	<u>1022</u>	<u>660</u>	<u>316</u>
10	<u>313</u>	<u>677</u>	<u>431</u>	<u>1150</u>	<u>742</u>	<u>1036</u>	<u>683</u>	<u>317</u>
11	<u>337</u>	<u>750</u>	<u>466</u>	<u>1107</u>	<u>744</u>	<u>997</u>	<u>684</u>	<u>335</u>
12	<u>377</u>	<u>780</u>	<u>493</u>	<u>1125</u>	<u>823</u>	<u>1010</u>	<u>757</u>	<u>376</u>
13	<u>378</u>	<u>705</u>	<u>525</u>	<u>1133</u>	<u>829</u>	<u>1018</u>	<u>765</u>	<u>375</u>
14	<u>462</u>	<u>862</u>	<u>630</u>	<u>1217</u>	<u>953</u>	<u>1095</u>	<u>880</u>	<u>459</u>
15	<u>552</u>	<u>903</u>	<u>678</u>	<u>1214</u>	<u>999</u>	<u>1093</u>	<u>920</u>	<u>541</u>
16	<u>581</u>	<u>1039</u>	<u>729</u>	<u>1407</u>	<u>1008</u>	<u>1264</u>	<u>930</u>	<u>558</u>
17	<u>351</u>	<u>740</u>	<u>470</u>	<u>1125</u>	<u>708</u>	<u>1013</u>	<u>655</u>	<u>350</u>
18	<u>430</u>	<u>826</u>	<u>559</u>	<u>1109</u>	<u>840</u>	<u>998</u>	<u>774</u>	<u>422</u>
19	<u>426</u>	<u>800</u>	<u>606</u>	<u>1022</u>	<u>831</u>	<u>919</u>	<u>766</u>	<u>425</u>
20	<u>530</u>	<u>928</u>	<u>683</u>	<u>1205</u>	<u>962</u>	<u>1085</u>	<u>888</u>	<u>514</u>
21	<u>545</u>	<u>930</u>	<u>775</u>	<u>1182</u>	<u>1079</u>	<u>1064</u>	<u>995</u>	<u>654</u>
22	<u>622</u>	<u>949</u>	<u>820</u>	<u>1204</u>	<u>1073</u>	<u>1083</u>	<u>991</u>	<u>836</u>
23	<u>409</u>	<u>908</u>	<u>734</u>	<u>1183</u>	<u>969</u>	<u>1066</u>	<u>893</u>	<u>459</u>
24	<u>419</u>	<u>815</u>	<u>602</u>	<u>1102</u>	<u>844</u>	<u>993</u>	<u>779</u>	<u>417</u>
25	<u>440</u>	<u>860</u>	<u>661</u>	<u>1120</u>	<u>909</u>	<u>1009</u>	<u>838</u>	<u>463</u>
26	<u>560</u>	<u>922</u>	<u>778</u>	<u>1161</u>	<u>1016</u>	<u>1043</u>	<u>938</u>	<u>614</u>
27	<u>226</u>	<u>497</u>	<u>295</u>	<u>922</u>	<u>494</u>	<u>829</u>	<u>455</u>	<u>224</u>
40	<u>384</u>	<u>740</u>	<u>533</u>	<u>1114</u>	<u>810</u>	<u>1004</u>	<u>750</u>	<u>392</u>
41	<u>358</u>	<u>762</u>	<u>559</u>	<u>1125</u>	<u>852</u>	<u>1012</u>	<u>787</u>	<u>373</u>
42	<u>415</u>	<u>816</u>	<u>637</u>	<u>1115</u>	<u>909</u>	<u>1005</u>	<u>838</u>	<u>404</u>
43	<u>468</u>	<u>850</u>	<u>646</u>	<u>1154</u>	<u>955</u>	<u>1039</u>	<u>881</u>	<u>455</u>
44	<u>405</u>	<u>815</u>	<u>544</u>	<u>1102</u>	<u>771</u>	<u>993</u>	<u>712</u>	<u>389</u>
45	<u>463</u>	<u>799</u>	<u>620</u>	<u>1104</u>	<u>908</u>	<u>994</u>	<u>837</u>	<u>450</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	68	68	68	68	68	68	68	68
2	62	62	62	62	62	62	62	62
3	71	71	71	71	71	71	71	71
4	74	74	74	74	74	74	74	74
5	<u>81</u>	<u>81</u>	<u>81</u>	<u>81</u>	<u>81</u>	<u>81</u>	<u>81</u>	<u>81</u>
6	<u>76</u>	<u>76</u>	<u>76</u>	<u>76</u>	<u>76</u>	<u>76</u>	<u>76</u>	<u>76</u>
7	<u>79</u>	<u>79</u>	<u>79</u>	<u>79</u>	<u>79</u>	<u>79</u>	<u>79</u>	<u>79</u>
8	<u>88</u>	<u>88</u>	<u>88</u>	<u>88</u>	<u>88</u>	<u>88</u>	<u>88</u>	<u>88</u>
9	<u>82</u>	<u>82</u>	<u>82</u>	<u>82</u>	<u>82</u>	<u>82</u>	<u>82</u>	<u>82</u>
10	<u>81</u>	<u>81</u>	<u>81</u>	<u>81</u>	<u>81</u>	<u>81</u>	<u>81</u>	<u>81</u>
11	<u>78</u>	<u>78</u>	<u>78</u>	<u>78</u>	<u>78</u>	<u>78</u>	<u>78</u>	<u>78</u>
12	<u>101</u>	<u>101</u>	<u>101</u>	<u>101</u>	<u>101</u>	<u>101</u>	<u>101</u>	<u>101</u>
13	<u>105</u>	<u>105</u>	<u>105</u>	<u>105</u>	<u>105</u>	<u>105</u>	<u>105</u>	<u>105</u>
14	<u>121</u>	<u>121</u>	<u>121</u>	<u>121</u>	<u>121</u>	<u>121</u>	<u>121</u>	<u>121</u>
15	<u>153</u>	<u>153</u>	<u>153</u>	<u>153</u>	<u>153</u>	<u>153</u>	<u>153</u>	<u>153</u>
16	<u>223</u>	<u>223</u>	<u>223</u>	<u>223</u>	<u>223</u>	<u>223</u>	<u>223</u>	<u>223</u>
17	<u>80</u>	<u>80</u>	<u>80</u>	<u>80</u>	<u>80</u>	<u>80</u>	<u>80</u>	<u>80</u>
18	<u>163</u>	<u>163</u>	<u>163</u>	<u>163</u>	<u>163</u>	<u>163</u>	<u>163</u>	<u>163</u>
19	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>
20	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>
21	<u>221</u>	<u>221</u>	<u>221</u>	<u>221</u>	<u>221</u>	<u>221</u>	<u>221</u>	<u>221</u>
22	<u>249</u>	<u>249</u>	<u>249</u>	<u>249</u>	<u>249</u>	<u>249</u>	<u>249</u>	<u>249</u>
23	<u>155</u>	<u>155</u>	<u>155</u>	<u>155</u>	<u>155</u>	<u>155</u>	<u>155</u>	<u>155</u>
24	<u>114</u>	<u>114</u>	<u>114</u>	<u>114</u>	<u>114</u>	<u>114</u>	<u>114</u>	<u>114</u>
25	<u>169</u>	<u>169</u>	<u>169</u>	<u>169</u>	<u>169</u>	<u>169</u>	<u>169</u>	<u>169</u>
26	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>	<u>203</u>
27	66	66	66	66	66	66	66	66
40	<u>112</u>	<u>112</u>	<u>112</u>	<u>112</u>	<u>112</u>	<u>112</u>	<u>112</u>	<u>112</u>
41	<u>105</u>	<u>105</u>	<u>105</u>	<u>105</u>	<u>105</u>	<u>105</u>	<u>105</u>	<u>105</u>
42	<u>127</u>	<u>127</u>	<u>127</u>	<u>127</u>	<u>127</u>	<u>127</u>	<u>127</u>	<u>127</u>
43	<u>147</u>	<u>147</u>	<u>147</u>	<u>147</u>	<u>147</u>	<u>147</u>	<u>147</u>	<u>147</u>
44	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>	<u>216</u>
45	<u>140</u>	<u>140</u>	<u>140</u>	<u>140</u>	<u>140</u>	<u>140</u>	<u>140</u>	<u>140</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>\$21</u>	\$0
40/40	<u>28</u>	<u>17</u>
20/50	<u>21</u>	3
25/50	<u>24</u>	4
25/60	<u>27</u>	5
30/60	<u>28</u>	<u>12</u>
30/70	<u>28</u>	<u>12</u>
35/80	<u>28</u>	<u>13</u>
45/45	<u>30</u>	<u>23</u>
50/50	<u>30</u>	<u>30</u>
50/100	<u>30</u>	<u>32</u>
100/100	<u>31</u>	<u>58</u>
100/150	<u>33</u>	<u>59</u>
100/200	<u>33</u>	<u>59</u>
100/300	<u>34</u>	<u>60</u>
100/500	<u>34</u>	<u>62</u>
150/300	<u>39</u>	<u>95</u>
200/200	<u>40</u>	<u>117</u>
200/300	<u>40</u>	<u>119</u>
200/400	<u>40</u>	<u>119</u>
200/500	<u>40</u>	<u>120</u>
250/1000	<u>44</u>	<u>150</u>
200/600	<u>40</u>	<u>122</u>
250/500	<u>43</u>	<u>142</u>
300/300	<u>48</u>	<u>189</u>
300/500	<u>48</u>	<u>197</u>
300/600	<u>48</u>	<u>200</u>
300/1000	<u>49</u>	<u>208</u>
500/500	<u>62</u>	<u>359</u>
500/1000	<u>64</u>	<u>389</u>
750/750	<u>66</u>	<u>401</u>
1000/1000	<u>67</u>	<u>408</u>
1000/2000	<u>67</u>	<u>413</u>
2000/2000	<u>75</u>	<u>451</u>

Limit	Part 6
\$5,000	<u>\$53</u>
\$10,000	<u>70</u>
\$15,000	<u>87</u>
\$20,000	<u>90</u>
\$25,000	<u>104</u>
\$50,000	<u>118</u>
\$100,000	<u>144</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
2015	1.341	1.341
2014	1.277	1.277
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 & Prior	0.784	0.784

- (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**

**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		0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
5,001-7,500 Miles		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
MULTI-CAR DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
CLASS 15 DISCOUNT	19	0.75	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	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
>12-<=24 months		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
>24-<=36 months		0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
GOOD PAYER DISCOUNT	19	0.97	0.97	0.97	0.97	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	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900	0.900
FUTURE EFFECTIVE DATE DISCOUNT (Year 2)	19	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920	0.920
FUTURE EFFECTIVE DATE DISCOUNT (Year 3)	19	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950	0.950
FUTURE EFFECTIVE DATE DISCOUNT (Year 4)	19	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975	0.975
FUTURE EFFECTIVE DATE DISCOUNT (Year 5)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
FUTURE EFFECTIVE DATE DISCOUNT (Year 6)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
FUTURE EFFECTIVE DATE DISCOUNT (Year 7)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
FUTURE EFFECTIVE DATE DISCOUNT (Year 8)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
FUTURE EFFECTIVE DATE DISCOUNT (Year 9)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
FUTURE EFFECTIVE DATE DISCOUNT (Year 10 and Subsequent)	19	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
MULTI-POLICY DISCOUNT	19											
Multi-Policy A		0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71	0.71
Multi-Policy B		0.90	0.90	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	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	0.95	0.95
Level 2		0.90	0.90	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	0.97	0.97
PROPERTY INSURANCE POLICY DISCOUNT	19											
Homeowners Policy		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
Condominium or Renters Policy		0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
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	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	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	0.79	0.79





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

**MOTORCYCLE RATES - 1**

**Part 1 - Bodily Injury**

**Part 2 - Personal Injury Protection**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$12	\$12	\$21	\$17
2	11	11	19	16
3	12	12	21	17
4	16	15	28	24
5	15	14	26	22
6	17	17	30	26
7	17	16	29	24
8	16	16	28	24
9	17	17	30	27
10	24	23	40	35
11	23	22	39	34
12	26	23	44	36
13	27	26	47	39
14	29	27	49	41
15	48	46	82	70
16	55	52	94	81
17	49	47	84	72
18	49	47	84	72
19	49	47	84	72
20	49	47	84	72
21	49	47	84	72
22	49	47	84	72
23	49	47	84	72
24	49	47	84	72
25	49	47	84	72
26	49	47	84	72
27	10	10	15	14
40	26	24	45	38
41	29	27	49	41
42	48	46	82	70
43	49	47	83	71
44	55	51	93	80
45	48	46	82	70

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$2	\$1
2	1	1	1	1
3	1	1	2	1
4	1	1	2	2
5	1	1	2	2
6	1	1	2	2
7	1	1	2	2
8	1	1	2	2
9	1	1	2	2
10	2	2	3	3
11	2	2	3	2
12	2	2	3	3
13	2	2	3	3
14	2	2	4	3
15	4	3	7	5
16	4	4	9	7
17	4	3	7	5
18	4	3	7	5
19	4	3	7	5
20	4	3	7	5
21	4	3	7	5
22	4	3	7	5
23	4	3	7	5
24	4	3	7	5
25	4	3	7	5
26	4	3	7	5
27	1	1	1	1
40	2	2	3	3
41	2	2	4	3
42	4	3	7	5
43	4	3	7	5
44	4	4	9	7
45	3	3	7	5

Notes:

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

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



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

**MOTORCYCLE RATES - 2**

**Part 5 - Optional BI  
Rates at Basic limits**

Territory	Experienced Operators With Guest			
	Group A	Group B	Group C	Group D
1	<u>\$15</u>	<u>\$14</u>	<u>\$23</u>	<u>\$20</u>
2	<u>14</u>	<u>13</u>	<u>21</u>	<u>17</u>
3	<u>15</u>	<u>14</u>	<u>23</u>	<u>19</u>
4	<u>20</u>	<u>17</u>	<u>32</u>	<u>26</u>
5	<u>19</u>	<u>16</u>	<u>29</u>	<u>23</u>
6	<u>21</u>	<u>19</u>	<u>34</u>	<u>27</u>
7	<u>20</u>	<u>17</u>	<u>32</u>	<u>26</u>
8	<u>20</u>	<u>17</u>	<u>32</u>	<u>26</u>
9	<u>21</u>	<u>19</u>	<u>34</u>	<u>27</u>
10	<u>28</u>	<u>24</u>	<u>45</u>	<u>36</u>
11	<u>27</u>	<u>23</u>	<u>44</u>	<u>35</u>
12	<u>28</u>	<u>26</u>	<u>46</u>	<u>37</u>
13	<u>30</u>	<u>27</u>	<u>49</u>	<u>39</u>
14	<u>33</u>	<u>29</u>	<u>49</u>	<u>41</u>
15	<u>36</u>	<u>36</u>	<u>49</u>	<u>49</u>
16	<u>36</u>	<u>36</u>	<u>49</u>	<u>49</u>
17	<u>36</u>	<u>36</u>	<u>49</u>	<u>49</u>
18	<u>36</u>	<u>36</u>	<u>49</u>	<u>49</u>
19	<u>36</u>	<u>36</u>	<u>49</u>	<u>49</u>
20	<u>36</u>	<u>36</u>	<u>49</u>	<u>49</u>
21	<u>36</u>	<u>36</u>	<u>49</u>	<u>49</u>
22	<u>36</u>	<u>36</u>	<u>49</u>	<u>49</u>
23	<u>36</u>	<u>36</u>	<u>49</u>	<u>49</u>
24	<u>36</u>	<u>36</u>	<u>49</u>	<u>49</u>
25	<u>36</u>	<u>36</u>	<u>49</u>	<u>49</u>
26	<u>36</u>	<u>36</u>	<u>49</u>	<u>49</u>
27	<u>12</u>	<u>11</u>	<u>19</u>	<u>15</u>
40	<u>29</u>	<u>27</u>	<u>48</u>	<u>38</u>
41	<u>33</u>	<u>29</u>	<u>49</u>	<u>41</u>
42	<u>36</u>	<u>36</u>	<u>49</u>	<u>49</u>
43	<u>36</u>	<u>36</u>	<u>49</u>	<u>49</u>
44	<u>36</u>	<u>36</u>	<u>49</u>	<u>49</u>
45	<u>36</u>	<u>36</u>	<u>49</u>	<u>49</u>

Territory	Experienced Operators Without Guest			
	Group A	Group B	Group C	Group D
1	\$2	\$3	\$4	\$5
2	2	3	4	5
3	2	3	4	5
4	3	4	7	<u>9</u>
5	3	4	5	<u>9</u>
6	3	5	7	<u>10</u>
7	3	5	7	<u>10</u>
8	3	4	7	<u>9</u>
9	3	5	7	<u>10</u>
10	4	<u>9</u>	<u>11</u>	<u>13</u>
11	4	7	<u>10</u>	<u>12</u>
12	5	<u>9</u>	<u>11</u>	<u>13</u>
13	5	<u>9</u>	<u>12</u>	<u>14</u>
14	5	<u>10</u>	<u>12</u>	<u>15</u>
15	<u>11</u>	<u>15</u>	<u>20</u>	<u>26</u>
16	<u>12</u>	<u>17</u>	<u>23</u>	<u>29</u>
17	<u>11</u>	<u>15</u>	<u>21</u>	<u>26</u>
18	<u>11</u>	<u>15</u>	<u>21</u>	<u>26</u>
19	<u>11</u>	<u>15</u>	<u>21</u>	<u>26</u>
20	<u>11</u>	<u>15</u>	<u>21</u>	<u>26</u>
21	<u>11</u>	<u>15</u>	<u>21</u>	<u>26</u>
22	<u>11</u>	<u>15</u>	<u>21</u>	<u>26</u>
23	<u>11</u>	<u>15</u>	<u>21</u>	<u>26</u>
24	<u>11</u>	<u>15</u>	<u>21</u>	<u>26</u>
25	<u>11</u>	<u>15</u>	<u>21</u>	<u>26</u>
26	<u>11</u>	<u>15</u>	<u>21</u>	<u>26</u>
27	2	2	3	4
40	5	<u>9</u>	<u>11</u>	<u>14</u>
41	5	<u>10</u>	<u>12</u>	<u>15</u>
42	<u>11</u>	<u>15</u>	<u>20</u>	<u>26</u>
43	<u>11</u>	<u>15</u>	<u>21</u>	<u>26</u>
44	<u>12</u>	<u>17</u>	<u>23</u>	<u>28</u>
45	<u>11</u>	<u>15</u>	<u>20</u>	<u>24</u>

Notes:

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

Group	Vehicle size
A	0 c.c. to 100 c.c.
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C	351 c.c. to 650 c.c.
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**MASSACHUSETTS  
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MOTOR VEHICLE RATE PAGES**

**MOTORCYCLE RATES - 3**

**Part 4 - Property Damage  
Rates at Basic limits**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$11	\$11	\$19	\$16
2	12	11	19	16
3	13	13	22	20
4	14	13	23	20
5	14	13	23	21
6	15	14	26	22
7	15	14	26	22
8	15	14	26	22
9	19	17	32	27
10	17	16	30	26
11	19	17	32	27
12	24	23	41	36
13	22	21	37	32
14	23	22	40	35
15	26	24	45	37
16	27	26	46	38
17	35	34	61	51
18	35	34	61	51
19	35	34	61	51
20	35	34	61	51
21	35	34	61	51
22	35	34	61	51
23	35	34	61	51
24	35	34	61	51
25	35	34	61	51
26	35	34	61	51
27	11	11	19	16
40	19	17	32	27
41	27	26	46	39
42	27	26	46	38
43	28	27	48	40
44	27	26	46	38
45	27	26	47	39

**Part 3 - Uninsured Motorists  
Rates by limit**

All Territories	
Limit	All Groups
20/40	\$20
40/40	26
20/50	21
25/50	21
25/60	22
30/60	23
30/70	23
35/80	24
45/45	26
50/50	27
50/100	27
100/100	31
100/150	31
100/200	31
100/300	31
100/500	31
150/300	34
200/200	37
200/300	37
200/400	37
200/500	37
250/1000	39
200/600	37
250/500	39
300/300	41
300/500	41
300/600	41
300/1000	43
500/500	49
500/1000	58
750/750	62
1000/1000	65
1000/2000	65
2000/2000	71

**Part 12 - Underinsured Motorists  
Rates by limit**

All Territories	
Limit	All Groups
20/40	\$0
40/40	32
20/50	3
25/50	10
25/60	11
30/60	22
30/70	22
35/80	22
45/45	46
50/50	59
50/100	63
100/100	114
100/150	116
100/200	117
100/300	118
100/500	123
150/300	184
200/200	229
200/300	232
200/400	233
200/500	236
250/1000	284
200/600	237
250/500	272
300/300	323
300/500	332
300/600	334
300/1000	342
500/500	497
500/1000	757
750/750	780
1000/1000	798
1000/2000	798
2000/2000	878

Notes:

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

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

- (4) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

**Part 6 - Medical Payments  
Rates by limit**

All Territories	
Limit per person	All Groups
\$500	\$64
\$750	72
\$1,000	80
\$2,000	107
\$5,000	173
\$10,000	281
\$15,000	345
\$20,000	396
\$25,000	420
\$50,000	440

## 11. PREMIUM CALCULATION RULE

The following step sequence shall be used in rating the policy. The manual rate includes any premium adjustment as may be necessary to increase, reduce or eliminate the deductible amount applicable to Parts 7, 8 and 9, or to apply Waiver of Deductible under Part 7.

1. Apply the appropriate rating factor under Rule 35, to the manual rate for Parts 1, 2, 4, 5, 6, 7, 8, and 9.
2. Apply the appropriate rating factor under Rule 24, to the manual rate for Parts 7 and 9, if applicable.
3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) Annual Mileage, (2) Multi-Car, (3) Anti-Theft, (4) Good Payer, (5) Paid-In-Full, (6) Years with Prior Carrier or Current Agent, (7) Future Effective Date, (8) New Car, (9) Property Insurance Policy, (10) Multi-Policy, (11) Good Student, (12) Enhanced Protection Discount (13) Group, and (14) Class 15. The discount shall be rounded to the nearest dollar after each application except for Class 15. (Refer to Rule 19 for the application of a Class 15 discount.)

4. Apply the appropriate merit rating factor and, if applicable, the Excellent Driver Discount or Excellent Driver Plus discount to the premium developed in step 3.
5. Determine the appropriate basic coverage package capping factor on a vehicle level, and apply it to the manual rate for Parts 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12. The capping factor shall be calculated as follows:

If a vehicle qualifies for the basic coverage package as described in Division of Insurance Bulletin 2009-13, determine the applicable MAIP premium based on rates effective October 1, 2013 or the most recent MAIP rates in effect as of the commencing policy effective date. The capping factor then equals the minimum of 1.00 and  $(\text{MAIP Annual Premium Total} / \text{Encompass Annual Premium Subtotal})$

If a vehicle does not qualify for the basic coverage package as described in Division of Insurance Bulletin 2009-13, the capping factor is equal to 1.00.