



**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)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	177	319	199	598	315	538	280	171
2	234	421	271	787	432	709	388	225
3	244	440	288	847	461	766	416	241
4	265	492	304	946	536	853	483	253
5	268	484	336	984	566	883	509	266
6	284	525	323	1029	633	927	569	277
7	277	490	348	1054	621	951	560	270
8	321	589	386	1200	723	1082	652	314
9	327	560	388	1102	668	990	600	317
10	372	734	488	1317	867	1186	780	377
11	352	783	475	1270	856	1143	770	401
12	397	759	526	1294	933	1162	841	387
13	414	758	520	1190	863	1072	773	403
14	548	937	690	1381	1053	1242	945	534
15	614	984	681	1296	1069	1165	964	586
16	560	1090	965	1381	1128	1242	1015	573
17	338	656	414	1117	661	1002	593	339
18	439	1085	595	1453	1048	1308	943	496
19	466	931	617	1215	931	1097	836	519
20	507	1112	685	1482	1127	1336	1012	561
21	619	1127	930	1441	1182	1295	1063	864
22	624	1146	920	1468	1185	1322	1065	854
23	404	897	626	1262	930	1135	836	409
24	408	802	516	1265	832	1139	750	416
25	404	908	542	1270	957	1141	863	440
26	533	1052	743	1328	1091	1193	984	514
27	173	330	193	604	302	544	270	177
40	556	1043	687	1527	1089	1374	980	585
41	507	911	667	1350	1008	1214	911	519
42	652	1051	750	1394	1140	1257	1029	661
43	619	1102	780	1478	1214	1333	1091	670
44	544	1123	986	1417	1151	1275	1036	553
45	711	1198	855	1643	1342	1482	1207	740
46	277	504	333	991	560	893	503	271
47	406	758	523	1239	896	1114	805	396
48	455	833	572	1308	949	1179	850	443
49	209	391	235	722	369	650	329	210
50	173	330	193	604	302	544	270	177
51	558	954	703	1406	1072	1264	962	544
52	294	536	354	1070	631	962	567	290
53	351	609	418	1209	732	1087	658	341
54	319	571	395	1207	716	1089	646	311

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



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

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	54	92	61	172	97	154	84	54
2	62	108	70	197	111	178	100	60
3	67	111	77	212	118	190	107	64
4	67	122	78	232	133	208	118	65
5	86	145	102	291	169	263	156	86
6	76	133	84	261	163	233	145	75
7	75	123	86	264	158	238	140	70
8	89	153	106	314	193	284	173	85
9	91	148	107	293	181	266	163	86
10	106	194	132	346	234	311	210	104
11	96	198	123	315	218	285	194	102
12	114	209	146	348	260	315	233	109
13	126	227	157	339	254	307	228	123
14	150	259	186	359	281	325	255	145
15	176	281	192	358	302	323	271	163
16	178	339	296	412	346	372	312	180
17	98	181	117	312	186	276	166	98
18	128	304	170	404	300	363	268	145
19	150	293	197	371	291	334	261	165
20	144	316	190	399	313	359	281	165
21	176	316	264	388	325	350	293	243
22	180	330	271	410	338	367	303	248
23	115	259	177	345	261	307	234	116
24	117	220	145	344	232	306	209	117
25	115	255	153	345	266	308	238	129
26	157	303	212	369	312	332	281	153
27	51	90	55	163	85	146	77	54
40	160	292	191	412	301	372	272	165
41	207	376	268	528	402	474	364	209
42	229	371	262	475	394	427	360	229
43	230	410	290	533	445	481	405	249
44	210	434	376	529	440	476	395	215
45	205	345	240	451	373	405	342	210
46	93	159	108	309	177	278	160	91
47	124	227	158	366	273	331	246	120
48	133	239	165	357	267	323	240	129
49	60	104	65	190	102	170	90	61
50	51	90	55	163	85	146	77	54
51	161	277	199	385	301	348	274	155
52	82	139	95	276	163	248	148	81
53	91	149	107	295	182	267	164	86
54	86	144	100	304	183	274	163	82

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

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	244	435	309	857	533	774	477	256
2	303	524	363	1058	650	953	589	310
3	307	530	382	1088	650	981	587	326
4	311	530	374	1120	668	1007	601	343
5	329	564	391	1218	750	1095	676	367
6	339	561	404	1193	752	1073	679	362
7	337	553	415	1198	785	1077	704	368
8	374	640	466	1349	856	1211	772	421
9	370	633	447	1324	832	1193	749	385
10	397	673	474	1399	879	1261	788	406
11	321	590	398	1147	722	1030	648	337
12	430	721	510	1409	927	1267	837	436
13	449	719	507	1404	927	1265	835	449
14	488	810	561	1470	999	1324	898	500
15	503	855	573	1435	1036	1291	930	510
16	478	918	616	1531	1011	1378	914	495
17	389	749	466	1352	788	1216	710	389
18	439	870	536	1429	925	1288	835	435
19	437	824	526	1327	857	1194	769	426
20	467	931	566	1553	986	1395	890	491
21	506	947	607	1404	1017	1267	915	507
22	614	971	721	1347	1051	1211	947	599
23	386	886	570	1433	949	1290	854	425
24	452	848	542	1377	871	1239	781	440
25	455	969	567	1454	1015	1312	915	479
26	514	944	668	1355	1033	1216	927	509
27	259	461	307	900	523	813	470	259
40	400	746	491	1352	850	1216	766	458
41	464	834	587	1554	1039	1399	937	495
42	412	788	562	1401	993	1265	894	488
43	492	848	582	1459	1048	1313	943	502
44	382	818	554	1398	925	1255	831	397
45	524	885	596	1522	1091	1371	980	532
46	317	544	383	1151	696	1035	627	347
47	440	720	508	1406	927	1266	836	443
48	449	719	507	1404	927	1265	835	449
49	263	468	319	917	547	829	491	268
50	259	461	307	900	523	813	470	259
51	533	884	613	1605	1090	1445	981	546
52	331	560	395	1198	743	1077	670	362
53	371	634	451	1329	837	1197	753	392
54	382	637	474	1367	886	1229	796	422

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

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	34	72	45	120	64	107	55	37
2	43	94	59	153	84	143	77	45
3	45	99	65	168	91	153	81	48
4	49	111	67	189	106	173	95	52
5	49	109	71	196	108	175	101	57
6	53	117	71	206	123	186	110	58
7	53	109	75	209	122	188	108	56
8	63	130	85	239	142	216	128	67
9	64	124	85	217	130	199	118	66
10	70	156	109	248	165	224	152	73
11	71	172	101	240	166	216	149	87
12	78	166	115	245	179	221	165	89
13	80	172	113	224	170	203	154	85
14	107	217	146	264	206	240	182	108
15	123	222	147	248	210	223	189	129
16	146	232	195	257	221	235	197	163
17	67	140	86	217	129	196	115	71
18	102	239	129	272	203	245	187	125
19	102	206	129	230	180	209	164	125
20	121	251	153	279	217	253	195	145
21	164	245	203	274	231	246	208	209
22	158	248	208	275	232	250	208	209
23	77	209	131	232	178	214	161	85
24	78	166	108	232	157	214	144	88
25	89	211	118	243	187	217	172	101
26	115	223	152	252	211	228	192	122
27	36	75	42	122	59	107	55	39
40	102	232	147	287	212	262	192	117
41	95	208	143	253	196	228	178	107
42	124	238	163	264	221	238	199	143
43	124	246	173	277	232	251	211	147
44	134	237	199	261	222	240	198	163
45	142	278	192	313	258	282	234	162
46	51	113	73	198	109	179	99	56
47	79	169	114	234	174	211	159	87
48	88	189	124	246	186	223	170	93
49	42	89	52	145	73	128	65	46
50	36	75	42	122	59	107	55	39
51	109	221	149	268	209	245	186	110
52	54	120	76	214	121	192	111	61
53	69	135	91	239	143	218	130	72
54	62	127	86	240	141	216	125	65

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

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	246	541	331	987	551	888	508	244
2	254	546	333	1029	540	926	497	253
3	263	579	360	1060	575	953	531	262
4	276	609	368	1107	620	996	573	275
5	283	619	382	1135	657	1021	607	282
6	277	610	373	1075	642	969	591	275
7	289	617	398	1062	664	955	613	285
8	339	696	476	1211	756	1091	695	337
9	318	655	424	1134	715	1021	659	316
10	313	676	431	1149	741	1035	682	317
11	337	749	466	1106	743	996	683	335
12	377	779	492	1124	822	1009	756	376
13	378	704	524	1132	828	1017	764	375
14	462	861	629	1216	952	1094	879	459
15	551	902	677	1213	998	1092	919	540
16	580	1038	728	1406	1007	1263	929	557
17	351	739	470	1124	707	1012	654	350
18	430	825	558	1108	839	997	773	422
19	426	799	605	1021	830	918	765	425
20	529	927	682	1204	961	1084	887	513
21	544	929	774	1181	1078	1063	994	653
22	621	948	819	1203	1072	1082	990	835
23	409	907	733	1182	968	1065	892	459
24	419	814	601	1101	843	992	778	417
25	440	859	660	1119	908	1008	837	463
26	559	921	777	1160	1015	1042	937	613
27	226	496	295	921	493	828	455	224
40	384	739	532	1113	809	1003	749	392
41	411	875	642	1292	979	1163	904	428
42	415	815	636	1114	908	1004	837	404
43	469	852	647	1156	957	1041	883	456
44	405	814	543	1101	770	992	711	389
45	509	878	681	1213	998	1092	920	494
46	274	603	370	1101	619	991	572	273
47	405	796	547	1213	887	1089	817	403
48	378	704	524	1132	828	1017	764	375
49	234	514	309	947	517	852	476	232
50	226	496	295	921	493	828	455	224
51	535	998	729	1409	1103	1267	1019	531
52	279	613	376	1107	645	996	595	277
53	339	699	457	1211	762	1091	702	337
54	333	703	462	1214	759	1092	700	329

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**MASSACHUSETTS
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MOTOR VEHICLE RATE PAGES**

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

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
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	87	87	87	87	87	87	87	87
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	100	100	100	100	100	100	100	100
13	104	104	104	104	104	104	104	104
14	120	120	120	120	120	120	120	120
15	152	152	152	152	152	152	152	152
16	222	222	222	222	222	222	222	222
17	80	80	80	80	80	80	80	80
18	162	162	162	162	162	162	162	162
19	166	166	166	166	166	166	166	166
20	166	166	166	166	166	166	166	166
21	220	220	220	220	220	220	220	220
22	248	248	248	248	248	248	248	248
23	154	154	154	154	154	154	154	154
24	113	113	113	113	113	113	113	113
25	168	168	168	168	168	168	168	168
26	202	202	202	202	202	202	202	202
27	66	66	66	66	66	66	66	66
40	111	111	111	111	111	111	111	111
41	120	120	120	120	120	120	120	120
42	126	126	126	126	126	126	126	126
43	183	183	183	183	183	183	183	183
44	215	215	215	215	215	215	215	215
45	153	153	153	153	153	153	153	153
46	75	75	75	75	75	75	75	75
47	127	127	127	127	127	127	127	127
48	104	104	104	104	104	104	104	104
49	69	69	69	69	69	69	69	69
50	66	66	66	66	66	66	66	66
51	150	150	150	150	150	150	150	150
52	78	78	78	78	78	78	78	78
53	103	103	103	103	103	103	103	103
54	89	89	89	89	89	89	89	89



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

All Territories:

Limit	Part 3 Rate	Part 12 Rate
20/40	\$24	\$0
40/40	32	20
20/50	24	3
25/50	28	5
25/60	31	6
30/60	32	14
30/70	32	14
35/80	32	15
45/45	35	27
50/50	35	35
50/100	35	37
100/100	36	66
100/150	38	67
100/200	38	67
100/300	39	68
100/500	39	72
150/300	45	109
200/200	46	135
200/300	46	138
200/400	46	138
200/500	46	139
250/1000	51	173
200/600	46	140
250/500	50	163
300/300	55	217
300/500	55	227
300/600	55	230
300/1000	57	239
500/500	72	413
500/1000	74	447
750/750	76	461
1000/1000	77	469
1000/2000	77	475
2000/2000	88	519

Limit	Part 6
\$5,000	\$54
\$10,000	72
\$15,000	90
\$20,000	94
\$25,000	109
\$50,000	122
\$100,000	150



**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
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
2016	1.408	1.408
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 & Prior	0.823	0.823

- (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
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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		
5,001-7,500 Miles		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				
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				
>12-<=24 months		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				
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	0.90	0.90
FUTURE EFFECTIVE DATE DISCOUNT (Year 1)	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90				
FUTURE EFFECTIVE DATE DISCOUNT (Year 2)	19	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92				
FUTURE EFFECTIVE DATE DISCOUNT (Year 3)	19	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94				
FUTURE EFFECTIVE DATE DISCOUNT (Year 4)	19	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96				
FUTURE EFFECTIVE DATE DISCOUNT (Year 5)	19	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98				
FUTURE EFFECTIVE DATE DISCOUNT (Year 6)	19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00				
FUTURE EFFECTIVE DATE DISCOUNT (Year 7)	19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00				
FUTURE EFFECTIVE DATE DISCOUNT (Year 8)	19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00				
FUTURE EFFECTIVE DATE DISCOUNT (Year 9)	19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00				
FUTURE EFFECTIVE DATE DISCOUNT (Year 10 and Subsequent)	19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00				
MULTI-POLICY DISCOUNT	19													
Multi-Policy A		0.71	1.00	0.71	0.71	1.00	0.71	0.71	0.71	0.71				
Multi-Policy B		0.90	1.00	0.90	0.90	1.00	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		0.97	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				
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	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**

MOTORCYCLE RATES - 1

Part 1 - Bodily Injury

Part 2 - Personal Injury Protection

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$14	\$14	\$24	\$20
2	13	13	22	19
3	14	14	24	20
4	19	17	32	28
5	17	16	30	25
6	20	20	35	30
7	20	19	34	28
8	19	19	32	28
9	20	20	35	31
10	28	27	46	41
11	27	25	45	39
12	30	27	51	42
13	31	30	54	45
14	34	31	57	47
15	56	53	95	81
16	64	60	109	94
17	57	54	97	83
18	57	54	97	83
19	57	54	97	83
20	57	54	97	83
21	57	54	97	83
22	57	54	97	83
23	57	54	97	83
24	57	54	97	83
25	57	54	97	83
26	57	54	97	83
27	12	12	17	16
40	30	28	52	44
41	34	31	57	47
42	56	53	95	81
43	57	54	96	82
44	64	59	108	93
45	56	53	95	81
46	17	16	29	24
47	31	28	53	44
48	31	30	54	45
49	13	13	20	18
50	12	12	17	16
51	34	31	57	47
52	18	17	31	27
53	19	19	34	31
54	19	19	33	28

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	5	3
15	5	3	8	6
16	5	5	10	8
17	5	3	8	6
18	5	3	8	6
19	5	3	8	6
20	5	3	8	6
21	5	3	8	6
22	5	3	8	6
23	5	3	8	6
24	5	3	8	6
25	5	3	8	6
26	5	3	8	6
27	1	1	1	1
40	2	2	3	3
41	2	2	5	3
42	5	3	8	6
43	5	3	8	6
44	5	5	10	8
45	3	3	8	6
46	1	1	2	2
47	2	2	3	3
48	2	2	3	3
49	1	1	2	1
50	1	1	1	1
51	2	2	5	3
52	1	1	2	2
53	1	1	2	2
54	1	1	2	2

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	\$17	\$16	\$27	\$23
2	16	15	24	20
3	17	16	27	22
4	23	20	37	30
5	22	19	34	27
6	24	22	39	31
7	23	20	37	30
8	23	20	37	30
9	24	22	39	31
10	32	28	52	42
11	31	27	51	41
12	32	30	53	43
13	35	31	57	45
14	38	34	57	47
15	42	42	57	57
16	42	42	57	57
17	42	42	57	57
18	42	42	57	57
19	42	42	57	57
20	42	42	57	57
21	42	42	57	57
22	42	42	57	57
23	42	42	57	57
24	42	42	57	57
25	42	42	57	57
26	42	42	57	57
27	14	13	22	17
40	34	31	56	44
41	38	34	57	47
42	42	42	57	57
43	42	42	57	57
44	42	42	57	57
45	42	42	57	57
46	21	18	32	26
47	34	31	55	44
48	35	31	57	45
49	15	14	24	20
50	14	13	22	17
51	38	34	57	47
52	23	20	35	28
53	24	22	39	31
54	23	20	37	30

Territory	Experienced Operators Without Guest			
	Group A	Group B	Group C	Group D
1	\$2	\$3	\$5	\$6
2	2	3	5	6
3	2	3	5	6
4	3	5	8	10
5	3	5	6	10
6	3	6	8	12
7	3	6	8	12
8	3	5	8	10
9	3	6	8	12
10	5	10	13	15
11	5	8	12	14
12	6	10	13	15
13	6	10	14	16
14	6	12	14	17
15	13	17	23	30
16	14	20	27	34
17	13	17	24	30
18	13	17	24	30
19	13	17	24	30
20	13	17	24	30
21	13	17	24	30
22	13	17	24	30
23	13	17	24	30
24	13	17	24	30
25	13	17	24	30
26	13	17	24	30
27	2	2	3	5
40	6	10	13	16
41	6	12	14	17
42	13	17	23	30
43	13	17	24	30
44	14	20	27	32
45	13	17	23	28
46	3	4	6	9
47	6	10	13	16
48	6	10	14	16
49	2	3	4	5
50	2	2	3	5
51	6	12	14	17
52	3	5	7	10
53	3	6	8	11
54	3	5	8	11

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 - 3

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

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$13	\$13	\$22	\$19
2	14	13	22	19
3	15	15	25	23
4	16	15	27	23
5	16	15	27	24
6	17	16	30	25
7	17	16	30	25
8	17	16	30	25
9	22	20	37	31
10	20	19	35	30
11	22	20	37	31
12	28	27	47	42
13	25	24	43	37
14	27	25	46	41
15	30	28	52	43
16	31	30	53	44
17	41	39	71	59
18	41	39	71	59
19	41	39	71	59
20	41	39	71	59
21	41	39	71	59
22	41	39	71	59
23	41	39	71	59
24	41	39	71	59
25	41	39	71	59
26	41	39	71	59
27	13	13	22	19
40	22	20	37	31
41	31	30	53	45
42	31	30	53	44
43	32	31	56	46
44	31	30	53	44
45	31	30	54	45
46	16	15	26	24
47	27	25	45	39
48	25	24	43	37
49	13	13	22	19
50	13	13	22	19
51	27	25	46	41
52	17	16	28	25
53	21	19	36	30
54	17	16	30	25

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

All Territories	
Limit	All Groups
20/40	\$23
40/40	30
20/50	24
25/50	24
25/60	25
30/60	27
30/70	27
35/80	28
45/45	30
50/50	31
50/100	31
100/100	36
100/150	36
100/200	36
100/300	36
100/500	36
150/300	39
200/200	43
200/300	43
200/400	43
200/500	43
250/1000	45
200/600	43
250/500	45
300/300	49
300/500	49
300/600	49
300/1000	50
500/500	57
500/1000	68
750/750	72
1000/1000	75
1000/2000	75
2000/2000	82

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

All Territories	
Limit	All Groups
20/40	\$0
40/40	37
20/50	3
25/50	12
25/60	13
30/60	25
30/70	25
35/80	25
45/45	53
50/50	67
50/100	73
100/100	132
100/150	134
100/200	135
100/300	136
100/500	141
150/300	213
200/200	264
200/300	267
200/400	268
200/500	271
250/1000	326
200/600	272
250/500	313
300/300	371
300/500	382
300/600	384
300/1000	394
500/500	571
500/1000	871
750/750	898
1000/1000	919
1000/2000	919
2000/2000	1010

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	\$74
\$750	83
\$1,000	93
\$2,000	124
\$5,000	200
\$10,000	326
\$15,000	400
\$20,000	459
\$25,000	487
\$50,000	510



**MASSACHUSETTS
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MOTOR VEHICLE RATE PAGES**

MOTORCYCLE RATES - 4

**Part 7 - Collision
Rates at \$500 deductible**

Rate per \$100 of value*	
Experienced Operators	
Territory	All Groups
1	\$2.12
2	2.01
3	2.39
4	2.63
5	2.74
6	2.76
7	2.94
8	3.36
9	3.06
10	3.58
11	3.16
12	4.12
13	4.29
14	5.98
15	6.98
16	7.67
17	7.17
18	7.17
19	7.17
20	7.17
21	7.17
22	7.17
23	7.17
24	7.17
25	7.17
26	7.17
27	1.80
40	4.55
41	4.54
42	6.19
43	6.99
44	6.43
45	6.85
46	2.59
47	4.21
48	4.29
49	1.93
50	1.80
51	5.98
52	2.72
53	3.12
54	3.06

**Part 7 - Collision
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$52
\$1,000	66.9% of \$500 deductible premium
\$2,000	53.2% of \$500 deductible premium

**Part 7 - Collision
Waiver of Deductible Charges**

All Territories	
Deductible	All Groups
\$300	\$11
\$500	\$15
\$1,000	\$18
\$2,000	\$27

Part 8 - Limited Collision

\$500 deductible base premium (Part 8) =
(6.0%) x [\$500 deductible Collision base premium (Part 7)]

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$8
\$300	\$500 deductible premium (Part 8) + \$5
\$1,000	58.6% of \$500 deductible premium (Part 8)
\$2,000	38.9% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

- Determine the motorcycle's insured value* in hundreds of dollars.
- Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value is defined as follows:

- The Average Retail Value as expressed in the current Kelley Blue Book.
- For all motorcycles for which an Average Retail Value is not published in the current Kelley Blue Book, the value may be determined using other sources, including the use of Original Cost New for new motorcycles.
- a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over

Notes:

- Motorcycle territory definitions are the same as for private passenger automobiles.
- Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- Rates are per \$100 of insured value.



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

MOTORCYCLE RATES - 5

**Part 9 - Comprehensive
Rates at \$500 deductible**

Rate per \$100 of value*	
Territory	All Groups
1	\$0.91
2	0.89
3	0.93
4	1.00
5	1.02
6	1.21
7	1.45
8	1.85
9	1.62
10	2.05
11	1.98
12	2.50
13	2.32
14	3.16
15	3.77
16	5.68
17	5.86
18	5.86
19	5.86
20	5.86
21	5.86
22	5.86
23	5.86
24	5.86
25	5.86
26	5.86
27	0.81
40	2.34
41	2.49
42	3.47
43	3.58
44	5.66
45	3.61
46	0.99
47	2.40
48	2.32
49	0.85
50	0.81
51	3.16
52	1.09
53	1.67
54	1.57

**Part 9 - Comprehensive
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$4
\$1,000	77.7% of \$500 deductible premium
\$2,000	70.3% of \$500 deductible premium

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's insured value* in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value is defined as follows:

- (a) The Average Retail Value as expressed in the current Kelley Blue Book.
- (b) For all motorcycles for which an Average Retail Value is not published in the current Kelley Blue Book, the value may be determined using other sources, including the use of Original Cost New for new motorcycles.
- (c) a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for Part 9 are the same for experienced and inexperienced operators.
- (3) Rates are per \$100 of insured value.

**MASSACHUSETTS
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
MOTOR VEHICLE RULES**

26. MISCELLANEOUS OPTIONAL COVERAGES

Motor Vehicle Auto Loan and Lease Deficiency Coverage

1. Eligibility

A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the unpaid principal due on a loan/lease financing agreement and the actual cash value of the vehicle, in the event of a total loss, subject to the following:

- a. This coverage may be provided only to a vehicle that is a private passenger auto, pickup, van or motor home.
- b. The insured must request this coverage within 30 days of the date the vehicle is financed and added to the policy.
- c. The vehicle must be new, defined as never previously titled under the motor vehicle laws of any state.

Note: This coverage is not available when replacement value coverage is also purchased on the vehicle.

2. Rates

- a. Part 9. Apply a factor of 1.07 to the premium for Part 9 at the applicable deductible amount.
- b. Parts 7 and 8. Apply a factor of 1.07 to the premium for Parts 7 or 8 at the applicable deductible amount.

Accident/Violation Forgiveness Coverage

For private passenger autos, vans and pickups, no merit rating points apply to accidents and minor violations that are associated with an operator who is listed on the policy at the time of the accident or minor violation. However, the points associated with a major violation will continue to apply to each chargeable major violation that occurred during the experience period.

Apply a factor of 1.10 to the premium for Parts 1, 2, 4, 5, 6, 7, 8, and 9.

41. STATED AMOUNT COVERAGE

Parts 7, 8 and 9

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the tables below. Apply the rate obtained from the tables to each \$100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.

This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

The rating steps applicable to the vehicle type being rated are the same whether the vehicle is written on an actual cash value basis or on a stated amount basis.

STATED AMOUNT COMPREHENSIVE RATES \$500 DEDUCTIBLE

Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Territory																
1	1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
2	1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
3	1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
4	1.71	0.81	0.72	0.68	0.64	0.61	0.58	0.56	0.54	0.53	0.52	0.51	0.50	0.49	0.47	0.46
5	1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
6	1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
7	1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
8	1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
9	1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
10	2.09	0.98	0.88	0.83	0.78	0.74	0.71	0.68	0.66	0.65	0.63	0.63	0.61	0.59	0.58	0.56
11	2.23	1.05	0.94	0.89	0.84	0.79	0.75	0.73	0.71	0.69	0.68	0.67	0.65	0.63	0.61	0.60
12	2.30	1.09	0.97	0.92	0.86	0.81	0.78	0.75	0.73	0.71	0.70	0.69	0.68	0.65	0.63	0.62
13	2.59	1.22	1.09	1.03	0.97	0.92	0.87	0.84	0.82	0.80	0.79	0.78	0.76	0.73	0.71	0.70
14	2.71	1.28	1.15	1.08	1.02	0.96	0.92	0.88	0.86	0.84	0.82	0.82	0.80	0.77	0.75	0.73
15	3.34	1.57	1.41	1.33	1.25	1.18	1.13	1.09	1.06	1.03	1.01	1.00	0.98	0.94	0.92	0.90
16	5.41	2.55	2.28	2.16	2.03	1.91	1.83	1.76	1.71	1.67	1.64	1.62	1.59	1.53	1.49	1.46
17	1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
18	3.93	1.85	1.66	1.57	1.47	1.39	1.33	1.28	1.24	1.21	1.19	1.18	1.15	1.11	1.08	1.06
19	4.32	2.04	1.82	1.72	1.62	1.53	1.46	1.41	1.37	1.34	1.31	1.30	1.27	1.22	1.19	1.17
20	3.91	1.84	1.65	1.56	1.47	1.38	1.32	1.27	1.24	1.21	1.19	1.17	1.15	1.11	1.08	1.06
21	5.32	2.51	2.25	2.12	2.00	1.88	1.80	1.73	1.68	1.64	1.62	1.60	1.56	1.51	1.46	1.44



**SECTION: ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
MOTOR VEHICLE RULES**

**EFFECTIVE: August 1, 2015
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22	6.00	2.83	2.53	2.39	2.25	2.12	2.02	1.95	1.90	1.85	1.82	1.80	1.76	1.70	1.65	1.62
23	3.60	1.70	1.52	1.44	1.35	1.28	1.22	1.17	1.14	1.11	1.10	1.08	1.06	1.02	0.99	0.97
24	2.71	1.28	1.15	1.08	1.02	0.96	0.92	0.88	0.86	0.84	0.82	0.82	0.80	0.77	0.75	0.73
25	4.09	1.93	1.73	1.63	1.53	1.45	1.38	1.33	1.29	1.26	1.24	1.23	1.20	1.16	1.13	1.10
26	4.87	2.30	2.06	1.94	1.83	1.72	1.65	1.59	1.54	1.51	1.48	1.46	1.43	1.38	1.34	1.32
27	1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
40	2.48	1.17	1.05	0.99	0.93	0.88	0.84	0.81	0.78	0.77	0.75	0.75	0.73	0.70	0.68	0.67
41	2.50	1.18	1.06	1.00	0.94	0.88	0.84	0.81	0.79	0.77	0.76	0.75	0.73	0.71	0.69	0.67
42	3.03	1.43	1.28	1.21	1.14	1.07	1.02	0.99	0.96	0.94	0.92	0.91	0.89	0.86	0.84	0.82
43	3.19	1.51	1.35	1.27	1.20	1.13	1.08	1.04	1.01	0.99	0.97	0.96	0.94	0.90	0.88	0.86
44	5.21	2.46	2.20	2.08	1.96	1.84	1.76	1.70	1.65	1.61	1.58	1.57	1.53	1.48	1.44	1.41
45	3.36	1.58	1.42	1.34	1.26	1.19	1.13	1.09	1.06	1.04	1.02	1.01	0.98	0.95	0.92	0.91
46	1.75	0.83	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
47	2.45	1.16	1.03	0.98	0.92	0.87	0.83	0.80	0.78	0.76	0.75	0.74	0.72	0.69	0.67	0.66
48	2.59	1.22	1.09	1.03	0.97	0.92	0.87	0.84	0.82	0.80	0.79	0.78	0.76	0.73	0.71	0.70
49	1.61	0.76	0.68	0.64	0.60	0.57	0.54	0.52	0.51	0.50	0.49	0.48	0.47	0.45	0.44	0.43
50	1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
51	2.71	1.28	1.15	1.08	1.02	0.96	0.92	0.88	0.86	0.84	0.82	0.82	0.80	0.77	0.75	0.73
52	1.81	0.85	0.76	0.72	0.68	0.64	0.61	0.59	0.57	0.56	0.55	0.55	0.53	0.52	0.50	0.49
53	1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
54	1.94	0.92	0.82	0.78	0.73	0.69	0.66	0.63	0.62	0.60	0.59	0.59	0.57	0.55	0.54	0.52

STATED AMOUNT FIRE RATES \$500 DEDUCTIBLE

1-27, 40-54	0.21	0.10	0.09	0.08	0.08	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.06	0.06	0.06	0.06
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Stated Amount C.A.C. with M.M.& V. \$500 Deductible 15% of the Stated Amount Comprehensive Rate

Additional Charges to Reduce Deductible from \$500 - Same as Actual Cash Value Charges

For Higher Deductibles, Refer to Rule 16



**SECTION: ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
MOTOR VEHICLE RULES**

**EFFECTIVE: August 1, 2015
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STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE

Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Territory																
1	0.96	0.45	0.40	0.38	0.36	0.34	0.32	0.31	0.30	0.30	0.29	0.29	0.28	0.27	0.26	0.26
2	0.98	0.46	0.41	0.39	0.37	0.35	0.33	0.32	0.31	0.30	0.30	0.29	0.29	0.28	0.27	0.26
3	1.02	0.48	0.43	0.41	0.38	0.36	0.34	0.33	0.32	0.31	0.31	0.31	0.30	0.29	0.28	0.27
4	0.99	0.47	0.42	0.40	0.37	0.35	0.34	0.32	0.31	0.31	0.30	0.30	0.29	0.28	0.27	0.27
5	1.04	0.49	0.44	0.42	0.39	0.37	0.35	0.34	0.33	0.32	0.32	0.31	0.31	0.30	0.29	0.28
6	1.09	0.52	0.46	0.44	0.41	0.39	0.37	0.36	0.35	0.34	0.33	0.33	0.32	0.31	0.30	0.30
7	1.14	0.54	0.48	0.46	0.43	0.40	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.32	0.31	0.31
8	1.18	0.56	0.50	0.47	0.44	0.42	0.40	0.38	0.37	0.36	0.36	0.35	0.35	0.33	0.33	0.32
9	1.17	0.55	0.49	0.47	0.44	0.41	0.39	0.38	0.37	0.36	0.35	0.35	0.34	0.33	0.32	0.32
10	1.26	0.59	0.53	0.50	0.47	0.44	0.42	0.41	0.40	0.39	0.38	0.38	0.37	0.36	0.35	0.34
11	1.36	0.64	0.57	0.54	0.51	0.48	0.46	0.44	0.43	0.42	0.41	0.41	0.40	0.38	0.37	0.37
12	1.41	0.66	0.59	0.56	0.53	0.50	0.47	0.46	0.44	0.43	0.43	0.42	0.41	0.40	0.39	0.38
13	1.61	0.76	0.68	0.64	0.60	0.57	0.54	0.52	0.51	0.50	0.49	0.48	0.47	0.45	0.44	0.43
14	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46
15	2.13	1.00	0.90	0.85	0.80	0.75	0.72	0.69	0.67	0.66	0.65	0.64	0.62	0.60	0.59	0.58
16	3.58	1.69	1.51	1.43	1.34	1.27	1.21	1.16	1.13	1.11	1.09	1.08	1.05	1.01	0.99	0.97
17	1.14	0.54	0.48	0.46	0.43	0.40	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.32	0.31	0.31
18	2.54	1.20	1.07	1.01	0.95	0.90	0.86	0.83	0.80	0.79	0.77	0.76	0.75	0.72	0.70	0.69
19	2.82	1.33	1.19	1.12	1.06	1.00	0.95	0.92	0.89	0.87	0.86	0.85	0.83	0.80	0.78	0.76
20	2.53	1.19	1.07	1.01	0.95	0.90	0.85	0.82	0.80	0.78	0.77	0.76	0.74	0.72	0.70	0.68
21	3.52	1.66	1.49	1.40	1.32	1.24	1.19	1.14	1.11	1.09	1.07	1.06	1.03	1.00	0.97	0.95
22	3.99	1.88	1.69	1.59	1.50	1.41	1.35	1.30	1.26	1.23	1.21	1.20	1.17	1.13	1.10	1.08
23	2.32	1.09	0.98	0.92	0.87	0.82	0.78	0.75	0.73	0.72	0.70	0.70	0.68	0.66	0.64	0.63
24	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46
25	2.65	1.25	1.12	1.06	1.00	0.94	0.90	0.86	0.84	0.82	0.81	0.80	0.78	0.75	0.73	0.72
26	3.20	1.51	1.35	1.28	1.20	1.13	1.08	1.04	1.01	0.99	0.97	0.96	0.94	0.91	0.88	0.87
27	0.89	0.42	0.38	0.36	0.34	0.32	0.30	0.29	0.28	0.28	0.27	0.27	0.26	0.25	0.25	0.24
40	1.53	0.72	0.65	0.61	0.57	0.54	0.52	0.50	0.48	0.47	0.47	0.46	0.45	0.43	0.42	0.41
41	1.54	0.73	0.65	0.62	0.58	0.55	0.52	0.50	0.49	0.48	0.47	0.46	0.45	0.44	0.42	0.42
42	1.92	0.90	0.81	0.76	0.72	0.68	0.65	0.62	0.61	0.59	0.58	0.58	0.56	0.54	0.53	0.52
43	2.03	0.96	0.86	0.81	0.76	0.72	0.69	0.66	0.64	0.63	0.62	0.61	0.60	0.57	0.56	0.55
44	3.44	1.62	1.45	1.37	1.29	1.22	1.16	1.12	1.09	1.06	1.05	1.03	1.01	0.97	0.95	0.93
45	2.14	1.01	0.91	0.85	0.80	0.76	0.72	0.70	0.68	0.66	0.65	0.64	0.63	0.61	0.59	0.58
46	1.02	0.48	0.43	0.41	0.38	0.36	0.34	0.33	0.32	0.31	0.31	0.31	0.30	0.29	0.28	0.27
47	1.51	0.71	0.64	0.60	0.57	0.54	0.51	0.49	0.48	0.47	0.46	0.45	0.44	0.43	0.42	0.41
48	1.61	0.76	0.68	0.64	0.60	0.57	0.54	0.52	0.51	0.50	0.49	0.48	0.47	0.45	0.44	0.43
49	0.92	0.43	0.39	0.37	0.35	0.33	0.31	0.30	0.29	0.29	0.28	0.28	0.27	0.26	0.25	0.25
50	0.89	0.42	0.38	0.36	0.34	0.32	0.30	0.29	0.28	0.28	0.27	0.27	0.26	0.25	0.25	0.24
51	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46
52	1.06	0.50	0.45	0.43	0.40	0.38	0.36	0.35	0.34	0.33	0.32	0.32	0.31	0.30	0.29	0.29
53	1.17	0.55	0.49	0.47	0.44	0.41	0.39	0.38	0.37	0.36	0.35	0.35	0.34	0.33	0.32	0.32
54	1.15	0.55	0.49	0.46	0.43	0.41	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.32	0.32	0.31

**MASSACHUSETTS
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
TERRITORY PAGES**

**STATE TERRITORY SHEETS
MOTOR VEHICLE TERRITORY DEFINITIONS**

Except for East Boston and South Boston, sections of cities and towns designated "North," "East," "South," and "West" or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as **North** Andover) there are two distinct townships, Andover and North Andover, in which case both are listed.

Counties are indicated by the Statistical Code Numbers as follows:

Left Hand Digit	County	Left Hand Digit	County
0	Barnstable	4.....	Franklin
	Dukes		Hampden
	Nantucket	5.....	Hampshire
	Plymouth	6.....	Middlesex
1	Berkshire	7.....	Norfolk
2	Bristol	8.....	Suffolk
3	Essex	9.....	Worcester

Note: Refer to an atlas or map for places not listed.

**STATE TERRITORY SHEETS
MOTOR VEHICLE TERRITORY DEFINITIONS
CITY OF BOSTON**

Definition	Rating Territory	Statistical Code
BOSTON CENTRAL - (Zip Codes 02108-02111, 02113-02116, 02118,02133, 02199, 02203, 02210, 02215, 02222)	23	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	24	822
CHARLESTOWN - EAST BOSTON - (Zip Codes 02128, 02129)	26	824
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	21*	819
EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129)	26	824
HYDE PARK - (Zip Code 02136)	20	818
JAMAICA PLAIN - (Zip Code 02130)	19	817
ROSLINDALE - (Zip Code 02131)	18	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	22	820
SOUTH BOSTON - (Zip Code 02127)	25	823
WEST ROXBURY (Zip Code 02132)	17	815

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Rating Territory	Statistical Code
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Readville - (Hyde Park)	20	818

*A portion of postal zip code district 02126 falls in Hyde Park (Territory 20) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:

Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset St. to Neponset River. Border goes down the middle of these streets.

Note: Refer to an atlas or map for places not listed.

STATE TERRITORY SHEETS
MOTOR VEHICLE TERRITORY DEFINITIONS

The following list contains Out of State Territorial Schedules and Statistical Codes

Location	Rating Territory	Statistical Code
Connecticut	9	991
Maine	9	992
New Hampshire	9	993
New York	9	994
Rhode Island	9	995
Vermont	9	996
Other	9	999

Note: Refer to an atlas or map for places not listed.

STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

A			
ABINGTON.....	8	010	BOSTON CENTRAL - (Zip Codes
ACTON.....	27	630	02108- 02111, 02113-02116,
ACUSHNET.....	54	230	02118, 02133, 02199, 02203,
ADAMS.....	27	110	02210, 02215, 02222).....
AGAWAM.....	7	420	BOURNE.....
ALFORD.....	27	170	BOXBOROUGH.....
AMESBURY.....	2	310	BOXFORD.....
AMHERST.....	5	510	BOYLSTON.....
ANDOVER.....	3	311	BRAINTREE.....
ARLINGTON.....	4	610	BREWSTER.....
ASHBURNHAM.....	1	930	BRIDGEWATER.....
ASHBY.....	1	670	BRIGHTON - Boston (Zip Codes
ASHFIELD.....	27	470	02134, 02135, 02163).....
ASHLAND.....	5	631	BRIMFIELD.....
ATHOL.....	3	910	BROCKTON.....
ATTLEBORO.....	5	210	BROOKFIELD.....
AUBURN.....	6	931	BROOKLINE.....
AVON.....	11	730	BUCKLAND.....
AYER.....	3	632	BURLINGTON.....
			C
			CAMBRIDGE.....
			CANTON.....
			CARLISLE.....
			CARVER.....
			CHARLEMONT.....
			CHARLESTOWN - Boston (Zip
			Codes 02128, 02129).....
			CHARLTON.....
			CHATHAM.....
			CHELMSFORD.....
			CHELSEA.....
			CHESHIRE.....
			CHESTER.....
			CHESTERFIELD.....
			CHICOPEE.....
			CHILMARK.....
			CLARKSBURG.....
			CLINTON.....
			COHASSET.....
B			
BARNSTABLE.....	46	021	
BARRE.....	2	932	
BECKET.....	2	171	
BEDFORD.....	2	633	
BELCHERTOWN.....	3	530	
BELLINGHAM.....	3	731	
BELMONT.....	3	611	
BERKLEY.....	6	231	
BERLIN.....	27	933	
BERNARDSTON.....	27	471	
BEVERLY.....	5	312	
BILLERICA.....	5	634	
BLACKSTONE.....	2	934	
BLANDFORD.....	3	490	
BOLTON.....	1	970	

Note: Refer to an atlas or map for places not listed.

STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

COLRAIN	1	431	FALL RIVER	48	201
CONCORD	27	613	FALMOUTH	46	054
CONWAY	27	473	FITCHBURG	7	902
CUMMINGTON.....	27	571	FLORIDA	2	173
D			FOXBOROUGH.....	3	734
DALTON.....	27	132	FRAMINGHAM	9	615
DANVERS	5	313	FRANKLIN.....	1	713
DARTMOUTH.....	54	211	FREETOWN.....	52	233
DEDHAM.....	8	712	G		
DEERFIELD	27	432	GARDNER.....	3	912
DENNIS.....	46	052	GAY HEAD	27	083
DIGHTON.....	5	232	GEORGETOWN.....	3	331
DORCHESTER - Boston (Zip			GILL.....	27	474
Codes 02122, 02124, 02125,			GLOUCESTER	5	314
02126)	21	819	GOSHEN	27	573
DOUGLAS.....	2	937	GOSNOLD.....	50	084
DOVER.....	2	733	GRAFTON	3	913
DRACUT	6	614	GRANBY.....	4	574
DUDLEY	3	938	GRANVILLE.....	2	492
DUNSTABLE.....	1	673	GREAT BARRINGTON.....	1	111
DUXBURY	3	031	GREENFIELD.....	3	410
E			GROTON.....	27	636
EAST BOSTON - Boston (Zip			GROVELAND	3	332
Codes 02128, 02129)	26	824	H		
EAST BRIDGEWATER	6	032	HADLEY	27	531
EAST BROOKFIELD	2	973	HALIFAX.....	5	070
EASTHAM	49	082	HAMILTON	1	333
EASTHAMPTON	3	511	HAMPDEN.....	5	493
EAST LONGMEADOW.....	6	441	HANCOCK.....	27	174
EASTON.....	7	212	HANOVER	4	033
EDGARTOWN.....	50	053	HANSON	5	034
EGREMONT	27	172	HARDWICK	27	939
ERVING.....	27	433	HARVARD	27	974
ESSEX	2	330	HARWICH	49	055
EVERETT.....	51	602	HATFIELD	27	532
F					
FAIRHAVEN.....	54	213			

Note: Refer to an atlas or map for places not listed.

STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

HAVERHILL.....	8	302	LEYDEN	1	478
HAWLEY	27	475	LINCOLN	1	639
HEATH	2	476	LITTLETON	27	640
HINGHAM.....	4	012	LONGMEADOW	4	442
HINSDALE	2	133	LOWELL.....	41	601
HOLBROOK	11	735	LUDLOW	7	421
HOLDEN	3	940	LUNENBURG	1	945
HOLLAND.....	1	494	LYNN.....	43	300
HOLLISTON	2	637	LYNNFIELD.....	7	334
HOLYOKE	40	403			
			M		
HOPEDALE	2	941	MALDEN.....	51	603
HOPKINTON	27	638	MANCHESTER.....	27	335
HUBBARDSTON	1	942	MANSFIELD	3	214
HUDSON.....	3	616	MARBLEHEAD	4	316
HULL	9	035	MARION	52	038
HUNTINGTON.....	2	533	MARLBOROUGH.....	5	618
HYDE PARK - Boston (Zip Codes 02136).....	20	818	MARSHFIELD.....	7	039
			MASHPEE	46	085
I			MATTAPOISETT	52	040
IPSWICH.....	2	315	MAYNARD.....	27	620
			MEDFIELD.....	27	736
J			MEDFORD.....	12	604
JAMAICA PLAIN - Boston (Zip Code 02130).....	19	817	MEDWAY	27	737
			MELROSE	6	619
K			MENDON.....	27	946
KINGSTON.....	4	036	MERRIMAC	3	336
			METHUEN.....	10	317
L			MIDDLEBOROUGH.....	6	013
LAKEVILLE	5	037	MIDDLEFIELD	1	576
LANCASTER.....	2	943	MIDDLETON.....	6	337
LANESBOROUGH	1	134	MILFORD.....	5	915
LAWRENCE	44	303	MILLBURY.....	4	916
LEE	27	135	MILLIS	27	738
LEICESTER	7	944	MILLVILLE.....	1	947
LENOX	27	136	MILTON	11	714
LEOMINSTER	5	914			
LEVERETT	1	477	MONROE.....	1	479
LEXINGTON.....	2	617			

Note: Refer to an atlas or map for places not listed.

STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

MONSON	3	422	OAKHAM	1	976
MONTAGUE	27	411	ORANGE	2	412
MONTEREY	27	175	ORLEANS	49	058
MONTGOMERY	27	495	OTIS	27	179
MOUNT WASHINGTON	27	176	OXFORD	5	950
N			P		
NAHANT	53	338	PALMER	4	423
NANTUCKET	50	056	PAXTON	5	977
NATICK	3	621	PEABODY	10	320
NEEDHAM	2	715	PELHAM	27	577
NEW ASHFORD	1	177	PEMBROKE	6	042
NEW BEDFORD	48	200	PEPPERELL	27	642
NEW BRAintree	27	975	PERU	1	180
NEWBURY	1	339	PETERSHAM	27	978
NEWBURYPORT	1	318	PHILLIPSTON	1	979
NEW MARLBOROUGH	27	178	PITTSFIELD	4	102
NEW SALEM	27	480	PLAINFIELD	27	578
NEWTON	6	605	PLAINVILLE	4	740
NORFOLK	1	739	PLYMOUTH	7	014
NORTH ADAMS	2	112	PLYMPTON	6	071
NORTHAMPTON	3	512	PRINCETON	27	980
NORTH ANDOVER	5	319	PROVINCETOWN	49	059
NORTH ATTLEBORO	3	215	Q		
NORTHBOROUGH	27	949	QUINCY	12	703
NORTH BROOKFIELD	3	948	R		
NORTHBRIDGE	3	917	RANDOLPH	14	717
NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819	RAYNHAM	6	235
NORTHFIELD	27	434	READING	3	622
NORTH READING	5	641	REHOBOTH	4	236
NORTON	5	234	REVERE	15	803
NORWELL	3	041	RICHMOND	27	181
NORWOOD	7	716	ROCHESTER	3	043
O			ROCKLAND	9	015
OAK BLUFFS	50	057	ROCKPORT	2	340

Note: Refer to an atlas or map for places not listed.

STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

ROSLINDALE - Boston (Zip Code 02131)	18	816	STOCKBRIDGE.....	1	138
ROWE	27	481	STONEHAM	8	623
ROWLEY.....	3	341	STOUGHTON.....	12	718
ROXBURY - Boston (Zip Codes 02119, 02120, 02121).....	22	820	STOW.....	27	644
ROYALSTON	1	981	STURBRIDGE	1	954
RUSSELL.....	3	443	SUDBURY	27	645
RUTLAND.....	3	951	SUNDERLAND	3	436
			SUTTON.....	27	955
			SWAMPSCOTT	53	322
			SWANSEA.....	52	239
S			T		
SALEM	47	304	TAUNTON	9	202
SALISBURY	5	342	TEMPLETON.....	27	956
SANDSFIELD.....	27	182	TEWKSBURY.....	5	646
SANDWICH.....	46	060	TISBURY	50	061
SAUGUS	47	321	TOLLAND	1	496
SAVOY.....	27	183	TOPSFIELD.....	4	371
SCITUATE.....	6	044	TOWNSEND.....	27	647
SEEKONK.....	4	237	TRURO	49	086
SHARON.....	6	741	TYNGSBOROUGH.....	3	648
SHEFFIELD.....	27	137	TYRINGHAM	27	184
SHELBURNE.....	1	435			
SHERBORN	1	674	U		
SHIRLEY	2	643	UPTON	27	957
SHREWSBURY.....	5	918	UXBRIDGE	27	921
SHUTESBURY.....	2	482			
SOMERSET	52	238	W		
SOMERVILLE.....	12	606	WAKEFIELD.....	6	624
SOUTHAMPTON.....	1	580	WALES	2	497
SOUTHBOROUGH.....	27	952	WALPOLE	4	719
SOUTH BOSTON - Boston (Zip Code 02127).....	25	823	WALTHAM.....	7	607
SOUTHBRIDGE	6	919	WARE.....	3	514
SOUTH HADLEY.....	4	513	WAREHAM.....	54	016
SOUTHWICK	4	444	WARREN.....	3	958
SPENCER	6	920	WARWICK.....	27	483
SPRINGFIELD.....	42	400	WASHINGTON	27	185
STERLING	27	953	WATERTOWN.....	7	608

Note: Refer to an atlas or map for places not listed.

STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

WAYLAND.....	2	649	WEST TISBURY.....	50	088
WEBSTER	7	922	WESTWOOD.....	4	742
WELLESLEY	1	720	WEYMOUTH	9	721
WELLFLEET	49	087	WHATELY	27	437
WENDELL	27	484	WHITMAN	8	017
WENHAM.....	2	343	WILBRAHAM.....	5	445
WESTBOROUGH.....	2	923	WILLIAMSBURG	27	534
WEST BOYLSTON.....	2	959	WILLIAMSTOWN.....	27	140
WEST BRIDGEWATER	8	045	WILMINGTON	4	652
WEST BROOKFIELD	27	960	WINCHENDON.....	3	924
WESTFIELD.....	6	424	WINCHESTER.....	3	625
WESTFORD.....	27	650	WINDSOR	1	186
WESTHAMPTON	27	581	WINTHROP	47	810
WESTMINSTER.....	1	961	WOBURN	7	626
WEST NEWBURY.....	27	344	WORCESTER	13	900
WESTON	3	651	WORTHINGTON	1	582
WESTPORT	52	240	WRENTHAM.....	2	743
WEST ROXBURY - Boston (Zip Code 02132)	17	815	Y		
WEST SPRINGFIELD	10	425	YARMOUTH	46	062
WEST STOCKBRIDGE.....	1	139			

Note: Refer to an atlas or map for places not listed.



**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)

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	153	177	275	319	472	199	546	598	272	315	464	538	242	280	448	171
2	202	234	363	421	234	271	679	787	373	432	642	709	335	388	494	225
3	214	244	380	440	249	288	734	847	398	461	664	766	369	416	208	241
4	229	265	425	492	262	304	817	946	463	536	736	853	447	483	248	253
5	231	268	418	484	290	336	849	984	489	566	762	883	439	509	230	266
6	245	284	453	525	279	323	888	1029	546	633	800	927	494	569	239	277
7	239	277	423	490	300	348	940	1054	636	721	821	951	483	560	233	270
8	277	321	508	589	333	386	1036	1200	624	723	934	1082	563	652	271	314
9	282	327	483	560	335	388	954	1102	677	668	856	990	548	600	274	317
10	321	372	634	734	421	488	1437	1317	748	867	1024	1186	673	780	325	377
11	304	352	676	783	440	475	1096	1270	739	856	987	1143	665	770	346	401
12	343	397	655	759	454	526	1417	1294	805	933	1003	1162	726	841	334	387
13	367	414	654	758	449	520	1027	1190	745	863	925	1072	667	773	348	403
14	473	548	809	937	596	690	1492	1381	909	1053	1072	1242	846	945	461	534
15	530	614	849	984	588	681	1419	1296	923	1069	1006	1165	832	964	506	586
16	483	560	941	1090	833	965	1492	1381	974	1128	1072	1242	876	1015	495	573
17	292	338	566	656	367	414	964	1117	674	661	865	1002	542	593	293	339
18	379	439	937	1085	544	595	1254	1453	905	1048	1129	1308	844	943	428	496
19	402	466	804	931	533	617	1049	1215	804	931	947	1097	722	836	448	519
20	438	507	960	1112	591	685	1279	1482	973	1127	1153	1336	874	1012	484	561
21	534	619	973	1127	803	930	1244	1441	1020	1182	1118	1295	948	1063	746	864
22	539	624	989	1146	794	920	1267	1468	1023	1185	1141	1322	949	1065	737	854
23	349	404	774	897	540	626	1089	1262	803	930	980	1135	722	836	353	409
24	352	408	692	802	445	516	1092	1265	748	832	983	1139	647	750	359	416
25	349	404	784	908	468	542	1096	1270	826	957	985	1141	745	863	380	440
26	460	533	908	1052	644	743	1446	1328	942	1091	1030	1193	849	984	444	514
27	149	173	285	330	467	193	524	604	261	302	470	544	233	270	453	177
40	480	556	900	1043	593	687	1348	1527	940	1089	1186	1374	846	980	505	585
41	438	507	786	911	576	667	1465	1350	870	1008	1048	1214	786	911	448	519
42	563	652	907	1051	647	750	1203	1394	984	1140	1085	1257	888	1029	571	661
43	534	619	954	1102	673	780	1276	1478	1048	1214	1154	1333	942	1091	578	670
44	418	544	863	1123	758	986	1089	1417	885	1151	980	1275	796	1036	425	553
45	558	711	940	1198	674	855	1289	1643	1053	1342	1163	1482	947	1207	584	740
46		277		504		333		991		560		893		503		271
47		406		758		523		1239		896		1114		805		396
48		455		833		572		1308		949		1179		850		443
49		209		391		235		722		369		650		329		210
50		173		330		193		604		302		544		270		177
51		558		954		703		1406		1072		1264		962		544
52		294		536		354		1070		631		962		567		290
53		351		609		418		1209		732		1087		658		341
54		319		571		395		1207		716		1089		646		311

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)

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	54	54	88	92	58	61	464	172	92	97	447	154	89	84	54	54
2	59	62	403	108	67	70	487	197	406	111	469	178	95	100	57	60
3	64	67	406	111	73	77	292	212	442	118	484	190	402	107	64	64
4	64	67	446	122	74	78	224	232	427	133	498	208	442	118	62	65
5	82	86	438	145	97	102	277	291	464	169	250	263	448	156	82	86
6	72	76	427	133	80	84	248	261	455	163	222	233	438	145	74	75
7	74	75	417	123	82	86	254	264	450	158	226	238	433	140	67	70
8	85	89	446	153	404	106	299	314	484	193	270	284	465	173	84	85
9	87	91	444	148	402	107	279	293	472	181	253	266	455	163	82	86
10	404	106	485	194	426	132	329	346	223	234	296	311	200	210	99	104
11	94	96	488	198	417	123	300	315	207	218	274	285	485	194	97	102
12	408	114	499	209	439	146	334	348	247	260	300	315	222	233	404	109
13	420	126	246	227	449	157	323	339	242	254	292	307	247	228	417	123
14	443	150	246	259	477	186	342	359	267	281	309	325	243	255	438	145
15	467	176	267	281	483	192	344	358	287	302	307	323	258	271	455	163
16	469	178	323	339	282	296	392	412	329	346	354	372	297	312	474	180
17	93	98	472	181	414	117	297	312	477	186	263	276	458	166	93	98
18	422	128	289	304	462	170	384	404	285	300	345	363	255	268	438	145
19	443	150	279	293	487	197	353	371	277	291	318	334	248	261	457	165
20	437	144	304	316	484	190	380	399	298	313	342	359	267	281	457	165
21	467	176	304	316	254	264	369	388	309	325	333	350	279	293	234	243
22	474	180	344	330	258	271	390	410	322	338	349	367	288	303	236	248
23	409	115	246	259	468	177	328	345	248	261	292	307	223	234	440	116
24	444	117	209	220	438	145	327	344	224	232	294	306	499	209	444	117
25	409	115	243	255	446	153	328	345	253	266	293	308	226	238	423	129
26	449	157	288	303	202	212	354	369	297	312	346	332	267	281	446	153
27	49	51	86	90	52	55	455	163	84	85	439	146	73	77	54	54
40	462	160	278	292	482	191	392	412	286	301	354	372	259	272	457	165
41	474	207	344	376	222	268	437	528	333	402	392	474	304	364	473	209
42	470	229	275	371	494	262	352	475	292	394	347	427	267	360	470	229
43	487	230	333	410	236	290	433	533	362	445	394	481	329	405	202	249
44	460	210	330	434	286	376	403	529	335	440	362	476	304	395	464	215
45	477	205	298	345	208	240	390	451	323	373	350	405	296	342	482	210
46		93		159		108		309		177		278		160		91
47		124		227		158		366		273		331		246		120
48		133		239		165		357		267		323		240		129
49		60		104		65		190		102		170		90		61
50		51		90		55		163		85		146		77		54
51		161		277		199		385		301		348		274		155
52		82		139		95		276		163		248		148		81
53		91		149		107		295		182		267		164		86
54		86		144		100		304		183		274		163		82

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)

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	211	244	376	435	267	309	741	857	461	533	669	774	412	477	221	256
2	262	303	453	524	314	363	944	1058	562	650	824	953	509	589	268	310
3	265	307	458	530	330	382	940	1088	562	650	848	981	507	587	282	326
4	269	311	458	530	323	374	968	1120	577	668	870	1007	519	601	296	343
5	284	329	487	564	338	391	1053	1218	648	750	946	1095	584	676	317	367
6	293	339	485	561	349	404	1031	1193	650	752	927	1073	587	679	313	362
7	291	337	478	553	359	415	1035	1198	678	785	931	1077	608	704	318	368
8	323	374	553	640	403	466	1166	1349	740	856	1047	1211	667	772	364	421
9	320	370	547	633	386	447	1144	1324	719	832	1031	1193	647	749	333	385
10	343	397	582	673	410	474	1209	1399	760	879	1090	1261	681	788	351	406
11	277	321	510	590	344	398	991	1147	624	722	890	1030	560	648	291	337
12	372	430	623	721	441	510	1218	1409	801	927	1095	1267	723	837	377	436
13	388	449	621	719	438	507	1213	1404	801	927	1093	1265	722	835	388	449
14	422	488	700	810	485	561	1270	1470	863	999	1144	1324	776	898	432	500
15	435	503	739	855	495	573	1240	1435	895	1036	1116	1291	804	930	441	510
16	413	478	793	918	532	616	1323	1531	874	1011	1191	1378	790	914	428	495
17	336	389	647	749	403	466	1168	1352	681	788	1051	1216	614	710	336	389
18	379	439	752	870	463	536	1235	1429	799	925	1113	1288	722	835	376	435
19	378	437	712	824	455	526	1147	1327	741	857	1032	1194	665	769	368	426
20	404	467	805	931	489	566	1342	1553	852	986	1206	1395	769	890	424	491
21	437	506	818	947	525	607	1213	1404	879	1017	1095	1267	791	915	438	507
22	531	614	839	971	623	721	1164	1347	998	1051	1047	1211	818	947	518	599
23	334	386	766	886	493	570	1238	1433	820	949	1115	1290	738	854	367	425
24	391	452	733	848	468	542	1190	1377	753	871	1071	1239	675	781	380	440
25	393	455	837	969	490	567	1257	1454	877	1015	1134	1312	791	915	414	479
26	444	514	816	944	577	668	1171	1355	893	1033	1051	1216	801	927	440	509
27	224	259	398	461	265	307	778	900	452	523	703	813	406	470	224	259
40	346	400	645	746	424	491	1168	1352	735	850	1051	1216	662	766	396	458
41	349	464	627	834	441	587	1168	1554	781	1039	1051	1399	704	937	372	495
42	356	412	681	788	486	562	1211	1401	858	993	1093	1265	773	894	422	488
43	425	492	733	848	503	582	1261	1459	906	1048	1135	1313	815	943	434	502
44	330	382	707	818	479	554	1208	1398	799	925	1085	1255	718	831	343	397
45	412	524	695	885	468	596	1196	1522	857	1091	1077	1371	770	980	418	532
46		317		544		383		1151		696		1035		627		347
47		440		720		508		1406		927		1266		836		443
48		449		719		507		1404		927		1265		835		449
49		263		468		319		917		547		829		491		268
50		259		461		307		900		523		813		470		259
51		533		884		613		1605		1090		1445		981		546
52		331		560		395		1198		743		1077		670		362
53		371		634		451		1329		837		1197		753		392
54		382		637		474		1367		886		1229		796		422

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)

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	29	34	62	72	39	45	493	120	55	64	92	107	47	55	32	37
2	37	43	84	94	54	59	432	153	72	84	123	143	66	77	39	45
3	39	45	85	99	56	65	445	168	78	91	132	153	70	81	41	48
4	42	49	96	111	58	67	463	189	94	106	149	173	82	95	45	52
5	42	49	94	109	61	71	469	196	93	108	154	175	87	101	49	57
6	46	53	101	117	64	71	477	206	106	123	160	186	95	110	50	58
7	46	53	94	109	65	75	480	209	105	122	162	188	93	108	48	56
8	54	63	112	130	73	85	206	239	122	142	186	216	110	128	58	67
9	55	64	107	124	73	85	187	217	112	130	171	199	102	118	57	66
10	60	70	134	156	94	109	244	248	142	165	193	224	134	152	63	73
11	64	71	148	172	87	101	207	240	143	166	186	216	128	149	75	87
12	67	78	143	166	99	115	244	245	154	179	190	221	142	165	77	89
13	69	80	148	172	97	113	193	224	146	170	175	203	133	154	73	85
14	92	107	187	217	126	146	227	264	177	206	207	240	157	182	93	108
15	106	123	191	222	127	147	244	248	184	210	192	223	163	189	114	129
16	126	146	200	232	168	195	221	257	190	221	202	235	170	197	140	163
17	58	67	121	140	74	86	187	217	114	129	169	196	99	115	64	71
18	88	102	206	239	144	129	234	272	175	203	211	245	164	187	108	125
19	88	102	177	206	111	129	198	230	155	180	180	209	141	164	108	125
20	104	121	216	251	132	153	240	279	187	217	218	253	168	195	125	145
21	141	164	241	245	175	203	236	274	199	231	212	246	179	208	180	209
22	136	158	214	248	179	208	237	275	200	232	215	250	179	208	180	209
23	66	77	180	209	113	131	200	232	153	178	184	214	139	161	73	85
24	67	78	143	166	93	108	209	232	135	157	184	214	124	144	76	88
25	77	89	182	211	102	118	209	243	164	187	187	217	148	172	87	101
26	99	115	192	223	134	152	217	252	182	211	196	228	165	192	105	122
27	34	36	65	75	36	42	105	122	54	59	92	107	47	55	34	39
40	88	102	200	232	127	147	247	287	183	212	226	262	165	192	104	117
41	82	95	179	208	123	143	218	253	169	196	196	228	153	178	92	107
42	107	124	205	238	140	163	227	264	190	221	205	238	171	199	123	143
43	107	124	212	246	149	173	239	277	200	232	216	251	182	211	127	147
44	103	134	182	237	153	199	200	261	170	222	184	240	152	198	125	163
45	111	142	218	278	150	192	245	313	202	258	221	282	183	234	127	162
46		51		113		73		198		109		179		99		56
47		79		169		114		234		174		211		159		87
48		88		189		124		246		186		223		170		93
49		42		89		52		145		73		128		65		46
50		36		75		42		122		59		107		55		39
51		109		221		149		268		209		245		186		110
52		54		120		76		214		121		192		111		61
53		69		135		91		239		143		218		130		72
54		62		127		86		240		141		216		125		65

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)

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	246	246	542	541	331	331	988	987	552	551	889	888	599	508	244	244
2	254	254	547	546	333	333	4030	1029	644	540	927	926	498	497	253	253
3	263	263	580	579	360	360	4064	1060	676	575	954	953	532	531	262	262
4	276	276	610	609	368	368	4408	1107	624	620	997	996	574	573	275	275
5	283	283	620	619	382	382	4436	1135	658	657	1022	1021	608	607	282	282
6	277	277	614	610	373	373	4076	1075	643	642	970	969	592	591	275	275
7	289	289	618	617	398	398	4063	1062	665	664	956	955	614	613	285	285
8	339	339	697	696	477	476	1242	1211	757	756	1092	1091	696	695	337	337
9	318	318	656	655	424	424	4435	1134	746	745	1022	1021	660	659	316	316
10	313	313	677	676	431	431	4450	1149	742	741	1036	1035	683	682	317	317
11	337	337	750	749	466	466	4407	1106	744	743	997	996	684	683	335	335
12	377	377	780	779	493	492	4425	1124	823	822	1040	1009	757	756	376	376
13	378	378	705	704	525	524	4433	1132	829	828	1048	1017	765	764	375	375
14	462	462	862	861	630	629	1217	1216	953	952	1095	1094	880	879	459	459
15	552	551	903	902	678	677	1244	1213	999	998	1093	1092	920	919	544	540
16	584	580	1039	1038	729	728	1407	1406	1008	1007	1264	1263	930	929	558	557
17	351	351	740	739	470	470	4425	1124	798	707	1043	1012	655	654	350	350
18	430	430	826	825	559	558	4409	1108	840	839	998	997	774	773	422	422
19	426	426	800	799	606	605	4022	1021	834	830	949	918	766	765	425	425
20	530	529	928	927	683	682	1205	1204	962	961	1085	1084	888	887	514	513
21	545	544	930	929	775	774	1482	1481	1079	1078	1064	1063	995	994	654	653
22	622	621	949	948	820	819	1204	1203	1073	1072	1083	1082	994	990	836	835
23	409	409	908	907	734	733	1483	1482	969	968	1066	1065	893	892	459	459
24	419	419	815	814	602	601	4402	1101	844	843	993	992	779	778	417	417
25	440	440	860	859	664	660	4420	1119	909	908	1009	1008	838	837	463	463
26	560	559	922	921	778	777	1464	1460	1046	1045	1043	1042	938	937	644	643
27	226	226	497	496	295	295	922	921	494	493	829	828	455	455	224	224
40	384	384	740	739	533	532	1444	1443	840	809	1004	1003	750	749	392	392
41	358	411	762	875	559	642	1425	1292	852	979	1042	1163	787	904	373	428
42	415	415	846	815	637	636	1445	1444	909	908	1005	1004	838	837	404	404
43	468	469	850	852	646	647	1454	1456	955	957	1039	1041	884	883	455	456
44	405	405	845	814	544	543	1402	1401	774	770	993	992	742	741	389	389
45	463	509	799	878	620	681	1404	1213	908	998	994	1092	837	920	450	494
46		274		603		370		1101		619		991		572		273
47		405		796		547		1213		887		1089		817		403
48		378		704		524		1132		828		1017		764		375
49		234		514		309		947		517		852		476		232
50		226		496		295		921		493		828		455		224
51		535		998		729		1409		1103		1267		1019		531
52		279		613		376		1107		645		996		595		277
53		339		699		457		1211		762		1091		702		337
54		333		703		462		1214		759		1092		700		329

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)

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68
2	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62
3	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71
4	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74
5	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81
6	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76
7	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79
8	88	87	88	87	88	87	88	87	88	87	88	87	88	87	88	87
9	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82	82
10	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81	81
11	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78
12	404	100	404	100	404	100	404	100	404	100	404	100	404	100	404	100
13	405	104	405	104	405	104	405	104	405	104	405	104	405	104	405	104
14	424	120	424	120	424	120	424	120	424	120	424	120	424	120	424	120
15	453	152	453	152	453	152	453	152	453	152	453	152	453	152	453	152
16	223	222	223	222	223	222	223	222	223	222	223	222	223	222	223	222
17	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
18	463	162	463	162	463	162	463	162	463	162	463	162	463	162	463	162
19	467	166	467	166	467	166	467	166	467	166	467	166	467	166	467	166
20	467	166	467	166	467	166	467	166	467	166	467	166	467	166	467	166
21	224	220	224	220	224	220	224	220	224	220	224	220	224	220	224	220
22	249	248	249	248	249	248	249	248	249	248	249	248	249	248	249	248
23	455	154	455	154	455	154	455	154	455	154	455	154	455	154	455	154
24	444	113	444	113	444	113	444	113	444	113	444	113	444	113	444	113
25	469	168	469	168	469	168	469	168	469	168	469	168	469	168	469	168
26	203	202	203	202	203	202	203	202	203	202	203	202	203	202	203	202
27	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66
40	442	111	442	111	442	111	442	111	442	111	442	111	442	111	442	111
41	405	120	405	120	405	120	405	120	405	120	405	120	405	120	405	120
42	427	126	427	126	427	126	427	126	427	126	427	126	427	126	427	126
43	447	183	447	183	447	183	447	183	447	183	447	183	447	183	447	183
44	216	215	216	215	216	215	216	215	216	215	216	215	216	215	216	215
45	440	153	440	153	440	153	440	153	440	153	440	153	440	153	440	153
46		75		75		75		75		75		75		75		75
47		127		127		127		127		127		127		127		127
48		104		104		104		104		104		104		104		104
49		69		69		69		69		69		69		69		69
50		66		66		66		66		66		66		66		66
51		150		150		150		150		150		150		150		150
52		78		78		78		78		78		78		78		78
53		103		103		103		103		103		103		103		103
54		89		89		89		89		89		89		89		89



**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	\$21	<u>\$24</u>	\$0	\$0
40/40	28	<u>32</u>	17	<u>20</u>
20/50	24	<u>24</u>	3	3
25/50	24	<u>28</u>	4	<u>5</u>
25/60	27	<u>31</u>	5	<u>6</u>
30/60	28	<u>32</u>	12	<u>14</u>
30/70	28	<u>32</u>	12	<u>14</u>
35/80	28	<u>32</u>	13	<u>15</u>
45/45	30	<u>35</u>	23	<u>27</u>
50/50	30	<u>35</u>	30	<u>35</u>
50/100	30	<u>35</u>	32	<u>37</u>
100/100	31	<u>36</u>	58	<u>66</u>
100/150	33	<u>38</u>	59	<u>67</u>
100/200	33	<u>38</u>	59	<u>67</u>
100/300	34	<u>39</u>	60	<u>68</u>
100/500	34	<u>39</u>	62	<u>72</u>
150/300	39	<u>45</u>	96	<u>109</u>
200/200	40	<u>46</u>	117	<u>135</u>
200/300	40	<u>46</u>	119	<u>138</u>
200/400	40	<u>46</u>	119	<u>138</u>
200/500	40	<u>46</u>	120	<u>139</u>
250/1000	44	<u>51</u>	150	<u>173</u>
200/600	40	<u>46</u>	122	<u>140</u>
250/500	43	<u>50</u>	142	<u>163</u>
300/300	48	<u>55</u>	189	<u>217</u>
300/500	48	<u>55</u>	197	<u>227</u>
300/600	48	<u>55</u>	200	<u>230</u>
300/1000	49	<u>57</u>	208	<u>239</u>
500/500	62	<u>72</u>	359	<u>413</u>
500/1000	64	<u>74</u>	389	<u>447</u>
750/750	66	<u>76</u>	404	<u>461</u>
1000/1000	67	<u>77</u>	408	<u>469</u>
1000/2000	67	<u>77</u>	413	<u>475</u>
2000/2000	75	<u>88</u>	454	<u>519</u>

Limit	Part 6	
\$5,000	\$53	<u>\$54</u>
\$10,000	70	<u>72</u>
\$15,000	87	<u>90</u>
\$20,000	90	<u>94</u>
\$25,000	104	<u>109</u>
\$50,000	118	<u>122</u>
\$100,000	144	<u>150</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
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
2016	1.408	1.408
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 & Prior	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		
5,001-7,500 Miles		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					
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					
>12-<=24 months		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					
GOOD PAYER DISCOUNT	19	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	0.90	0.90
FUTURE EFFECTIVE DATE DISCOUNT (Year 1)	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90				
FUTURE EFFECTIVE DATE DISCOUNT (Year 2)	19	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92				
FUTURE EFFECTIVE DATE DISCOUNT (Year 3)	19	0.95 0.94	0.95 0.94	0.95 0.94	0.95 0.94	0.95 0.94	0.95 0.94	0.95 0.94	0.95 0.94	0.95 0.94	0.95 0.94	0.95 0.94	0.95 0.94	0.95 0.94
FUTURE EFFECTIVE DATE DISCOUNT (Year 4)	19	0.975 0.96	0.975 0.96	0.975 0.96	0.975 0.96	0.975 0.96	0.975 0.96	0.975 0.96	0.975 0.96	0.975 0.96	0.975 0.96	0.975 0.96	0.975 0.96	0.975 0.96
FUTURE EFFECTIVE DATE DISCOUNT (Year 5)	19	1.00 0.98	1.00 0.98	1.00 0.98	1.00 0.98	1.00 0.98	1.00 0.98	1.00 0.98	1.00 0.98	1.00 0.98	1.00 0.98	1.00 0.98	1.00 0.98	1.00 0.98
FUTURE EFFECTIVE DATE DISCOUNT (Year 6)	19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
FUTURE EFFECTIVE DATE DISCOUNT (Year 7)	19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
FUTURE EFFECTIVE DATE DISCOUNT (Year 8)	19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
FUTURE EFFECTIVE DATE DISCOUNT (Year 9)	19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
FUTURE EFFECTIVE DATE DISCOUNT (Year 10 and Subsequent)	19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
MULTI-POLICY DISCOUNT	19													
Multi-Policy A		0.71	0.74 1.00	0.71	0.71	0.74 1.00	0.71	0.71	0.71	0.71				
Multi-Policy B		0.90	0.90 1.00	0.90	0.90	0.90 1.00	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					
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	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					
Condominium or Renters Policy		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					
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	0.79				



**MASSACHUSETTS
ENCOPASS 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	\$14	\$12	\$14	\$21	\$24	\$17	\$20
2	44	13	44	13	49	22	46	19
3	42	14	42	14	24	24	47	20
4	46	19	46	17	28	32	24	28
5	45	17	44	16	26	30	22	25
6	47	20	47	20	30	35	26	30
7	47	20	46	19	29	34	24	28
8	46	19	46	19	28	32	24	28
9	47	20	47	20	30	35	27	31
10	24	28	23	27	40	46	36	41
11	23	27	22	25	39	45	34	39
12	26	30	24	27	44	51	36	42
13	27	31	26	30	47	54	39	45
14	29	34	27	31	49	57	41	47
15	48	56	46	53	82	95	70	81
16	55	64	52	60	94	109	81	94
17	49	57	47	54	84	97	72	83
18	49	57	47	54	84	97	72	83
19	49	57	47	54	84	97	72	83
20	49	57	47	54	84	97	72	83
21	49	57	47	54	84	97	72	83
22	49	57	47	54	84	97	72	83
23	49	57	47	54	84	97	72	83
24	49	57	47	54	84	97	72	83
25	49	57	47	54	84	97	72	83
26	49	57	47	54	84	97	72	83
27	40	12	40	12	45	17	44	16
40	26	30	24	28	45	52	38	44
41	29	34	27	31	49	57	41	47
42	48	56	46	53	82	95	70	81
43	49	57	47	54	84	97	71	82
44	55	64	51	59	93	108	80	93
45	48	56	46	53	82	95	70	81
46		17		16		29		24
47		31		28		53		44
48		31		30		54		45
49		13		13		20		18
50		12		12		17		16
51		34		31		57		47
52		18		17		31		27
53		19		19		34		31
54		19		19		33		28

Territory	Experienced Operators							
	Group A		Group B		Group C		Group D	
1	\$1	\$1	\$1	\$1	\$2	\$2	\$1	\$1
2	1	1	1	1	1	1	1	1
3	1	1	1	1	1	2	2	1
4	1	1	1	1	1	2	2	2
5	1	1	1	1	1	2	2	2
6	1	1	1	1	1	2	2	2
7	1	1	1	1	1	2	2	2
8	1	1	1	1	1	2	2	2
9	1	1	1	1	1	2	2	2
10	2	2	2	2	2	3	3	3
11	2	2	2	2	2	3	3	2
12	2	2	2	2	2	3	3	3
13	2	2	2	2	2	3	3	3
14	2	2	2	2	2	4	5	3
15	4	5	3	3	7	8	5	6
16	4	5	4	5	9	10	7	8
17	4	5	3	3	7	8	5	6
18	4	5	3	3	7	8	5	6
19	4	5	3	3	7	8	5	6
20	4	5	3	3	7	8	5	6
21	4	5	3	3	7	8	5	6
22	4	5	3	3	7	8	5	6
23	4	5	3	3	7	8	5	6
24	4	5	3	3	7	8	5	6
25	4	5	3	3	7	8	5	6
26	4	5	3	3	7	8	5	6
27	1	1	1	1	1	1	1	1
40	2	2	2	2	2	3	3	3
41	2	2	2	2	2	4	5	3
42	4	5	3	3	7	8	5	6
43	4	5	3	3	7	8	5	6
44	4	5	4	5	9	10	7	8
45	3	3	3	3	7	8	5	6
46		1		1		2		2
47		2		2		3		3
48		2		2		3		3
49		1		1		2		1
50		1		1		1		1
51		2		2		5		3
52		1		1		2		2
53		1		1		2		2
54		1		1		2		2

- 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	\$15	\$17	\$14	\$16	\$23	\$27	\$20	\$23
2	44	16	49	15	24	24	47	20
3	45	17	44	16	23	27	49	22
4	20	23	47	20	32	37	26	30
5	49	22	46	19	29	34	23	27
6	24	24	49	22	34	39	27	31
7	20	23	47	20	32	37	26	30
8	20	23	47	20	32	37	26	30
9	24	24	49	22	34	39	27	31
10	28	32	24	28	45	52	36	42
11	27	31	23	27	44	51	35	41
12	28	32	26	30	46	53	37	43
13	30	35	27	31	49	57	39	45
14	33	38	29	34	49	57	41	47
15	36	42	36	42	49	57	49	57
16	36	42	36	42	49	57	49	57
17	36	42	36	42	49	57	49	57
18	36	42	36	42	49	57	49	57
19	36	42	36	42	49	57	49	57
20	36	42	36	42	49	57	49	57
21	36	42	36	42	49	57	49	57
22	36	42	36	42	49	57	49	57
23	36	42	36	42	49	57	49	57
24	36	42	36	42	49	57	49	57
25	36	42	36	42	49	57	49	57
26	36	42	36	42	49	57	49	57
27	42	14	11	13	19	22	15	17
40	29	34	27	31	48	56	38	44
41	33	38	29	34	49	57	41	47
42	36	42	36	42	49	57	49	57
43	36	42	36	42	49	57	49	57
44	36	42	36	42	49	57	49	57
45	36	42	36	42	49	57	49	57
46		21		19		32		26
47		34		31		55		44
48		35		31		57		45
49		15		14		24		20
50		14		13		22		17
51		38		34		57		47
52		23		20		35		28
53		24		22		39		31
54		23		20		37		30

Territory	Experienced Operators Without Guest							
	Group A		Group B		Group C		Group D	
1	\$2	\$2	\$3	\$3	\$4	\$5	\$6	\$6
2	2	2	3	3	4	5	6	6
3	2	2	3	3	4	5	6	6
4	3	3	4	4	5	6	8	10
5	3	3	4	4	5	6	8	10
6	3	3	4	4	5	6	8	10
7	3	3	4	4	5	6	8	10
8	3	3	4	4	5	6	8	10
9	3	3	4	4	5	6	8	10
10	4	5	6	6	8	10	12	15
11	4	5	6	6	8	10	12	15
12	5	6	8	8	10	12	14	16
13	5	6	8	8	10	12	14	16
14	5	6	8	8	10	12	14	16
15	44	13	45	17	20	23	26	30
16	42	14	47	20	23	27	29	34
17	44	13	45	17	21	24	26	30
18	44	13	45	17	21	24	26	30
19	44	13	45	17	21	24	26	30
20	44	13	45	17	21	24	26	30
21	44	13	45	17	21	24	26	30
22	44	13	45	17	21	24	26	30
23	44	13	45	17	21	24	26	30
24	44	13	45	17	21	24	26	30
25	44	13	45	17	21	24	26	30
26	44	13	45	17	21	24	26	30
27	2	2	2	2	3	3	4	5
40	5	6	8	10	11	13	14	16
41	5	6	8	10	12	14	15	17
42	44	13	45	17	20	23	26	30
43	44	13	45	17	21	24	26	30
44	42	14	47	20	23	27	29	34
45	44	13	45	17	20	23	24	28
46		3		4		6		9
47		6		10		13		16
48		6		10		14		16
49		2		3		4		5
50		2		2		3		5
51		6		12		14		17
52		3		5		7		10
53		3		6		8		11
54		3		5		8		11

- 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 - 3

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

Territory	Experienced Operators							
	Group A		Group B		Group C		Group D	
1	\$11	\$13	\$11	\$13	\$18	\$22	\$16	\$19
2	42	14	44	13	19	22	46	19
3	43	15	43	15	22	25	20	23
4	44	16	43	15	23	27	20	23
5	44	16	43	15	23	27	21	24
6	45	17	44	16	26	30	22	25
7	45	17	44	16	26	30	22	25
8	45	17	44	16	26	30	22	25
9	49	22	47	20	32	37	27	31
10	47	20	46	19	30	35	26	30
11	49	22	47	20	32	37	27	31
12	24	28	23	27	44	47	96	42
13	22	25	24	24	37	43	32	37
14	23	27	22	25	40	46	35	41
15	26	30	24	28	45	52	37	43
16	22	31	26	30	46	53	38	44
17	35	41	34	39	61	71	61	59
18	35	41	34	39	61	71	61	59
19	35	41	34	39	61	71	61	59
20	35	41	34	39	61	71	61	59
21	35	41	34	39	61	71	61	59
22	35	41	34	39	61	71	61	59
23	35	41	34	39	61	71	61	59
24	35	41	34	39	61	71	61	59
25	35	41	34	39	61	71	61	59
26	35	41	34	39	61	71	61	59
27	41	13	41	13	19	22	46	19
40	19	22	17	20	32	37	27	31
41	27	31	26	30	46	53	38	44
42	27	31	26	30	46	53	38	44
43	28	32	27	31	48	56	40	45
44	27	31	26	30	46	53	38	44
45	27	31	26	30	47	54	39	45
46		16		15		26		24
47		27		25		45		39
48		25		24		43		37
49		13		13		22		19
50		13		13		22		19
51		27		25		46		41
52		17		16		28		25
53		21		19		36		30
54		17		16		30		25

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

Limit	All Territories	
	All Groups	
20/40	\$20	\$23
40/40	26	30
20/50	24	24
25/50	24	24
25/60	22	25
30/60	23	27
30/70	23	27
35/80	24	28
45/45	26	30
50/50	27	31
50/100	27	31
100/100	34	36
100/150	34	36
100/200	34	36
100/300	34	36
100/500	34	36
150/300	34	39
200/200	32	43
200/300	32	43
200/400	32	43
200/500	32	43
250/1000	39	45
200/600	37	43
250/500	39	45
300/300	44	49
300/500	44	49
300/600	44	49
300/1000	43	50
500/500	49	57
500/1000	58	68
750/750	62	72
1000/1000	65	75
1000/2000	65	75
2000/2000	74	82

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

Limit	All Territories	
	All Groups	
20/40	\$0	\$0
40/40	32	37
20/50	3	3
25/50	40	12
25/60	44	13
30/60	22	25
30/70	22	25
35/80	22	25
45/45	46	53
50/50	59	67
50/100	63	73
100/100	144	132
100/150	146	134
100/200	147	135
100/300	148	136
100/500	123	141
150/300	184	213
200/200	228	264
200/300	222	267
200/400	223	268
200/500	226	271
250/1000	284	326
200/600	232	272
250/500	272	313
300/300	323	371
300/500	322	382
300/600	324	384
300/1000	342	394
500/500	497	571
500/1000	757	871
750/750	780	898
1000/1000	798	919
1000/2000	798	919
2000/2000	878	1010

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**

Limit per person	All Territories	
	All Groups	
\$500	\$64	\$74
\$750	72	83
\$1,000	80	93
\$2,000	107	124
\$5,000	173	200
\$10,000	284	326
\$15,000	345	400
\$20,000	396	459
\$25,000	420	487
\$50,000	440	510



**MASSACHUSETTS
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MOTOR VEHICLE RATE PAGES**

MOTORCYCLE RATES - 4

**Part 7 - Collision
Rates at \$500 deductible**

Rate per \$100 of value*	
Experienced Operators	
Territory	All Groups
1	\$2.12
2	2.01
3	2.39
4	2.63
5	2.74
6	2.76
7	2.94
8	3.36
9	3.06
10	3.58
11	3.16
12	4.12
13	4.29
14	5.98
15	6.98
16	7.67
17	7.17
18	7.17
19	7.17
20	7.17
21	7.17
22	7.17
23	7.17
24	7.17
25	7.17
26	7.17
27	1.80
40	4.55
41	4.54
42	6.19
43	6.98
44	6.43
45	6.85
46	2.59
47	4.21
48	4.29
49	1.93
50	1.80
51	5.98
52	2.72
53	3.12
54	3.06

**Part 7 - Collision
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$52
\$1,000	66.9% of \$500 deductible premium
\$2,000	53.2% of \$500 deductible premium

**Part 7 - Collision
Waiver of Deductible Charges**

All Territories	
Deductible	All Groups
\$300	\$11
\$500	\$15
\$1,000	\$18
\$2,000	\$27

Part 8 - Limited Collision

\$500 deductible base premium (Part 8) =
(6.0%) x [\$500 deductible Collision base premium (Part 7)]

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$8
\$300	\$500 deductible premium (Part 8) + \$5
\$1,000	58.6% of \$500 deductible premium (Part 8)
\$2,000	38.9% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

- Determine the motorcycle's insured value* in hundreds of dollars.
- Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value is defined as follows:

- The Average Retail Value as expressed in the current Kelley Blue Book.
- For all motorcycles for which an Average Retail Value is not published in the current Kelley Blue Book, the value may be determined using other sources, including the use of Original Cost New for new motorcycles.
- a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over

Notes:

- Motorcycle territory definitions are the same as for private passenger automobiles.
- Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- Rates are per \$100 of insured value.



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

MOTORCYCLE RATES - 5

**Part 9 - Comprehensive
Rates at \$500 deductible**

Rate per \$100 of value*	
Territory	All Groups
1	\$0.91
2	0.89
3	0.93
4	1.00
5	1.02
6	1.21
7	1.45
8	1.85
9	1.62
10	2.05
11	1.98
12	2.50
13	2.32
14	3.16
15	3.77
16	5.68
17	5.86
18	5.86
19	5.86
20	5.86
21	5.86
22	5.86
23	5.86
24	5.86
25	5.86
26	5.86
27	0.81
40	2.34
41	2.49
42	3.47
43	3.58
44	5.66
45	3.61
46	0.99
47	2.40
48	2.32
49	0.85
50	0.81
51	3.16
52	1.09
53	1.67
54	1.67

**Part 9 - Comprehensive
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$4
\$1,000	77.7% of \$500 deductible premium
\$2,000	70.3% of \$500 deductible premium

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

Determine motorcycle Comprehensive rates by the following procedure:
 (a) Determine the motorcycle's insured value* in hundreds of dollars.
 (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value is defined as follows:

- (a) The Average Retail Value as expressed in the current Kelley Blue Book.
- (b) For all motorcycles for which an Average Retail Value is not published in the current Kelley Blue Book, the value may be determined using other sources, including the use of Original Cost New for new motorcycles.
- (c) a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for Part 9 are the same for experienced and inexperienced operators.
- (3) Rates are per \$100 of insured value.

**MASSACHUSETTS
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
MOTOR VEHICLE RULES**

26. MISCELLANEOUS OPTIONAL COVERAGES

Motor Vehicle Auto Loan and Lease Deficiency Coverage

1. Eligibility

A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the unpaid principal due on a loan/lease financing agreement and the actual cash value of the vehicle, in the event of a total loss, subject to the following:

- a. This coverage may be provided only to a vehicle that is a private passenger auto, pickup, van or motor home.
- b. The insured must request this coverage within 30 days of the date the vehicle is financed and added to the policy.
- c. The vehicle must be new, defined as never previously titled under the motor vehicle laws of any state.

Note: This coverage is not available when replacement value coverage is also purchased on the vehicle.

2. Rates

- a. Part 9. Apply a factor of 1.07 to the premium for Part 9 at the applicable deductible amount.
- b. Parts 7 and 8. Apply a factor of 1.07 to the premium for Parts 7 or 8 at the applicable deductible amount.

Accident/Violation Forgiveness Coverage

For private passenger autos, vans and pickups, no merit rating points apply to accidents and minor violations that are associated with an operator who is listed on the policy at the time of the accident or minor violation. However, the points associated with a major violation will continue to apply to each chargeable major violation that occurred during the experience period.

Apply a factor of ~~4.44~~ 1.10 to the premium for Parts 1, 2, 4, 5, 6, 7, 8, and 9.

41. STATED AMOUNT COVERAGE

Parts 7, 8 and 9

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the tables below. Apply the rate obtained from the tables to each \$100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.

This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

The rating steps applicable to the vehicle type being rated are the same whether the vehicle is written on an actual cash value basis or on a stated amount basis.

STATED AMOUNT COMPREHENSIVE RATES \$500 DEDUCTIBLE

Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Territory																
1	1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
2	1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
3	1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
4	1.71	0.81	0.72	0.68	0.64	0.61	0.58	0.56	0.54	0.53	0.52	0.51	0.50	0.49	0.47	0.46
5	1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
6	1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
7	1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
8	1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
9	1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
10	2.09	0.98	0.88	0.83	0.78	0.74	0.71	0.68	0.66	0.65	0.63	0.63	0.61	0.59	0.58	0.56
11	2.23	1.05	0.94	0.89	0.84	0.79	0.75	0.73	0.71	0.69	0.68	0.67	0.65	0.63	0.61	0.60
12	2.30	1.09	0.97	0.92	0.86	0.81	0.78	0.75	0.73	0.71	0.70	0.69	0.68	0.65	0.63	0.62
13	2.59	1.22	1.09	1.03	0.97	0.92	0.87	0.84	0.82	0.80	0.79	0.78	0.76	0.73	0.71	0.70
14	2.71	1.28	1.15	1.08	1.02	0.96	0.92	0.88	0.86	0.84	0.82	0.82	0.80	0.77	0.75	0.73
15	3.34	1.57	1.41	1.33	1.25	1.18	1.13	1.09	1.06	1.03	1.01	1.00	0.98	0.94	0.92	0.90
16	5.41	2.55	2.28	2.16	2.03	1.91	1.83	1.76	1.71	1.67	1.64	1.62	1.59	1.53	1.49	1.46
17	1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
18	3.93	1.85	1.66	1.57	1.47	1.39	1.33	1.28	1.24	1.21	1.19	1.18	1.15	1.11	1.08	1.06
19	4.32	2.04	1.82	1.72	1.62	1.53	1.46	1.41	1.37	1.34	1.31	1.30	1.27	1.22	1.19	1.17
20	3.91	1.84	1.65	1.56	1.47	1.38	1.32	1.27	1.24	1.21	1.19	1.17	1.15	1.11	1.08	1.06
21	5.32	2.51	2.25	2.12	2.00	1.88	1.80	1.73	1.68	1.64	1.62	1.60	1.56	1.51	1.46	1.44



**SECTION: ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
MOTOR VEHICLE RULES**

**EFFECTIVE: August 1, 2015
PAGE NO: 41-2-Massachusetts**

22	6.00	2.83	2.53	2.39	2.25	2.12	2.02	1.95	1.90	1.85	1.82	1.80	1.76	1.70	1.65	1.62
23	3.60	1.70	1.52	1.44	1.35	1.28	1.22	1.17	1.14	1.11	1.10	1.08	1.06	1.02	0.99	0.97
24	2.71	1.28	1.15	1.08	1.02	0.96	0.92	0.88	0.86	0.84	0.82	0.82	0.80	0.77	0.75	0.73
25	4.09	1.93	1.73	1.63	1.53	1.45	1.38	1.33	1.29	1.26	1.24	1.23	1.20	1.16	1.13	1.10
26	4.87	2.30	2.06	1.94	1.83	1.72	1.65	1.59	1.54	1.51	1.48	1.46	1.43	1.38	1.34	1.32
27	1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
40	2.48	1.17	1.05	0.99	0.93	0.88	0.84	0.81	0.78	0.77	0.75	0.75	0.73	0.70	0.68	0.67
41	2.50	1.18	1.06	1.00	0.94	0.88	0.84	0.81	0.79	0.77	0.76	0.75	0.73	0.71	0.69	0.67
42	3.03	1.43	1.28	1.21	1.14	1.07	1.02	0.99	0.96	0.94	0.92	0.91	0.89	0.86	0.84	0.82
43	3.19	1.51	1.35	1.27	1.20	1.13	1.08	1.04	1.01	0.99	0.97	0.96	0.94	0.90	0.88	0.86
44	5.21	2.46	2.20	2.08	1.96	1.84	1.76	1.70	1.65	1.61	1.58	1.57	1.53	1.48	1.44	1.41
45	3.36	1.58	1.42	1.34	1.26	1.19	1.13	1.09	1.06	1.04	1.02	1.01	0.98	0.95	0.92	0.91
46	<u>1.75</u>	<u>0.83</u>	<u>0.74</u>	<u>0.70</u>	<u>0.66</u>	<u>0.62</u>	<u>0.59</u>	<u>0.57</u>	<u>0.55</u>	<u>0.54</u>	<u>0.53</u>	<u>0.53</u>	<u>0.51</u>	<u>0.50</u>	<u>0.48</u>	<u>0.47</u>
47	<u>2.45</u>	<u>1.16</u>	<u>1.03</u>	<u>0.98</u>	<u>0.92</u>	<u>0.87</u>	<u>0.83</u>	<u>0.80</u>	<u>0.78</u>	<u>0.76</u>	<u>0.75</u>	<u>0.74</u>	<u>0.72</u>	<u>0.69</u>	<u>0.67</u>	<u>0.66</u>
48	<u>2.59</u>	<u>1.22</u>	<u>1.09</u>	<u>1.03</u>	<u>0.97</u>	<u>0.92</u>	<u>0.87</u>	<u>0.84</u>	<u>0.82</u>	<u>0.80</u>	<u>0.79</u>	<u>0.78</u>	<u>0.76</u>	<u>0.73</u>	<u>0.71</u>	<u>0.70</u>
49	<u>1.61</u>	<u>0.76</u>	<u>0.68</u>	<u>0.64</u>	<u>0.60</u>	<u>0.57</u>	<u>0.54</u>	<u>0.52</u>	<u>0.51</u>	<u>0.50</u>	<u>0.49</u>	<u>0.48</u>	<u>0.47</u>	<u>0.45</u>	<u>0.44</u>	<u>0.43</u>
50	<u>1.57</u>	<u>0.74</u>	<u>0.66</u>	<u>0.63</u>	<u>0.59</u>	<u>0.56</u>	<u>0.53</u>	<u>0.51</u>	<u>0.50</u>	<u>0.49</u>	<u>0.48</u>	<u>0.47</u>	<u>0.46</u>	<u>0.44</u>	<u>0.43</u>	<u>0.42</u>
51	<u>2.71</u>	<u>1.28</u>	<u>1.15</u>	<u>1.08</u>	<u>1.02</u>	<u>0.96</u>	<u>0.92</u>	<u>0.88</u>	<u>0.86</u>	<u>0.84</u>	<u>0.82</u>	<u>0.82</u>	<u>0.80</u>	<u>0.77</u>	<u>0.75</u>	<u>0.73</u>
52	<u>1.81</u>	<u>0.85</u>	<u>0.76</u>	<u>0.72</u>	<u>0.68</u>	<u>0.64</u>	<u>0.61</u>	<u>0.59</u>	<u>0.57</u>	<u>0.56</u>	<u>0.55</u>	<u>0.55</u>	<u>0.53</u>	<u>0.52</u>	<u>0.50</u>	<u>0.49</u>
53	<u>1.96</u>	<u>0.93</u>	<u>0.83</u>	<u>0.78</u>	<u>0.74</u>	<u>0.69</u>	<u>0.66</u>	<u>0.64</u>	<u>0.62</u>	<u>0.61</u>	<u>0.60</u>	<u>0.59</u>	<u>0.58</u>	<u>0.56</u>	<u>0.54</u>	<u>0.53</u>
54	<u>1.94</u>	<u>0.92</u>	<u>0.82</u>	<u>0.78</u>	<u>0.73</u>	<u>0.69</u>	<u>0.66</u>	<u>0.63</u>	<u>0.62</u>	<u>0.60</u>	<u>0.59</u>	<u>0.59</u>	<u>0.57</u>	<u>0.55</u>	<u>0.54</u>	<u>0.52</u>

STATED AMOUNT FIRE RATES \$500 DEDUCTIBLE

1-27, 40-<u>54</u>	0.21	0.10	0.09	0.08	0.08	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.06	0.06	0.06	0.06
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Stated Amount C.A.C. with M.M.& V. \$500 Deductible 15% of the Stated Amount Comprehensive Rate

Additional Charges to Reduce Deductible from \$500 - Same as Actual Cash Value Charges

For Higher Deductibles, Refer to Rule 16



**SECTION: ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
MOTOR VEHICLE RULES**

**EFFECTIVE: August 1, 2015
PAGE NO: 41-3-Massachusetts**

STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE

Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Territory																
1	0.96	0.45	0.40	0.38	0.36	0.34	0.32	0.31	0.30	0.30	0.29	0.29	0.28	0.27	0.26	0.26
2	0.98	0.46	0.41	0.39	0.37	0.35	0.33	0.32	0.31	0.30	0.30	0.29	0.29	0.28	0.27	0.26
3	1.02	0.48	0.43	0.41	0.38	0.36	0.34	0.33	0.32	0.31	0.31	0.31	0.30	0.29	0.28	0.27
4	0.99	0.47	0.42	0.40	0.37	0.35	0.34	0.32	0.31	0.31	0.30	0.30	0.29	0.28	0.27	0.27
5	1.04	0.49	0.44	0.42	0.39	0.37	0.35	0.34	0.33	0.32	0.32	0.31	0.31	0.30	0.29	0.28
6	1.09	0.52	0.46	0.44	0.41	0.39	0.37	0.36	0.35	0.34	0.33	0.33	0.32	0.31	0.30	0.30
7	1.14	0.54	0.48	0.46	0.43	0.40	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.32	0.31	0.31
8	1.18	0.56	0.50	0.47	0.44	0.42	0.40	0.38	0.37	0.36	0.36	0.35	0.35	0.33	0.33	0.32
9	1.17	0.55	0.49	0.47	0.44	0.41	0.39	0.38	0.37	0.36	0.35	0.35	0.34	0.33	0.32	0.32
10	1.26	0.59	0.53	0.50	0.47	0.44	0.42	0.41	0.40	0.39	0.38	0.38	0.37	0.36	0.35	0.34
11	1.36	0.64	0.57	0.54	0.51	0.48	0.46	0.44	0.43	0.42	0.41	0.41	0.40	0.38	0.37	0.37
12	1.41	0.66	0.59	0.56	0.53	0.50	0.47	0.46	0.44	0.43	0.43	0.42	0.41	0.40	0.39	0.38
13	1.61	0.76	0.68	0.64	0.60	0.57	0.54	0.52	0.51	0.50	0.49	0.48	0.47	0.45	0.44	0.43
14	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46
15	2.13	1.00	0.90	0.85	0.80	0.75	0.72	0.69	0.67	0.66	0.65	0.64	0.62	0.60	0.59	0.58
16	3.58	1.69	1.51	1.43	1.34	1.27	1.21	1.16	1.13	1.11	1.09	1.08	1.05	1.01	0.99	0.97
17	1.14	0.54	0.48	0.46	0.43	0.40	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.32	0.31	0.31
18	2.54	1.20	1.07	1.01	0.95	0.90	0.86	0.83	0.80	0.79	0.77	0.76	0.75	0.72	0.70	0.69
19	2.82	1.33	1.19	1.12	1.06	1.00	0.95	0.92	0.89	0.87	0.86	0.85	0.83	0.80	0.78	0.76
20	2.53	1.19	1.07	1.01	0.95	0.90	0.85	0.82	0.80	0.78	0.77	0.76	0.74	0.72	0.70	0.68
21	3.52	1.66	1.49	1.40	1.32	1.24	1.19	1.14	1.11	1.09	1.07	1.06	1.03	1.00	0.97	0.95
22	3.99	1.88	1.69	1.59	1.50	1.41	1.35	1.30	1.26	1.23	1.21	1.20	1.17	1.13	1.10	1.08
23	2.32	1.09	0.98	0.92	0.87	0.82	0.78	0.75	0.73	0.72	0.70	0.70	0.68	0.66	0.64	0.63
24	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46
25	2.65	1.25	1.12	1.06	1.00	0.94	0.90	0.86	0.84	0.82	0.81	0.80	0.78	0.75	0.73	0.72
26	3.20	1.51	1.35	1.28	1.20	1.13	1.08	1.04	1.01	0.99	0.97	0.96	0.94	0.91	0.88	0.87
27	0.89	0.42	0.38	0.36	0.34	0.32	0.30	0.29	0.28	0.28	0.27	0.27	0.26	0.25	0.25	0.24
40	1.53	0.72	0.65	0.61	0.57	0.54	0.52	0.50	0.48	0.47	0.47	0.46	0.45	0.43	0.42	0.41
41	1.54	0.73	0.65	0.62	0.58	0.55	0.52	0.50	0.49	0.48	0.47	0.46	0.45	0.44	0.42	0.42
42	1.92	0.90	0.81	0.76	0.72	0.68	0.65	0.62	0.61	0.59	0.58	0.58	0.56	0.54	0.53	0.52
43	2.03	0.96	0.86	0.81	0.76	0.72	0.69	0.66	0.64	0.63	0.62	0.61	0.60	0.57	0.56	0.55
44	3.44	1.62	1.45	1.37	1.29	1.22	1.16	1.12	1.09	1.06	1.05	1.03	1.01	0.97	0.95	0.93
45	2.14	1.01	0.91	0.85	0.80	0.76	0.72	0.70	0.68	0.66	0.65	0.64	0.63	0.61	0.59	0.58
46	<u>1.02</u>	<u>0.48</u>	<u>0.43</u>	<u>0.41</u>	<u>0.38</u>	<u>0.36</u>	<u>0.34</u>	<u>0.33</u>	<u>0.32</u>	<u>0.31</u>	<u>0.31</u>	<u>0.31</u>	<u>0.30</u>	<u>0.29</u>	<u>0.28</u>	<u>0.27</u>
47	<u>1.51</u>	<u>0.71</u>	<u>0.64</u>	<u>0.60</u>	<u>0.57</u>	<u>0.54</u>	<u>0.51</u>	<u>0.49</u>	<u>0.48</u>	<u>0.47</u>	<u>0.46</u>	<u>0.45</u>	<u>0.44</u>	<u>0.43</u>	<u>0.42</u>	<u>0.41</u>
48	<u>1.61</u>	<u>0.76</u>	<u>0.68</u>	<u>0.64</u>	<u>0.60</u>	<u>0.57</u>	<u>0.54</u>	<u>0.52</u>	<u>0.51</u>	<u>0.50</u>	<u>0.49</u>	<u>0.48</u>	<u>0.47</u>	<u>0.45</u>	<u>0.44</u>	<u>0.43</u>
49	<u>0.92</u>	<u>0.43</u>	<u>0.39</u>	<u>0.37</u>	<u>0.35</u>	<u>0.33</u>	<u>0.31</u>	<u>0.30</u>	<u>0.29</u>	<u>0.29</u>	<u>0.28</u>	<u>0.28</u>	<u>0.27</u>	<u>0.26</u>	<u>0.25</u>	<u>0.25</u>
50	<u>0.89</u>	<u>0.42</u>	<u>0.38</u>	<u>0.36</u>	<u>0.34</u>	<u>0.32</u>	<u>0.30</u>	<u>0.29</u>	<u>0.28</u>	<u>0.28</u>	<u>0.27</u>	<u>0.27</u>	<u>0.26</u>	<u>0.25</u>	<u>0.25</u>	<u>0.24</u>
51	<u>1.69</u>	<u>0.80</u>	<u>0.72</u>	<u>0.67</u>	<u>0.64</u>	<u>0.60</u>	<u>0.57</u>	<u>0.55</u>	<u>0.54</u>	<u>0.52</u>	<u>0.51</u>	<u>0.51</u>	<u>0.50</u>	<u>0.48</u>	<u>0.47</u>	<u>0.46</u>
52	<u>1.06</u>	<u>0.50</u>	<u>0.45</u>	<u>0.43</u>	<u>0.40</u>	<u>0.38</u>	<u>0.36</u>	<u>0.35</u>	<u>0.34</u>	<u>0.33</u>	<u>0.32</u>	<u>0.32</u>	<u>0.31</u>	<u>0.30</u>	<u>0.29</u>	<u>0.29</u>
53	<u>1.17</u>	<u>0.55</u>	<u>0.49</u>	<u>0.47</u>	<u>0.44</u>	<u>0.41</u>	<u>0.39</u>	<u>0.38</u>	<u>0.37</u>	<u>0.36</u>	<u>0.35</u>	<u>0.35</u>	<u>0.34</u>	<u>0.33</u>	<u>0.32</u>	<u>0.32</u>
54	<u>1.15</u>	<u>0.55</u>	<u>0.49</u>	<u>0.46</u>	<u>0.43</u>	<u>0.41</u>	<u>0.39</u>	<u>0.37</u>	<u>0.36</u>	<u>0.35</u>	<u>0.35</u>	<u>0.34</u>	<u>0.34</u>	<u>0.32</u>	<u>0.32</u>	<u>0.31</u>

**MASSACHUSETTS
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
TERRITORY PAGES**

**STATE TERRITORY SHEETS
MOTOR VEHICLE TERRITORY DEFINITIONS**

Except for East Boston and South Boston, sections of cities and towns designated "North," "East," "South," and "West" or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as **North** Andover) there are two distinct townships, Andover and North Andover, in which case both are listed.

Counties are indicated by the Statistical Code Numbers as follows:

Left Hand Digit	County	Left Hand Digit	County
0	Barnstable	4.....	Franklin
	Dukes		Hampden
	Nantucket	5.....	Hampshire
	Plymouth	6.....	Middlesex
1	Berkshire	7.....	Norfolk
2	Bristol	8.....	Suffolk
3	Essex	9.....	Worcester

Note: Refer to an atlas or map for places not listed.



**STATE TERRITORY SHEETS
MOTOR VEHICLE TERRITORY DEFINITIONS
CITY OF BOSTON**

Definition	Rating Territory	Statistical Code
BOSTON CENTRAL - (Zip Codes 02101-02118 , 02108-02111 , 02113-02116 , 02118 02123 , 02133, 02199, 02201 , 02202 , 02203, 02210, 02215, 02222 02244)	23	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	24	822
CHARLESTOWN - EAST BOSTON - (Zip Codes 02128, 02129)	26	824
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	21*	819
EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129)	26	824
HYDE PARK - (Zip Codes 02136 , 02137)	20	818
JAMAICA PLAIN - (Zip Code 02130)	19	817
ROSLINDALE - (Zip Code 02131)	18	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	22	820
SOUTH BOSTON - (Zip Code 02127)	25	823
WEST ROXBURY (Zip Code 02132)	17	815

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Rating Territory	Statistical Code
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Readville - (Hyde Park)	20	818

*A portion of postal zip code district 02126 falls in Hyde Park (Territory 20) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:

Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset St. to Neponset River. Border goes down the middle of these streets.

Note: Refer to an atlas or map for places not listed.



STATE TERRITORY SHEETS
MOTOR VEHICLE TERRITORY DEFINITIONS

The following list contains Out of State Territorial Schedules and Statistical Codes

Location	Rating Territory	Statistical Code
Connecticut	9	991
Maine	9	992
New Hampshire	9	993
New York	9	994
Rhode Island	9	995
Vermont	9	996
Other	9	999

Note: Refer to an atlas or map for places not listed.

STATE TERRITORY SHEETS
MOTOR VEHICLE TERRITORY DEFINITIONS

A			BOSTON CENTRAL - (Zip Codes 02404-02418, 02108-02111, 02113-02116, 02118-02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241 02222)		
ABINGTON.....	8	010		23	821
ACTON.....	27	630			
ACUSHNET.....	7 54	230			
ADAMS.....	27	110	BOURNE	4 46	050
AGAWAM.....	7	420	BOXBOROUGH.....	27	671
ALFORD.....	27	170	BOXFORD.....	3	370
AMESBURY.....	2	310	BOYLSTON.....	2	971
AMHERST.....	5	510	BRAINTREE.....	8	710
ANDOVER.....	3	311	BREWSTER.....	27 49	080
ARLINGTON.....	4	610	BRIDGEWATER.....	6	011
ASHBURNHAM.....	1	930	BRIGHTON - Boston (Zip Codes 02134, 02135, 02163).....	24	822
ASHBY.....	1	670	BRIMFIELD.....	3	491
ASHFIELD.....	27	470	BROCKTON.....	45	002
ASHLAND.....	5	631	BROOKFIELD.....	3	935
ATHOL.....	3	910	BROOKLINE.....	8	702
ATTLEBORO.....	5	210	BUCKLAND.....	27	430
AUBURN.....	6	931	BURLINGTON.....	4	635
AVON.....	11	730			
AYER.....	3	632	C		
			CAMBRIDGE.....	11	600
B			CANTON.....	8	711
BARNSTABLE.....	5 46	021	CARLISLE.....	27	672
BARRE.....	2	932	CARVER.....	7	030
BECKET.....	2	171	CHARLEMONT.....	27	472
BEDFORD.....	2	633	CHARLESTOWN - Boston (Zip Codes 02128, 02129).....	26	824
BELCHERTOWN.....	3	530	CHARLTON.....	4	936
BELLINGHAM.....	3	731	CHATHAM.....	27 49	051
BELMONT.....	3	611	CHELMSFORD.....	2	612
BERKLEY.....	6	231	CHELSEA.....	16	802
BERLIN.....	27	933	CHESHIRE.....	27	130
BERNARDSTON.....	27	471	CHESTER.....	1	440
BEVERLY.....	5	312	CHESTERFIELD.....	27	570
BILLERICA.....	5	634	CHICOPEE.....	9	402
BLACKSTONE.....	2	934	CHILMARK.....	27 50	081
BLANDFORD.....	3	490	CLARKSBURG.....	27	131
BOLTON.....	1	970	CLINTON.....	6	911
			COHASSET.....	4	732

Note: Refer to an atlas or map for places not listed.

STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

COLRAIN	1	431	FALL RIVER	13 <u>48</u>	201
CONCORD	27	613	FALMOUTH	3 <u>46</u>	054
CONWAY	27	473	FITCHBURG	7	902
CUMMINGTON.....	27	571	FLORIDA	2	173
D			FOXBOROUGH	3	734
DALTON	27	132	FRAMINGHAM	9	615
DANVERS	5	313	FRANKLIN	1	713
DARTMOUTH.....	7 <u>54</u>	211	FREETOWN	5 <u>52</u>	233
DEDHAM.....	8	712	G		
DEERFIELD	27	432	GARDNER.....	3	912
DENNIS.....	3 <u>46</u>	052	GAY HEAD	27	083
DIGHTON.....	5	232	GEORGETOWN	3	331
DORCHESTER - Boston (Zip			GILL.....	27	474
Codes 02122, 02124, 02125,			GLOUCESTER	5	314
02126).....	21	819	GOSHEN	27	573
DOUGLAS	2	937	GOSNOLD.....	27 <u>50</u>	084
DOVER.....	2	733	GRAFTON	3	913
DRACUT	6	614	GRANBY.....	4	574
DUDLEY	3	938	GRANVILLE.....	2	492
DUNSTABLE	1	673	GREAT BARRINGTON.....	1	111
DUXBURY	3	031	GREENFIELD.....	3	410
E			GROTON.....	27	636
EAST BOSTON - Boston (Zip			GROVELAND	3	332
Codes 02128, 02129)	26	824	H		
EAST BRIDGEWATER	6	032	HADLEY	27	531
EAST BROOKFIELD	2	973	HALIFAX.....	5	070
EASTHAM	27 <u>49</u>	082	HAMILTON	1	333
EASTHAMPTON	3	511	HAMPDEN.....	5	493
EAST LONGMEADOW.....	6	441	HANCOCK.....	27	174
EASTON.....	7	212	HANOVER	4	033
EDGARTOWN.....	27 <u>50</u>	053	HANSON	5	034
EGREMONT.....	27	172	HARDWICK	27	939
ERVING.....	27	433	HARVARD	27	974
ESSEX	2	330	HARWICH	1 <u>49</u>	055
EVERETT.....	14 <u>51</u>	602	HATFIELD	27	532
F					
FAIRHAVEN.....	7 <u>54</u>	213			

Note: Refer to an atlas or map for places not listed.

**STATE TERRITORY SHEETS
MOTOR VEHICLE TERRITORY DEFINITIONS**

HAVERHILL.....	8	302	LEYDEN	1	478
HAWLEY	27	475	LINCOLN	1	639
HEATH	2	476	LITTLETON	27	640
HINGHAM.....	4	012	LONGMEADOW	4	442
HINSDALE	2	133	LOWELL	41	601
HOLBROOK	11	735	LUDLOW	7	421
HOLDEN	3	940	LUNENBURG	1	945
HOLLAND.....	1	494	LYNN	43	300
HOLLISTON	2	637	LYNNFIELD.....	7	334
HOLYOKE	40	403	M		
HOPEDALE	2	941	MALDEN.....	14 <u>51</u>	603
HOPKINTON	27	638	MANCHESTER	27	335
HUBBARDSTON	1	942	MANSFIELD	3	214
HUDSON.....	3	616	MARBLEHEAD	4	316
HULL	9	035	MARION	3 <u>52</u>	038
HUNTINGTON.....	2	533	MARLBOROUGH.....	5	618
HYDE PARK - Boston (Zip Codes			MARSHFIELD.....	7	039
02136, 02137)	20	818	MASHPEE	5 <u>46</u>	085
I			MATTAPOISETT	3 <u>52</u>	040
IPSWICH.....	2	315	MAYNARD.....	27	620
J			MEDFIELD.....	27	736
JAMAICA PLAIN - Boston (Zip			MEDFORD.....	12	604
Code 02130).....	19	817	MEDWAY	27	737
K			MELROSE	6	619
KINGSTON.....	4	036	MENDON.....	27	946
L			MERRIMAC	3	336
LAKEVILLE	5	037	METHUEN.....	10	317
LANCASTER	2	943	MIDDLEBOROUGH.....	6	013
LANESBOROUGH	1	134	MIDDLEFIELD	1	576
LAWRENCE	44	303	MIDDLETON.....	6	337
LEE	27	135	MILFORD.....	5	915
LEICESTER	7	944	MILLBURY	4	916
LENOX	27	136	MILLIS	27	738
LEOMINSTER	5	914	MILLVILLE	1	947
LEVERETT	1	477	MILTON	11	714
LEXINGTON.....	2	617			

Note: Refer to an atlas or map for places not listed.

**STATE TERRITORY SHEETS
MOTOR VEHICLE TERRITORY DEFINITIONS**

			O		
MONROE	1	479	OAK BLUFFS	27 50	057
MONSON	3	422	OAKHAM	1	976
MONTAGUE	27	411	ORANGE	2	412
MONTEREY	27	175	ORLEANS	27 49	058
MONTGOMERY	27	495	OTIS	27	179
MOUNT WASHINGTON	27	176	OXFORD	5	950
N			P		
NAHANT	8 53	338	PALMER	4	423
NANTUCKET	27 50	056	PAXTON	5	977
NATICK	3	621	PEABODY	10	320
NEEDHAM	2	715	PELHAM	27	577
NEW ASHFORD	1	177	PEMBROKE	6	042
NEW BEDFORD	13 48	200	PEPPERELL	27	642
NEW BRAINTREE	27	975	PERU	1	180
NEWBURY	1	339	PETERSHAM	27	978
NEWBURYPORT	1	318	PHILLIPSTON	1	979
NEW MARLBOROUGH	27	178	PITTSFIELD	4	102
NEW SALEM	27	480	PLAINFIELD	27	578
NEWTON	6	605	PLAINVILLE	4	740
NORFOLK	1	739	PLYMOUTH	7	014
NORTH ADAMS	2	112	PLYMPTON	6	071
NORTHAMPTON	3	512	PRINCETON	27	980
NORTH ANDOVER	5	319	PROVINCETOWN	27 49	059
NORTH ATTLEBORO	3	215	Q		
NORTHBOROUGH	27	949	QUINCY	12	703
NORTH BROOKFIELD	3	948	R		
NORTHBRIDGE	3	917	RANDOLPH	14	717
NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819	RAYNHAM	6	235
NORTHFIELD	27	434	READING	3	622
NORTH READING	5	641	REHOBOTH	4	236
NORTON	5	234	REVERE	15	803
NORWELL	3	041	RICHMOND	27	181
NORWOOD	7	716	ROCHESTER	3	043
			ROCKLAND	9	015
			ROCKPORT	2	340

Note: Refer to an atlas or map for places not listed.

**STATE TERRITORY SHEETS
MOTOR VEHICLE TERRITORY DEFINITIONS**

ROSLINDALE - Boston (Zip Code			STERLING.....	27	953
02131).....	18	816	STOCKBRIDGE.....	1	138
ROWE.....	27	481	STONEHAM.....	8	623
ROWLEY.....	3	341	STOUGHTON.....	12	718
ROXBURY - Boston (Zip Codes			STOW.....	27	644
02119, 02120, 02121).....	22	820	STURBRIDGE.....	1	954
ROYALSTON.....	1	981	SUDBURY.....	27	645
RUSSELL.....	3	443	SUNDERLAND.....	3	436
RUTLAND.....	3	951	SUTTON.....	27	955
S			SWAMPSCOTT.....	9 <u>53</u>	322
SALEM.....	12 <u>47</u>	304	SWANSEA.....	5 <u>52</u>	239
SALISBURY.....	5	342	T		
SANDSFIELD.....	27	182	TAUNTON.....	9	202
SANDWICH.....	3 <u>46</u>	060	TEMPLETON.....	27	956
SAUGUS.....	12 <u>47</u>	321	TEWKSBURY.....	5	646
SAVOY.....	27	183	TISBURY.....	27 <u>50</u>	061
SCITUATE.....	6	044	TOLLAND.....	1	496
SEEKONK.....	4	237	TOPSFIELD.....	4	371
SHARON.....	6	741	TOWNSEND.....	27	647
SHEFFIELD.....	27	137	TRURO.....	1 <u>49</u>	086
SHELBURNE.....	1	435	TYNGSBOROUGH.....	3	648
SHERBORN.....	1	674	TYRINGHAM.....	27	184
SHIRLEY.....	2	643	U		
SHREWSBURY.....	5	918	UPTON.....	27	957
SHUTESBURY.....	2	482	UXBRIDGE.....	27	921
SOMERSET.....	6 <u>52</u>	238	W		
SOMERVILLE.....	12	606	WAKEFIELD.....	6	624
SOUTHAMPTON.....	1	580	WALES.....	2	497
SOUTHBOROUGH.....	27	952	WALPOLE.....	4	719
SOUTH BOSTON - Boston (Zip			WALTHAM.....	7	607
Code 02127).....	25	823	WARE.....	3	514
SOUTHBRIDGE.....	6	919	WAREHAM.....	8 <u>54</u>	016
SOUTH HADLEY.....	4	513	WARREN.....	3	958
SOUTHWICK.....	4	444	WARWICK.....	27	483
SPENCER.....	6	920	WASHINGTON.....	27	185
SPRINGFIELD.....	42	400	WATERTOWN.....	7	608

Note: Refer to an atlas or map for places not listed.



STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

WAYLAND.....	2	649	WEST TISBURY.....	27 <u>50</u>	088
WEBSTER	7	922	WESTWOOD.....	4	742
WELLESLEY.....	1	720	WEYMOUTH	9	721
WELLFLEET	27 <u>49</u>	087	WHATELY	27	437
WENDELL.....	27	484	WHITMAN	8	017
WENHAM.....	2	343	WILBRAHAM.....	5	445
WESTBOROUGH.....	2	923	WILLIAMSBURG	27	534
WEST BOYLSTON.....	2	959	WILLIAMSTOWN.....	27	140
WEST BRIDGEWATER	8	045	WILMINGTON	4	652
WEST BROOKFIELD.....	27	960	WINCHENDON.....	3	924
WESTFIELD.....	6	424	WINCHESTER.....	3	625
WESTFORD.....	27	650	WINDSOR	1	186
WESTHAMPTON	27	581	WINTHROP	13 <u>47</u>	810
WESTMINSTER.....	1	961	WOBURN	7	626
WEST NEWBURY.....	27	344	WORCESTER	13	900
WESTON	3	651	WORTHINGTON	1	582
WESTPORT.....	5 <u>52</u>	240	WRENTHAM.....	2	743
WEST ROXBURY - Boston (Zip Code 02132)	17	815	Y		
WEST SPRINGFIELD	10	425	YARMOUTH	4 <u>46</u>	062
WEST STOCKBRIDGE.....	1	139			

Note: Refer to an atlas or map for places not listed.

**ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
TERRITORY COMPARISON
CURRENT VS. PROPOSED**

<u>Stat. Code</u>	<u>Territory (CURRENT)</u>	<u>Territory (PROPOSED)</u>
2	45	45
10	8	8
11	6	6
12	4	4
13	6	6
14	7	7
15	9	9
16	8	<u>54</u>
17	8	8
21	5	<u>46</u>
30	7	7
31	3	3
32	6	6
33	4	4
34	5	5
35	9	9
36	4	4
37	5	5
38	3	<u>52</u>
39	7	7
40	3	<u>52</u>
41	3	3
42	6	6
43	3	3
44	6	6
45	8	8
50	4	<u>46</u>
51	27	<u>49</u>
52	3	<u>46</u>
53	27	<u>50</u>
54	3	<u>46</u>
55	1	<u>49</u>
56	27	<u>50</u>
57	27	<u>50</u>
58	27	<u>49</u>
59	27	<u>49</u>
60	3	<u>46</u>
61	27	<u>50</u>
62	4	<u>46</u>

**ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
TERRITORY COMPARISON
CURRENT VS. PROPOSED**

<u>Stat. Code</u>	<u>Territory (CURRENT)</u>	<u>Territory (PROPOSED)</u>
70	5	5
71	6	6
80	27	<u>49</u>
81	27	<u>50</u>
82	27	<u>49</u>
83	27	27
84	27	<u>50</u>
85	5	<u>46</u>
86	1	<u>49</u>
87	27	<u>49</u>
88	27	<u>50</u>
102	4	4
110	27	27
111	1	1
112	2	2
130	27	27
131	27	27
132	27	27
133	2	2
134	1	1
135	27	27
136	27	27
137	27	27
138	1	1
139	1	1
140	27	27
170	27	27
171	2	2
172	27	27
173	2	2
174	27	27
175	27	27
176	27	27
177	1	1
178	27	27
179	27	27
180	1	1
181	27	27
182	27	27

**ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
TERRITORY COMPARISON
CURRENT VS. PROPOSED**

<u>Stat. Code</u>	<u>Territory (CURRENT)</u>	<u>Territory (PROPOSED)</u>
183	27	27
184	27	27
185	27	27
186	1	1
200	13	48
201	13	48
202	9	9
210	5	5
211	7	54
212	7	7
213	7	54
214	3	3
215	3	3
230	7	54
231	6	6
232	5	5
233	5	52
234	5	5
235	6	6
236	4	4
237	4	4
238	6	52
239	5	52
240	5	52
300	43	43
302	8	8
303	44	44
304	12	47
310	2	2
311	3	3
312	5	5
313	5	5
314	5	5
315	2	2
316	4	4
317	10	10
318	1	1
319	5	5
320	10	10

**ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
TERRITORY COMPARISON
CURRENT VS. PROPOSED**

<u>Stat. Code</u>	<u>Territory (CURRENT)</u>	<u>Territory (PROPOSED)</u>
321	12	<u>47</u>
322	9	<u>53</u>
330	2	2
331	3	3
332	3	3
333	1	1
334	7	7
335	27	27
336	3	3
337	6	6
338	8	<u>53</u>
339	1	1
340	2	2
341	3	3
342	5	5
343	2	2
344	27	27
370	3	3
371	4	4
400	42	42
402	9	9
403	40	40
410	3	3
411	27	27
412	2	2
420	7	7
421	7	7
422	3	3
423	4	4
424	6	6
425	10	10
430	27	27
431	1	1
432	27	27
433	27	27
434	27	27
435	1	1
436	3	3
437	27	27

**ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
TERRITORY COMPARISON
CURRENT VS. PROPOSED**

<u>Stat. Code</u>	<u>Territory (CURRENT)</u>	<u>Territory (PROPOSED)</u>
440	1	1
441	6	6
442	4	4
443	3	3
444	4	4
445	5	5
470	27	27
471	27	27
472	27	27
473	27	27
474	27	27
475	27	27
476	2	2
477	1	1
478	1	1
479	1	1
480	27	27
481	27	27
482	2	2
483	27	27
484	27	27
490	3	3
491	3	3
492	2	2
493	5	5
494	1	1
495	27	27
496	1	1
497	2	2
510	5	5
511	3	3
512	3	3
513	4	4
514	3	3
530	3	3
531	27	27
532	27	27
533	2	2
534	27	27

**ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
TERRITORY COMPARISON
CURRENT VS. PROPOSED**

<u>Stat. Code</u>	<u>Territory (CURRENT)</u>	<u>Territory (PROPOSED)</u>
570	27	27
571	27	27
573	27	27
574	4	4
576	1	1
577	27	27
578	27	27
580	1	1
581	27	27
582	1	1
600	11	11
601	41	41
602	14	<u>51</u>
603	14	<u>51</u>
604	12	12
605	6	6
606	12	12
607	7	7
608	7	7
610	4	4
611	3	3
612	2	2
613	27	27
614	6	6
615	9	9
616	3	3
617	2	2
618	5	5
619	6	6
620	27	27
621	3	3
622	3	3
623	8	8
624	6	6
625	3	3
626	7	7
630	27	27
631	5	5
632	3	3

**ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
TERRITORY COMPARISON
CURRENT VS. PROPOSED**

<u>Stat. Code</u>	<u>Territory (CURRENT)</u>	<u>Territory (PROPOSED)</u>
633	2	2
634	5	5
635	4	4
636	27	27
637	2	2
638	27	27
639	1	1
640	27	27
641	5	5
642	27	27
643	2	2
644	27	27
645	27	27
646	5	5
647	27	27
648	3	3
649	2	2
650	27	27
651	3	3
652	4	4
670	1	1
671	27	27
672	27	27
673	1	1
674	1	1
702	8	8
703	12	12
710	8	8
711	8	8
712	8	8
713	1	1
714	11	11
715	2	2
716	7	7
717	14	14
718	12	12
719	4	4
720	1	1
721	9	9

**ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
TERRITORY COMPARISON
CURRENT VS. PROPOSED**

<u>Stat. Code</u>	<u>Territory (CURRENT)</u>	<u>Territory (PROPOSED)</u>
730	11	11
731	3	3
732	4	4
733	2	2
734	3	3
735	11	11
736	27	27
737	27	27
738	27	27
739	1	1
740	4	4
741	6	6
742	4	4
743	2	2
802	16	16
803	15	15
810	13	47
815	17	17
816	18	18
817	19	19
818	20	20
819	21	21
820	22	22
821	23	23
822	24	24
823	25	25
824	26	26
824	26	26
900	13	13
902	7	7
910	3	3
911	6	6
912	3	3
913	3	3
914	5	5
915	5	5
916	4	4
917	3	3
918	5	5

**ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
TERRITORY COMPARISON
CURRENT VS. PROPOSED**

<u>Stat. Code</u>	<u>Territory (CURRENT)</u>	<u>Territory (PROPOSED)</u>
919	6	6
920	6	6
921	27	27
922	7	7
923	2	2
924	3	3
930	1	1
931	6	6
932	2	2
933	27	27
934	2	2
935	3	3
936	4	4
937	2	2
938	3	3
939	27	27
940	3	3
941	2	2
942	1	1
943	2	2
944	7	7
945	1	1
946	27	27
947	1	1
948	3	3
949	27	27
950	5	5
951	3	3
952	27	27
953	27	27
954	1	1
955	27	27
956	27	27
957	27	27
958	3	3
959	2	2
960	27	27
961	1	1
970	1	1

**ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
TERRITORY COMPARISON
CURRENT VS. PROPOSED**

<u>Stat. Code</u>	<u>Territory (CURRENT)</u>	<u>Territory (PROPOSED)</u>
971	2	2
973	2	2
974	27	27
975	27	27
976	1	1
977	5	5
978	27	27
979	1	1
980	27	27
981	1	1
991	9	9
992	9	9
993	9	9
994	9	9
995	9	9
996	9	9
997	9	9
998	9	9
999	9	9

**MASSACHUSETTS
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
TERRITORY PAGES**

**STATE TERRITORY SHEETS
MOTOR VEHICLE TERRITORY DEFINITIONS**

Except for East Boston and South Boston, sections of cities and towns designated "North," "East," "South," and "West" or with a prefix or suffix merely supplemental to the principal name (such as **West** Newton or Arlington **Heights**) are not separately listed (see principal designation).

In some instances (such as **North** Andover) there are two distinct townships, Andover and North Andover, in which case both are listed.

Counties are indicated by the Statistical Code Numbers as follows:

Left Hand Digit	County	Left Hand Digit	County
0	Barnstable	4.....	Franklin
	Dukes		Hampden
	Nantucket	5.....	Hampshire
	Plymouth	6.....	Middlesex
1	Berkshire	7.....	Norfolk
2	Bristol	8.....	Suffolk
3	Essex	9.....	Worcester

Note: Refer to an atlas or map for places not listed.

**STATE TERRITORY SHEETS
MOTOR VEHICLE TERRITORY DEFINITIONS
CITY OF BOSTON**

Definition	Rating Territory	Statistical Code
BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	24	822
CHARLESTOWN - EAST BOSTON - (Zip Codes 02128, 02129)	26	824
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	21*	819
EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129)	26	824
HYDE PARK - (Zip Codes 02136, 02137)	20	818
JAMAICA PLAIN - (Zip Code 02130)	19	817
ROSLINDALE - (Zip Code 02131)	18	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	22	820
SOUTH BOSTON - (Zip Code 02127)	25	823
WEST ROXBURY (Zip Code 02132)	17	815

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Rating Territory	Statistical Code
Allston - (Brighton)	24	822
Mattapan - (Dorchester - North)	21	819
Readville - (Hyde Park)	20	818

*A portion of postal zip code district 02126 falls in Hyde Park (Territory 20) and should be rated as such. The correct border between South Dorchester and Hyde Park is as follows:

Southeast, then East on Cummins Highway, Southwest on Rugby Road (1 block), Southeast on Greenfield Road, short stretch Southwest on River Street, Southeast on Mattakeeset St. to Neponset River. Border goes down the middle of these streets.

Note: Refer to an atlas or map for places not listed.



STATE TERRITORY SHEETS
MOTOR VEHICLE TERRITORY DEFINITIONS

The following list contains Out of State Territorial Schedules and Statistical Codes

Location	Rating Territory	Statistical Code
Connecticut	9	991
Maine	9	992
New Hampshire	9	993
New York	9	994
Rhode Island	9	995
Vermont	9	996
Other	9	999

Note: Refer to an atlas or map for places not listed.

STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

A			BOSTON CENTRAL - (Zip Codes		
ABINGTON.....	8	010	02101- 02118, 02123, 02133,		
ACTON.....	27	630	02199, 02201, 02202, 02203,		
ACUSHNET.....	<u>54</u>	230	02210, 02215, 02241).....	23	821
ADAMS.....	27	110	BOURNE	<u>46</u>	050
AGAWAM.....	7	420	BOXBOROUGH.....	27	671
ALFORD.....	27	170	BOXFORD.....	3	370
AMESBURY	2	310	BOYLSTON	2	971
AMHERST.....	5	510	BRAINTREE	8	710
ANDOVER.....	3	311	BREWSTER	<u>49</u>	080
ARLINGTON.....	4	610	BRIDGEWATER.....	6	011
ASHBURNHAM.....	1	930	BRIGHTON - Boston (Zip Codes		
ASHBY.....	1	670	02134, 02135, 02163).....	24	822
ASHFIELD.....	27	470	BRIMFIELD.....	3	491
ASHLAND	5	631	BROCKTON	45	002
ATHOL	3	910	BROOKFIELD.....	3	935
ATTLEBORO.....	5	210	BROOKLINE.....	8	702
AUBURN	6	931	BUCKLAND	27	430
AVON.....	11	730	BURLINGTON	4	635
AYER.....	3	632			
			C		
			CAMBRIDGE	11	600
			CANTON.....	8	711
			CARLISLE	27	672
			CARVER.....	7	030
			CHARLEMONT	27	472
			CHARLESTOWN - Boston (Zip		
			Codes 02128, 02129).....	26	824
			CHARLTON	4	936
			CHATHAM.....	<u>49</u>	051
			CHELMSFORD.....	2	612
			CHELSEA	16	802
			CHESHIRE	27	130
			CHESTER.....	1	440
			CHESTERFIELD.....	27	570
			CHICOPEE	9	402
			CHILMARK	<u>50</u>	081
			CLARKSBURG	27	131
			CLINTON.....	6	911
			COHASSET	4	732

Note: Refer to an atlas or map for places not listed.

STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

COLRAIN	1	431	FALL RIVER	<u>48</u>	201
CONCORD	27	613	FALMOUTH	<u>46</u>	054
CONWAY	27	473	FITCHBURG	7	902
CUMMINGTON.....	27	571	FLORIDA	2	173
D			FOXBOROUGH.....	3	734
DALTON.....	27	132	FRAMINGHAM	9	615
DANVERS	5	313	FRANKLIN.....	1	713
DARTMOUTH.....	<u>54</u>	211	FREETOWN.....	<u>52</u>	233
DEDHAM.....	8	712	G		
DEERFIELD	27	432	GARDNER.....	3	912
DENNIS.....	<u>46</u>	052	GAY HEAD	27	083
DIGHTON.....	5	232	GEORGETOWN	3	331
DORCHESTER - Boston (Zip			GILL.....	27	474
Codes 02122, 02124, 02125,			GLOUCESTER	5	314
02126)	21	819	GOSHEN	27	573
DOUGLAS.....	2	937	GOSNOLD.....	<u>50</u>	084
DOVER.....	2	733	GRAFTON	3	913
DRACUT	6	614	GRANBY.....	4	574
DUDLEY	3	938	GRANVILLE.....	2	492
DUNSTABLE.....	1	673	GREAT BARRINGTON.....	1	111
DUXBURY	3	031	GREENFIELD.....	3	410
E			GROTON.....	27	636
EAST BOSTON - Boston (Zip			GROVELAND	3	332
Codes 02128, 02129)	26	824	H		
EAST BRIDGEWATER	6	032	HADLEY	27	531
EAST BROOKFIELD	2	973	HALIFAX.....	5	070
EASTHAM	<u>49</u>	082	HAMILTON	1	333
EASTHAMPTON	3	511	HAMPDEN.....	5	493
EAST LONGMEADOW.....	6	441	HANCOCK.....	27	174
EASTON.....	7	212	HANOVER	4	033
EDGARTOWN.....	<u>50</u>	053	HANSON	5	034
EGREMONT	27	172	HARDWICK	27	939
ERVING.....	27	433	HARVARD	27	974
ESSEX	2	330	HARWICH	<u>49</u>	055
EVERETT.....	<u>51</u>	602	HATFIELD	27	532
F					
FAIRHAVEN.....	<u>54</u>	213			

Note: Refer to an atlas or map for places not listed.

STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

HAVERRHILL.....	8	302	LEYDEN	1	478
HAWLEY	27	475	LINCOLN	1	639
HEATH	2	476	LITTLETON	27	640
HINGHAM.....	4	012	LONGMEADOW	4	442
HINSDALE	2	133	LOWELL	41	601
HOLBROOK	11	735	LUDLOW	7	421
HOLDEN	3	940	LUNENBURG	1	945
HOLLAND.....	1	494	LYNN	43	300
HOLLISTON	2	637	LYNNFIELD	7	334
HOLYOKE	40	403			
			M		
HOPEDALE	2	941	MALDEN.....	<u>51</u>	603
HOPKINTON	27	638	MANCHESTER.....	27	335
HUBBARDSTON	1	942	MANSFIELD	3	214
HUDSON.....	3	616	MARBLEHEAD	4	316
HULL	9	035	MARION	<u>52</u>	038
HUNTINGTON.....	2	533	MARLBOROUGH.....	5	618
HYDE PARK - Boston (Zip Codes			MARSHFIELD.....	7	039
02136, 02137)	20	818	MASHPEE	<u>46</u>	085
			MATTAPOISETT	<u>52</u>	040
I			MAYNARD.....	27	620
IPSWICH.....	2	315	MEDFIELD.....	27	736
			MEDFORD.....	12	604
J			MEDWAY	27	737
JAMAICA PLAIN - Boston (Zip			MELROSE	6	619
Code 02130).....	19	817	MENDON.....	27	946
			MERRIMAC	3	336
K			METHUEN.....	10	317
KINGSTON.....	4	036	MIDDLEBOROUGH.....	6	013
			MIDDLEFIELD	1	576
L			MIDDLETON.....	6	337
LAKEVILLE	5	037	MILFORD.....	5	915
LANCASTER.....	2	943	MILLBURY.....	4	916
LANESBOROUGH	1	134	MILLIS	27	738
LAWRENCE	44	303	MILLVILLE	1	947
LEE	27	135	MILTON	11	714
LEICESTER	7	944			
LENOX	27	136	MONROE.....	1	479
LEOMINSTER	5	914			
LEVERETT	1	477			
LEXINGTON.....	2	617			

Note: Refer to an atlas or map for places not listed.

STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

MONSON	3	422	OAKHAM	1	976
MONTAGUE	27	411	ORANGE	2	412
MONTEREY	27	175	ORLEANS	<u>49</u>	058
MONTGOMERY	27	495	OTIS	27	179
MOUNT WASHINGTON	27	176	OXFORD	5	950
N			P		
NAHANT	<u>53</u>	338	PALMER	4	423
NANTUCKET	<u>50</u>	056	PAXTON	5	977
NATICK	3	621	PEABODY	10	320
NEEDHAM	2	715	PELHAM	27	577
NEW ASHFORD	1	177	PEMBROKE	6	042
NEW BEDFORD	<u>48</u>	200	PEPPERELL	27	642
NEW BRAINTREE	27	975	PERU	1	180
NEWBURY	1	339	PETERSHAM	27	978
NEWBURYPORT	1	318	PHILLIPSTON	1	979
NEW MARLBOROUGH	27	178	PITTSFIELD	4	102
NEW SALEM	27	480	PLAINFIELD	27	578
NEWTON	6	605	PLAINVILLE	4	740
NORFOLK	1	739	PLYMOUTH	7	014
NORTH ADAMS	2	112	PLYMPTON	6	071
NORTHAMPTON	3	512	PRINCETON	27	980
NORTH ANDOVER	5	319	PROVINCETOWN	<u>49</u>	059
NORTH ATTLEBORO	3	215	Q		
NORTHBOROUGH	27	949	QUINCY	12	703
NORTH BROOKFIELD	3	948	R		
NORTHBRIDGE	3	917	RANDOLPH	14	717
NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819	RAYNHAM	6	235
NORTHFIELD	27	434	READING	3	622
NORTH READING	5	641	REHOBOTH	4	236
NORTON	5	234	REVERE	15	803
NORWELL	3	041	RICHMOND	27	181
NORWOOD	7	716	ROCHESTER	3	043
O			ROCKLAND	9	015
OAK BLUFFS	<u>50</u>	057	ROCKPORT	2	340

Note: Refer to an atlas or map for places not listed.

STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

ROSLINDALE - Boston (Zip Code 02131)	18	816	STOCKBRIDGE.....	1	138
ROWE	27	481	STONEHAM	8	623
ROWLEY.....	3	341	STOUGHTON.....	12	718
ROXBURY - Boston (Zip Codes 02119, 02120, 02121).....	22	820	STOW.....	27	644
ROYALSTON	1	981	STURBRIDGE	1	954
RUSSELL.....	3	443	SUDBURY	27	645
RUTLAND.....	3	951	SUNDERLAND	3	436
			SUTTON.....	27	955
			SWAMPSCOTT	<u>53</u>	322
			SWANSEA.....	<u>52</u>	239
S			T		
SALEM	<u>47</u>	304	TAUNTON	9	202
SALISBURY	5	342	TEMPLETON.....	27	956
SANDISFIELD.....	27	182	TEWKSBURY.....	5	646
SANDWICH.....	<u>46</u>	060	TISBURY	<u>50</u>	061
SAUGUS	<u>47</u>	321	TOLLAND	1	496
SAVOY.....	27	183	TOPSFIELD.....	4	371
SCITUATE.....	6	044	TOWNSEND.....	27	647
SEEKONK.....	4	237	TRURO	<u>49</u>	086
SHARON.....	6	741	TYNGSBOROUGH.....	3	648
SHEFFIELD.....	27	137	TYRINGHAM	27	184
SHELBURNE.....	1	435			
SHERBORN	1	674	U		
SHIRLEY	2	643	UPTON	27	957
SHREWSBURY.....	5	918	UXBRIDGE	27	921
SHUTESBURY.....	2	482			
SOMERSET	<u>52</u>	238	W		
SOMERVILLE.....	12	606	WAKEFIELD.....	6	624
SOUTHAMPTON.....	1	580	WALES	2	497
SOUTHBOROUGH.....	27	952	WALPOLE	4	719
SOUTH BOSTON - Boston (Zip Code 02127).....	25	823	WALTHAM.....	7	607
SOUTHBRIDGE	6	919	WARE.....	3	514
SOUTH HADLEY.....	4	513	WAREHAM.....	<u>54</u>	016
SOUTHWICK	4	444	WARREN.....	3	958
SPENCER	6	920	WARWICK.....	27	483
SPRINGFIELD.....	42	400	WASHINGTON	27	185
STERLING	27	953	WATERTOWN.....	7	608

Note: Refer to an atlas or map for places not listed.

STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

WAYLAND.....	2	649	WEST TISBURY.....	<u>50</u>	088
WEBSTER	7	922	WESTWOOD.....	4	742
WELLESLEY	1	720	WEYMOUTH	9	721
WELLFLEET	<u>49</u>	087	WHATELY	27	437
WENDELL	27	484	WHITMAN	8	017
WENHAM.....	2	343	WILBRAHAM.....	5	445
WESTBOROUGH.....	2	923	WILLIAMSBURG	27	534
WEST BOYLSTON.....	2	959	WILLIAMSTOWN.....	27	140
WEST BRIDGEWATER	8	045	WILMINGTON	4	652
WEST BROOKFIELD	27	960	WINCHENDON.....	3	924
WESTFIELD.....	6	424	WINCHESTER.....	3	625
WESTFORD.....	27	650	WINDSOR	1	186
WESTHAMPTON	27	581	WINTHROP	<u>47</u>	810
WESTMINSTER.....	1	961	WOBURN	7	626
WEST NEWBURY.....	27	344	WORCESTER	13	900
WESTON	3	651	WORTHINGTON	1	582
WESTPORT	<u>52</u>	240	WRENTHAM.....	2	743
WEST ROXBURY - Boston (Zip Code 02132)	17	815		Y	
WEST SPRINGFIELD	10	425	YARMOUTH	<u>46</u>	062
WEST STOCKBRIDGE.....	1	139			

Note: Refer to an atlas or map for places not listed.



**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)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	174	313	196	588	310	529	276	169
2	230	413	267	773	425	697	382	221
3	240	433	284	833	453	753	409	237
4	261	484	298	931	527	838	475	248
5	263	476	330	967	557	868	500	262
6	279	516	318	1012	622	911	559	272
7	272	482	342	1037	611	935	550	265
8	316	579	379	1180	711	1064	641	309
9	321	550	382	1083	657	974	590	312
10	366	722	480	1295	852	1166	767	370
11	346	770	467	1248	842	1124	757	394
12	391	746	517	1272	917	1143	827	380
13	407	745	511	1170	849	1054	760	396
14	539	922	679	1358	1035	1221	929	525
15	604	967	670	1275	1051	1146	948	576
16	550	1072	949	1358	1109	1221	998	564
17	333	645	407	1098	650	985	583	334
18	432	1067	585	1428	1031	1286	927	488
19	458	916	607	1195	916	1079	822	510
20	499	1094	673	1457	1108	1313	996	551
21	608	1108	915	1417	1162	1273	1046	850
22	614	1127	904	1443	1165	1300	1047	840
23	398	882	615	1240	915	1116	822	402
24	401	788	507	1244	818	1120	737	409
25	398	893	533	1248	941	1122	849	433
26	524	1034	730	1305	1073	1173	967	506
27	170	325	190	593	297	535	265	174
40	547	1025	675	1501	1071	1351	964	575
41	499	895	656	1327	991	1194	895	510
42	641	1033	737	1370	1121	1236	1012	650
43	608	1083	767	1453	1194	1311	1073	658
44	535	1104	970	1393	1132	1254	1018	544
45	699	1178	841	1615	1319	1457	1187	728
46	272	495	327	975	550	878	495	267
47	399	745	514	1218	881	1095	791	389
48	447	819	562	1287	933	1159	836	436
49	206	384	231	709	363	639	323	206
50	170	325	190	593	297	535	265	174
51	548	938	691	1382	1054	1243	946	535
52	289	527	348	1052	620	946	557	285
53	345	599	411	1188	720	1069	647	336
54	314	562	388	1187	704	1071	635	306

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)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	60	104	68	193	108	173	94	60
2	69	121	79	220	125	199	112	67
3	75	125	86	238	132	213	120	72
4	75	137	87	260	150	233	132	73
5	97	163	114	326	190	294	174	97
6	85	150	94	292	183	261	163	84
7	84	138	97	296	177	266	157	79
8	100	172	119	352	217	318	194	95
9	102	166	120	329	203	298	183	97
10	119	218	148	387	263	349	236	117
11	107	221	138	353	244	319	218	114
12	127	234	164	390	291	353	261	122
13	141	254	175	380	285	344	256	138
14	168	290	208	403	314	364	286	163
15	197	314	216	402	338	362	304	183
16	199	380	332	462	387	417	350	201
17	110	203	131	350	208	310	186	110
18	144	340	191	452	336	406	300	163
19	168	329	220	416	326	375	292	185
20	161	355	213	448	351	403	314	185
21	197	355	296	435	364	392	329	272
22	201	370	304	459	379	411	339	278
23	128	290	198	386	292	344	263	130
24	131	246	163	385	260	343	234	131
25	128	286	172	386	298	345	266	145
26	175	339	238	413	350	372	314	172
27	58	101	61	183	95	164	86	60
40	179	327	214	462	337	417	305	185
41	232	421	301	592	451	531	408	234
42	257	416	293	532	441	479	403	257
43	258	459	325	597	499	539	454	279
44	236	486	421	593	493	533	443	241
45	229	386	269	505	418	453	383	236
46	104	178	121	347	198	312	180	102
47	139	254	177	410	306	371	275	134
48	149	267	184	400	300	361	269	145
49	67	117	73	212	114	190	101	69
50	58	101	61	183	95	164	86	60
51	180	310	223	432	337	390	307	174
52	91	156	106	309	182	278	166	91
53	102	166	120	330	204	299	183	96
54	97	161	112	341	206	307	183	91

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)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	240	428	304	843	524	761	469	251
2	298	515	357	1040	639	937	579	305
3	301	521	375	1069	639	965	577	321
4	306	521	367	1101	656	990	590	337
5	323	554	384	1198	737	1076	664	361
6	333	552	397	1173	739	1054	668	356
7	331	544	408	1177	771	1059	692	362
8	367	629	458	1326	842	1191	759	414
9	364	622	439	1301	818	1173	736	379
10	390	662	466	1375	865	1240	775	399
11	315	580	391	1127	710	1012	637	331
12	423	709	502	1385	911	1246	822	429
13	441	706	498	1380	911	1243	821	441
14	480	796	552	1445	982	1301	883	491
15	495	841	563	1411	1018	1269	915	502
16	470	902	605	1505	994	1355	899	487
17	382	736	458	1329	775	1196	698	382
18	431	855	527	1405	909	1266	821	428
19	430	810	518	1305	843	1174	756	419
20	460	916	556	1527	969	1372	875	482
21	497	930	597	1380	1000	1246	900	498
22	604	954	709	1324	1033	1191	930	589
23	380	871	561	1408	933	1268	839	417
24	445	834	532	1354	857	1218	768	432
25	447	952	557	1430	998	1290	900	471
26	505	928	656	1332	1016	1196	911	501
27	255	453	301	885	514	800	462	255
40	394	734	482	1329	836	1196	753	450
41	457	820	577	1528	1022	1375	921	487
42	405	775	553	1378	976	1243	879	480
43	483	834	572	1434	1031	1291	927	494
44	375	804	545	1374	909	1234	817	390
45	516	870	586	1496	1072	1348	963	523
46	312	535	377	1131	684	1018	617	342
47	433	707	500	1382	911	1244	822	435
48	441	706	498	1380	911	1243	821	441
49	258	460	314	902	538	814	482	263
50	255	453	301	885	514	800	462	255
51	524	869	602	1577	1072	1421	964	537
52	325	550	389	1178	730	1059	658	356
53	365	624	443	1306	823	1176	741	386
54	376	626	466	1344	871	1208	783	415

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)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	33	71	45	118	63	105	54	37
2	42	92	58	151	82	140	75	45
3	45	97	64	166	89	151	80	47
4	48	110	66	186	104	170	94	51
5	48	107	70	193	106	172	99	56
6	53	115	70	202	121	183	108	57
7	53	107	74	205	120	185	106	55
8	62	128	83	235	139	212	126	66
9	63	122	83	213	128	195	116	65
10	68	153	107	244	162	220	150	72
11	70	169	99	236	163	212	146	86
12	76	163	113	241	176	217	162	88
13	79	169	111	220	167	200	152	83
14	105	213	144	259	202	236	179	106
15	121	218	145	244	207	219	186	127
16	144	228	192	252	217	231	194	160
17	66	138	84	213	127	193	113	70
18	100	235	127	267	200	241	184	123
19	100	202	127	226	177	205	161	123
20	119	247	151	274	213	249	192	143
21	161	241	200	269	227	242	204	205
22	155	244	204	271	228	245	204	205
23	75	205	129	228	175	210	159	83
24	76	163	106	228	154	210	142	87
25	88	208	116	239	184	213	169	99
26	113	219	150	248	208	224	188	120
27	35	74	41	120	58	105	54	39
40	100	228	145	282	209	258	188	115
41	94	204	140	249	193	224	175	105
42	122	234	160	259	217	234	195	140
43	122	242	170	273	228	247	208	145
44	132	233	196	256	218	236	195	160
45	139	274	188	308	254	277	230	159
46	50	112	71	194	107	176	98	55
47	78	166	112	230	171	208	157	85
48	87	186	122	242	183	220	167	92
49	41	87	51	143	72	126	64	45
50	35	74	41	120	58	105	54	39
51	107	217	146	264	206	241	182	108
52	53	118	75	210	119	189	109	60
53	67	133	90	235	140	214	127	70
54	61	125	85	236	138	212	123	64

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)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	246	541	330	986	551	887	508	244
2	254	546	332	1028	540	925	497	253
3	263	579	359	1059	575	952	531	262
4	276	609	367	1106	620	995	573	275
5	282	619	381	1134	657	1020	607	281
6	277	610	372	1074	642	968	591	275
7	288	617	397	1061	664	954	613	284
8	338	696	476	1210	756	1090	695	336
9	317	655	423	1133	715	1020	659	315
10	312	676	430	1148	741	1034	682	316
11	336	749	465	1105	743	995	683	334
12	376	779	492	1123	822	1008	756	375
13	377	704	524	1131	828	1016	764	374
14	461	860	629	1215	951	1093	878	458
15	551	901	677	1212	997	1091	918	540
16	580	1037	728	1404	1006	1262	928	557
17	350	739	469	1123	707	1011	654	349
18	429	825	558	1107	838	996	773	421
19	425	799	605	1020	830	917	765	424
20	529	926	682	1203	960	1083	886	513
21	544	928	774	1180	1077	1062	993	653
22	621	947	819	1202	1071	1081	989	834
23	408	906	733	1181	967	1064	891	458
24	418	814	601	1100	842	991	778	416
25	439	858	660	1118	907	1007	836	462
26	559	920	777	1159	1014	1041	936	613
27	226	496	294	920	493	828	454	224
40	383	739	532	1112	809	1002	749	391
41	411	875	642	1291	978	1162	903	428
42	414	815	636	1113	907	1003	836	403
43	469	851	647	1155	956	1040	882	456
44	404	814	543	1100	770	991	711	388
45	508	877	681	1212	997	1091	919	494
46	274	602	370	1100	618	990	571	273
47	405	795	547	1212	887	1088	817	403
48	377	704	524	1131	828	1016	764	374
49	234	514	309	947	516	851	476	232
50	226	496	294	920	493	828	454	224
51	534	997	729	1408	1102	1266	1018	531
52	279	612	376	1106	644	996	594	277
53	339	699	457	1210	762	1090	702	337
54	333	703	461	1213	759	1092	699	329

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)

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
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	80	80	80	80	80	80	80	80
6	76	76	76	76	76	76	76	76
7	79	79	79	79	79	79	79	79
8	87	87	87	87	87	87	87	87
9	81	81	81	81	81	81	81	81
10	80	80	80	80	80	80	80	80
11	78	78	78	78	78	78	78	78
12	100	100	100	100	100	100	100	100
13	104	104	104	104	104	104	104	104
14	120	120	120	120	120	120	120	120
15	152	152	152	152	152	152	152	152
16	222	222	222	222	222	222	222	222
17	80	80	80	80	80	80	80	80
18	162	162	162	162	162	162	162	162
19	166	166	166	166	166	166	166	166
20	166	166	166	166	166	166	166	166
21	220	220	220	220	220	220	220	220
22	247	247	247	247	247	247	247	247
23	154	154	154	154	154	154	154	154
24	113	113	113	113	113	113	113	113
25	168	168	168	168	168	168	168	168
26	202	202	202	202	202	202	202	202
27	66	66	66	66	66	66	66	66
40	111	111	111	111	111	111	111	111
41	120	120	120	120	120	120	120	120
42	126	126	126	126	126	126	126	126
43	183	183	183	183	183	183	183	183
44	215	215	215	215	215	215	215	215
45	153	153	153	153	153	153	153	153
46	75	75	75	75	75	75	75	75
47	127	127	127	127	127	127	127	127
48	104	104	104	104	104	104	104	104
49	69	69	69	69	69	69	69	69
50	66	66	66	66	66	66	66	66
51	150	150	150	150	150	150	150	150
52	78	78	78	78	78	78	78	78
53	103	103	103	103	103	103	103	103
54	89	89	89	89	89	89	89	89



**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	\$24	\$0
40/40	32	19
20/50	24	3
25/50	27	5
25/60	31	6
30/60	32	14
30/70	32	14
35/80	32	15
45/45	34	26
50/50	34	34
50/100	34	36
100/100	35	65
100/150	38	66
100/200	38	66
100/300	39	67
100/500	39	71
150/300	44	107
200/200	46	133
200/300	46	136
200/400	46	136
200/500	46	137
250/1000	50	171
200/600	46	138
250/500	49	161
300/300	55	214
300/500	55	224
300/600	55	227
300/1000	56	236
500/500	71	407
500/1000	73	441
750/750	75	455
1000/1000	76	463
1000/2000	76	469
2000/2000	87	512

Limit	Part 6
\$5,000	\$61
\$10,000	81
\$15,000	101
\$20,000	106
\$25,000	122
\$50,000	138
\$100,000	168



**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
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
2016	1.408	1.408
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 & Prior	0.823	0.823

- (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	
5,001-7,500 Miles		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					
CLASS 15 DISCOUNT	19	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					
>12-<=24 months		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					
GOOD PAYER DISCOUNT	19	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	0.90	
FUTURE EFFECTIVE DATE DISCOUNT (Year 1)	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90				
FUTURE EFFECTIVE DATE DISCOUNT (Year 2)	19	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92				
FUTURE EFFECTIVE DATE DISCOUNT (Year 3)	19	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94				
FUTURE EFFECTIVE DATE DISCOUNT (Year 4)	19	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96	0.96				
FUTURE EFFECTIVE DATE DISCOUNT (Year 5)	19	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98				
FUTURE EFFECTIVE DATE DISCOUNT (Year 6)	19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00				
FUTURE EFFECTIVE DATE DISCOUNT (Year 7)	19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00				
FUTURE EFFECTIVE DATE DISCOUNT (Year 8)	19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00				
FUTURE EFFECTIVE DATE DISCOUNT (Year 9)	19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00				
FUTURE EFFECTIVE DATE DISCOUNT (Year 10 and Subsequent)	19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00				
MULTI-POLICY DISCOUNT	19													
Multi-Policy A		0.71	1.00	0.71	0.71	1.00	0.71	0.71	0.71					
Multi-Policy B		0.95	1.00	0.95	0.95	1.00	0.95	0.95	0.95					
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					
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	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					
Condominium or Renters Policy		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					
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	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	\$14	\$14	\$24	\$19
2	13	13	22	18
3	14	14	24	19
4	18	17	32	27
5	17	16	30	25
6	19	19	34	30
7	19	18	33	27
8	18	18	32	27
9	19	19	34	31
10	27	26	46	40
11	26	25	44	39
12	30	26	50	41
13	31	30	54	44
14	33	31	56	47
15	55	52	93	80
16	63	59	107	92
17	56	54	96	82
18	56	54	96	82
19	56	54	96	82
20	56	54	96	82
21	56	54	96	82
22	56	54	96	82
23	56	54	96	82
24	56	54	96	82
25	56	54	96	82
26	56	54	96	82
27	11	11	17	16
40	30	27	51	43
41	33	31	56	47
42	55	52	93	80
43	56	54	95	81
44	63	58	106	91
45	55	52	93	80
46	16	16	28	24
47	30	28	52	43
48	31	30	54	44
49	12	12	20	17
50	11	11	17	16
51	33	31	56	47
52	18	17	31	26
53	19	19	34	30
54	19	18	33	27

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$3	\$1
2	1	1	1	1
3	1	1	3	1
4	1	1	3	3
5	1	1	3	3
6	1	1	3	3
7	1	1	3	3
8	1	1	3	3
9	1	1	3	3
10	3	3	4	4
11	3	3	4	3
12	3	3	4	4
13	3	3	4	4
14	3	3	5	4
15	5	4	9	7
16	5	5	12	9
17	5	4	9	7
18	5	4	9	7
19	5	4	9	7
20	5	4	9	7
21	5	4	9	7
22	5	4	9	7
23	5	4	9	7
24	5	4	9	7
25	5	4	9	7
26	5	4	9	7
27	1	1	1	1
40	3	3	4	4
41	3	3	5	4
42	5	4	9	7
43	5	4	9	7
44	5	5	12	9
45	4	4	9	7
46	1	1	3	2
47	3	3	4	4
48	3	3	4	4
49	1	1	2	1
50	1	1	1	1
51	3	3	5	4
52	1	1	3	2
53	1	1	3	3
54	1	1	3	3

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	\$17	\$16	\$26	\$23
2	16	15	24	19
3	17	16	26	22
4	23	19	36	30
5	22	18	33	26
6	24	22	39	31
7	23	19	36	30
8	23	19	36	30
9	24	22	39	31
10	32	27	51	41
11	31	26	50	40
12	32	30	52	42
13	34	31	56	44
14	38	33	56	47
15	41	41	56	56
16	41	41	56	56
17	41	41	56	56
18	41	41	56	56
19	41	41	56	56
20	41	41	56	56
21	41	41	56	56
22	41	41	56	56
23	41	41	56	56
24	41	41	56	56
25	41	41	56	56
26	41	41	56	56
27	14	13	22	17
40	33	31	55	43
41	38	33	56	47
42	41	41	56	56
43	41	41	56	56
44	41	41	56	56
45	41	41	56	56
46	21	18	32	26
47	33	30	54	43
48	34	31	56	44
49	15	14	23	19
50	14	13	22	17
51	38	33	56	47
52	22	19	35	28
53	24	21	38	31
54	23	19	36	30

Territory	Experienced Operators Without Guest			
	Group A	Group B	Group C	Group D
1	\$2	\$3	\$5	\$6
2	2	3	5	6
3	2	3	5	6
4	3	5	8	10
5	3	5	6	10
6	3	6	8	11
7	3	6	8	11
8	3	5	8	10
9	3	6	8	11
10	5	10	13	15
11	5	8	11	14
12	6	10	13	15
13	6	10	14	16
14	6	11	14	17
15	13	17	23	30
16	14	19	26	33
17	13	17	24	30
18	13	17	24	30
19	13	17	24	30
20	13	17	24	30
21	13	17	24	30
22	13	17	24	30
23	13	17	24	30
24	13	17	24	30
25	13	17	24	30
26	13	17	24	30
27	2	2	3	5
40	6	10	13	16
41	6	11	14	17
42	13	17	23	30
43	13	17	24	30
44	14	19	26	32
45	13	17	23	27
46	3	4	6	9
47	6	10	13	15
48	6	10	14	16
49	2	3	4	5
50	2	2	3	5
51	6	11	14	17
52	3	5	6	10
53	3	5	8	11
54	3	5	8	11

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 - 3

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

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$13	\$13	\$22	\$18
2	14	13	22	18
3	15	15	25	23
4	16	15	26	23
5	16	15	26	24
6	17	16	30	25
7	17	16	30	25
8	17	16	30	25
9	22	19	36	31
10	19	18	34	30
11	22	19	36	31
12	27	26	47	41
13	25	24	42	36
14	26	25	46	40
15	30	27	51	42
16	31	30	52	43
17	40	39	70	58
18	40	39	70	58
19	40	39	70	58
20	40	39	70	58
21	40	39	70	58
22	40	39	70	58
23	40	39	70	58
24	40	39	70	58
25	40	39	70	58
26	40	39	70	58
27	13	13	22	18
40	22	19	36	31
41	31	30	52	44
42	31	30	52	43
43	32	31	55	46
44	31	30	52	43
45	31	30	54	44
46	16	15	26	23
47	26	25	44	39
48	25	24	42	36
49	13	13	22	18
50	13	13	22	18
51	26	25	46	40
52	16	15	27	24
53	21	19	35	30
54	17	16	30	25

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

All Territories	
Limit	All Groups
20/40	\$23
40/40	30
20/50	24
25/50	24
25/60	25
30/60	26
30/70	26
35/80	27
45/45	30
50/50	31
50/100	31
100/100	35
100/150	35
100/200	35
100/300	35
100/500	35
150/300	39
200/200	42
200/300	42
200/400	42
200/500	42
250/1000	44
200/600	42
250/500	44
300/300	48
300/500	48
300/600	48
300/1000	49
500/500	56
500/1000	67
750/750	71
1000/1000	74
1000/2000	74
2000/2000	81

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

All Territories	
Limit	All Groups
20/40	\$0
40/40	36
20/50	3
25/50	11
25/60	13
30/60	25
30/70	25
35/80	25
45/45	52
50/50	66
50/100	72
100/100	130
100/150	132
100/200	133
100/300	135
100/500	139
150/300	210
200/200	260
200/300	263
200/400	265
200/500	267
250/1000	322
200/600	268
250/500	309
300/300	366
300/500	376
300/600	379
300/1000	389
500/500	563
500/1000	859
750/750	886
1000/1000	907
1000/2000	907
2000/2000	997

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	\$83
\$750	94
\$1,000	104
\$2,000	139
\$5,000	225
\$10,000	365
\$15,000	449
\$20,000	515
\$25,000	546
\$50,000	572



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

MOTORCYCLE RATES - 4

**Part 7 - Collision
Rates at \$500 deductible**

Rate per \$100 of value*	
Experienced Operators	
Territory	All Groups
1	\$2.12
2	2.01
3	2.39
4	2.63
5	2.74
6	2.76
7	2.94
8	3.36
9	3.06
10	3.58
11	3.16
12	4.12
13	4.29
14	5.98
15	6.98
16	7.67
17	7.17
18	7.17
19	7.17
20	7.17
21	7.17
22	7.17
23	7.17
24	7.17
25	7.17
26	7.17
27	1.80
40	4.55
41	4.54
42	6.19
43	6.99
44	6.43
45	6.85
46	2.59
47	4.21
48	4.29
49	1.93
50	1.80
51	5.98
52	2.72
53	3.12
54	3.06

**Part 7 - Collision
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$52
\$1,000	66.9% of \$500 deductible premium
\$2,000	53.2% of \$500 deductible premium

**Part 7 - Collision
Waiver of Deductible Charges**

All Territories	
Deductible	All Groups
\$300	\$11
\$500	\$15
\$1,000	\$18
\$2,000	\$27

Part 8 - Limited Collision

$$\text{\$500 deductible base premium (Part 8)} = (6.0\%) \times [\text{\$500 deductible Collision base premium (Part 7)}]$$

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$8
\$300	\$500 deductible premium (Part 8) + \$5
\$1,000	58.6% of \$500 deductible premium (Part 8)
\$2,000	38.9% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

- Determine the motorcycle's insured value* in hundreds of dollars.
- Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value is defined as follows:

- The Average Retail Value as expressed in the current Kelley Blue Book.
- For all motorcycles for which an Average Retail Value is not published in the current Kelley Blue Book, the value may be determined using other sources, including the use of Original Cost New for new motorcycles.
- a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over

Notes:

- Motorcycle territory definitions are the same as for private passenger automobiles.
- Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- Rates are per \$100 of insured value.



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

MOTORCYCLE RATES - 5

**Part 9 - Comprehensive
Rates at \$500 deductible**

Rate per \$100 of value*	
Territory	All Groups
1	\$0.91
2	0.89
3	0.93
4	1.00
5	1.02
6	1.21
7	1.45
8	1.85
9	1.62
10	2.05
11	1.98
12	2.50
13	2.32
14	3.16
15	3.77
16	5.68
17	5.86
18	5.86
19	5.86
20	5.86
21	5.86
22	5.86
23	5.86
24	5.86
25	5.86
26	5.86
27	0.81
40	2.34
41	2.49
42	3.47
43	3.58
44	5.66
45	3.61
46	0.99
47	2.40
48	2.32
49	0.85
50	0.81
51	3.16
52	1.09
53	1.67
54	1.57

**Part 9 - Comprehensive
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$4
\$1,000	77.7% of \$500 deductible premium
\$2,000	70.3% of \$500 deductible premium

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's insured value* in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value is defined as follows:

- (a) The Average Retail Value as expressed in the current Kelley Blue Book.
- (b) For all motorcycles for which an Average Retail Value is not published in the current Kelley Blue Book, the value may be determined using other sources, including the use of Original Cost New for new motorcycles.
- (c) a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for Part 9 are the same for experienced and inexperienced operators.
- (3) Rates are per \$100 of insured value.

**MASSACHUSETTS
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
TERRITORY PAGES**

STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

A			BOSTON CENTRAL - (Zip Codes		
ABINGTON.....	8	010	02101- 02118, 02123, 02133,		
ACTON.....	27	630	02199, 02201, 02202, 02203,		
ACUSHNET.....	54	230	02210, 02215, 02241).....	23	821
ADAMS.....	27	110	BOURNE	46	050
AGAWAM.....	7	420	BOXBOROUGH.....	27	671
ALFORD.....	27	170	BOXFORD.....	3	370
AMESBURY	2	310	BOYLSTON	2	971
AMHERST.....	5	510	BRAINTREE	8	710
ANDOVER.....	3	311	BREWSTER	49	080
ARLINGTON.....	4	610	BRIDGEWATER.....	6	011
ASHBURNHAM.....	1	930	BRIGHTON - Boston (Zip Codes		
ASHBY.....	1	670	02134, 02135, 02163).....	24	822
ASHFIELD.....	27	470	BRIMFIELD.....	3	491
ASHLAND	5	631	BROCKTON	45	002
ATHOL	3	910	BROOKFIELD.....	3	935
ATTLEBORO.....	5	210	BROOKLINE.....	8	702
AUBURN	6	931	BUCKLAND	27	430
AVON.....	11	730	BURLINGTON	4	635
AYER.....	3	632			
			C		
			CAMBRIDGE	11	600
			CANTON.....	8	711
			CARLISLE	27	672
			CARVER.....	7	030
			CHARLEMONT	27	472
			CHARLESTOWN - Boston (Zip		
			Codes 02128, 02129).....	26	824
			CHARLTON	4	936
			CHATHAM.....	49	051
			CHELMSFORD.....	2	612
			CHELSEA	16	802
			CHESHIRE	27	130
			CHESTER.....	1	440
			CHESTERFIELD.....	27	570
			CHICOPEE	9	402
			CHILMARK	50	081
			CLARKSBURG	27	131
			CLINTON.....	6	911
			COHASSET	4	732

Note: Refer to an atlas or map for places not listed.

STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

COLRAIN	1	431	FALL RIVER	48	201
CONCORD	27	613	FALMOUTH	46	054
CONWAY	27	473	FITCHBURG	7	902
CUMMINGTON.....	27	571	FLORIDA	2	173
D			FOXBOROUGH.....	3	734
DALTON.....	27	132	FRAMINGHAM	9	615
DANVERS	5	313	FRANKLIN.....	1	713
DARTMOUTH.....	54	211	FREETOWN.....	52	233
DEDHAM.....	8	712	G		
DEERFIELD	27	432	GARDNER.....	3	912
DENNIS.....	46	052	GAY HEAD	27	083
DIGHTON.....	5	232	GEORGETOWN.....	3	331
DORCHESTER - Boston (Zip			GILL.....	27	474
Codes 02122, 02124, 02125,			GLOUCESTER	5	314
02126)	21	819	GOSHEN	27	573
DOUGLAS.....	2	937	GOSNOLD.....	50	084
DOVER.....	2	733	GRAFTON	3	913
DRACUT	6	614	GRANBY.....	4	574
DUDLEY	3	938	GRANVILLE.....	2	492
DUNSTABLE.....	1	673	GREAT BARRINGTON.....	1	111
DUXBURY	3	031	GREENFIELD.....	3	410
E			GROTON.....	27	636
EAST BOSTON - Boston (Zip			GROVELAND	3	332
Codes 02128, 02129)	26	824	H		
EAST BRIDGEWATER	6	032	HADLEY	27	531
EAST BROOKFIELD	2	973	HALIFAX.....	5	070
EASTHAM	49	082	HAMILTON	1	333
EASTHAMPTON	3	511	HAMPDEN.....	5	493
EAST LONGMEADOW.....	6	441	HANCOCK.....	27	174
EASTON.....	7	212	HANOVER	4	033
EDGARTOWN.....	50	053	HANSON	5	034
EGREMONT	27	172	HARDWICK	27	939
ERVING.....	27	433	HARVARD	27	974
ESSEX	2	330	HARWICH	49	055
EVERETT.....	51	602	HATFIELD	27	532
F					
FAIRHAVEN.....	54	213			

Note: Refer to an atlas or map for places not listed.

STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

HAVERRHILL.....	8	302	LEYDEN	1	478
HAWLEY	27	475	LINCOLN	1	639
HEATH	2	476	LITTLETON	27	640
HINGHAM.....	4	012	LONGMEADOW	4	442
HINSDALE	2	133	LOWELL.....	41	601
HOLBROOK	11	735	LUDLOW	7	421
HOLDEN	3	940	LUNENBURG	1	945
HOLLAND.....	1	494	LYNN.....	43	300
HOLLISTON	2	637	LYNNFIELD.....	7	334
HOLYOKE	40	403			
			M		
HOPEDALE	2	941	MALDEN.....	51	603
HOPKINTON	27	638	MANCHESTER.....	27	335
HUBBARDSTON	1	942	MANSFIELD	3	214
HUDSON.....	3	616	MARBLEHEAD	4	316
HULL	9	035	MARION	52	038
HUNTINGTON.....	2	533	MARLBOROUGH.....	5	618
HYDE PARK - Boston (Zip Codes			MARSHFIELD.....	7	039
02136, 02137)	20	818	MASHPEE	46	085
			MATTAPOISETT	52	040
I			MAYNARD.....	27	620
IPSWICH.....	2	315	MEDFIELD.....	27	736
			MEDFORD.....	12	604
J			MEDWAY	27	737
JAMAICA PLAIN - Boston (Zip			MELROSE	6	619
Code 02130).....	19	817	MENDON.....	27	946
			MERRIMAC	3	336
K			METHUEN.....	10	317
KINGSTON.....	4	036	MIDDLEBOROUGH.....	6	013
			MIDDLEFIELD	1	576
L			MIDDLETON.....	6	337
LAKEVILLE	5	037	MILFORD.....	5	915
LANCASTER.....	2	943	MILLBURY.....	4	916
LANESBOROUGH	1	134	MILLIS	27	738
LAWRENCE	44	303	MILLVILLE.....	1	947
LEE	27	135	MILTON	11	714
LEICESTER	7	944			
LENOX	27	136	MONROE.....	1	479
LEOMINSTER	5	914			
LEVERETT	1	477			
LEXINGTON.....	2	617			

Note: Refer to an atlas or map for places not listed.

STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

MONSON	3	422	OAKHAM	1	976
MONTAGUE	27	411	ORANGE	2	412
MONTEREY	27	175	ORLEANS	49	058
MONTGOMERY	27	495	OTIS	27	179
MOUNT WASHINGTON	27	176	OXFORD	5	950
N			P		
NAHANT	53	338	PALMER	4	423
NANTUCKET	50	056	PAXTON	5	977
NATICK	3	621	PEABODY	10	320
NEEDHAM	2	715	PELHAM	27	577
NEW ASHFORD	1	177	PEMBROKE	6	042
NEW BEDFORD	48	200	PEPPERELL	27	642
NEW BRAINTREE	27	975	PERU	1	180
NEWBURY	1	339	PETERSHAM	27	978
NEWBURYPORT	1	318	PHILLIPSTON	1	979
NEW MARLBOROUGH	27	178	PITTSFIELD	4	102
NEW SALEM	27	480	PLAINFIELD	27	578
NEWTON	6	605	PLAINVILLE	4	740
NORFOLK	1	739	PLYMOUTH	7	014
NORTH ADAMS	2	112	PLYMPTON	6	071
NORTHAMPTON	3	512	PRINCETON	27	980
NORTH ANDOVER	5	319	PROVINCETOWN	49	059
NORTH ATTLEBORO	3	215	Q		
NORTHBOROUGH	27	949	QUINCY	12	703
NORTH BROOKFIELD	3	948	R		
NORTHBRIDGE	3	917	RANDOLPH	14	717
NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819	RAYNHAM	6	235
NORTHFIELD	27	434	READING	3	622
NORTH READING	5	641	REHOBOTH	4	236
NORTON	5	234	REVERE	15	803
NORWELL	3	041	RICHMOND	27	181
NORWOOD	7	716	ROCHESTER	3	043
O			ROCKLAND	9	015
OAK BLUFFS	50	057	ROCKPORT	2	340

Note: Refer to an atlas or map for places not listed.



STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

ROSLINDALE - Boston (Zip Code 02131)	18	816	STOCKBRIDGE.....	1	138
ROWE	27	481	STONEHAM	8	623
ROWLEY.....	3	341	STOUGHTON.....	12	718
ROXBURY - Boston (Zip Codes 02119, 02120, 02121).....	22	820	STOW.....	27	644
ROYALSTON	1	981	STURBRIDGE	1	954
RUSSELL.....	3	443	SUDBURY	27	645
RUTLAND.....	3	951	SUNDERLAND	3	436
S			SUTTON.....	27	955
SALEM	47	304	SWAMPSCOTT	53	322
SALISBURY	5	342	SWANSEA.....	52	239
SANDSFIELD.....	27	182	T		
SANDWICH.....	46	060	TAUNTON	9	202
SAUGUS	47	321	TEMPLETON.....	27	956
SAVOY.....	27	183	TEWKSBURY.....	5	646
SCITUATE.....	6	044	TISBURY	50	061
SEEKONK.....	4	237	TOLLAND	1	496
SHARON.....	6	741	TOPSFIELD.....	4	371
SHEFFIELD.....	27	137	TOWNSEND.....	27	647
SHELBURNE.....	1	435	TRURO	49	086
SHERBORN	1	674	TYNGSBOROUGH.....	3	648
SHIRLEY	2	643	TYRINGHAM	27	184
SHREWSBURY.....	5	918	U		
SHUTESBURY.....	2	482	UPTON	27	957
SOMERSET	52	238	UXBRIDGE	27	921
SOMERVILLE.....	12	606	W		
SOUTHAMPTON.....	1	580	WAKEFIELD.....	6	624
SOUTHBOROUGH.....	27	952	WALES	2	497
SOUTH BOSTON - Boston (Zip Code 02127).....	25	823	WALPOLE	4	719
SOUTHBRIDGE	6	919	WALTHAM.....	7	607
SOUTH HADLEY.....	4	513	WARE.....	3	514
SOUTHWICK	4	444	WAREHAM.....	54	016
SPENCER	6	920	WARREN.....	3	958
SPRINGFIELD.....	42	400	WARWICK.....	27	483
STERLING	27	953	WASHINGTON	27	185
			WATERTOWN.....	7	608

Note: Refer to an atlas or map for places not listed.

STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

WAYLAND.....	2	649	WEST TISBURY.....	50	088
WEBSTER	7	922	WESTWOOD.....	4	742
WELLESLEY	1	720	WEYMOUTH	9	721
WELLFLEET	49	087	WHATELY	27	437
WENDELL	27	484	WHITMAN	8	017
WENHAM.....	2	343	WILBRAHAM.....	5	445
WESTBOROUGH.....	2	923	WILLIAMSBURG	27	534
WEST BOYLSTON.....	2	959	WILLIAMSTOWN.....	27	140
WEST BRIDGEWATER	8	045	WILMINGTON	4	652
WEST BROOKFIELD	27	960	WINCHENDON.....	3	924
WESTFIELD.....	6	424	WINCHESTER.....	3	625
WESTFORD.....	27	650	WINDSOR	1	186
WESTHAMPTON	27	581	WINTHROP	47	810
WESTMINSTER.....	1	961	WOBURN	7	626
WEST NEWBURY.....	27	344	WORCESTER	13	900
WESTON	3	651	WORTHINGTON	1	582
WESTPORT	52	240	WRENTHAM.....	2	743
WEST ROXBURY - Boston (Zip Code 02132)	17	815		Y	
WEST SPRINGFIELD	10	425	YARMOUTH	46	062
WEST STOCKBRIDGE.....	1	139			

Note: Refer to an atlas or map for places not listed.



**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)

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	153	174	275	313	472	196	546	588	272	310	464	529	242	276	448	169
2	202	230	363	413	234	267	679	773	373	425	642	697	335	382	494	221
3	214	240	380	433	249	284	734	833	398	453	664	753	369	409	208	237
4	229	261	425	484	262	298	817	931	463	527	736	838	447	475	248	248
5	234	263	418	476	290	330	849	967	489	557	762	868	439	500	230	262
6	245	279	453	516	279	318	888	1012	546	622	800	911	494	559	239	272
7	239	272	423	482	300	342	940	1037	536	611	821	935	483	550	233	265
8	277	316	508	579	333	379	1036	1180	624	711	934	1064	563	641	271	309
9	282	321	483	550	335	382	954	1083	677	657	856	974	548	590	274	312
10	324	366	634	722	424	480	1437	1295	748	852	1024	1166	673	767	325	370
11	304	346	676	770	440	467	1096	1248	739	842	987	1124	665	757	346	394
12	343	391	655	746	454	517	1447	1272	805	917	1003	1143	726	827	334	380
13	367	407	654	745	449	511	1027	1170	746	849	925	1054	667	760	348	396
14	473	539	809	922	596	679	1492	1358	909	1035	1072	1221	846	929	461	525
15	530	604	849	967	588	670	1419	1275	923	1051	1006	1146	832	948	506	576
16	483	550	941	1072	833	949	1492	1358	974	1109	1072	1221	876	998	495	564
17	292	333	566	645	367	407	964	1098	674	650	865	985	542	583	293	334
18	379	432	937	1067	544	585	1254	1428	905	1031	1129	1286	844	927	428	488
19	402	458	804	916	533	607	1049	1195	804	916	947	1079	722	822	448	510
20	438	499	960	1094	594	673	1279	1457	973	1108	1153	1313	874	996	484	551
21	534	608	973	1108	803	915	1244	1417	1020	1162	1148	1273	948	1046	746	850
22	539	614	989	1127	794	904	1267	1443	1023	1165	1144	1300	949	1047	737	840
23	349	398	774	882	540	615	1089	1240	803	915	980	1116	722	822	353	402
24	352	401	692	788	445	507	1092	1244	748	818	983	1120	647	737	359	409
25	349	398	784	893	468	533	1096	1248	826	941	985	1122	745	849	380	433
26	460	524	908	1034	644	730	1446	1305	942	1073	1030	1173	849	967	444	506
27	149	170	285	325	467	190	524	593	264	297	470	535	233	265	453	174
40	480	547	900	1025	593	675	1348	1501	940	1071	1186	1351	846	964	505	575
41	438	499	786	895	576	656	1165	1327	870	991	1048	1194	786	895	448	510
42	563	641	907	1033	647	737	1203	1370	984	1121	1085	1236	888	1012	571	650
43	534	608	954	1083	673	767	1276	1453	1048	1194	1154	1311	942	1073	578	658
44	418	535	863	1104	758	970	1089	1393	885	1132	980	1254	796	1018	425	544
45	558	699	940	1178	674	841	1289	1615	1053	1319	1163	1457	947	1187	584	728
46		272		495		327		975		550		878		495		267
47		399		745		514		1218		881		1095		791		389
48		447		819		562		1287		933		1159		836		436
49		206		384		231		709		363		639		323		206
50		170		325		190		593		297		535		265		174
51		548		938		691		1382		1054		1243		946		535
52		289		527		348		1052		620		946		557		285
53		345		599		411		1188		720		1069		647		336
54		314		562		388		1187		704		1071		635		306

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)

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	54	60	88	104	58	68	464	193	92	108	447	173	89	94	54	60
2	59	69	403	121	67	79	487	220	406	125	469	199	95	112	57	67
3	64	75	406	125	73	86	292	238	442	132	484	213	402	120	64	72
4	64	75	446	137	74	87	224	260	427	150	498	233	442	132	62	73
5	82	97	438	163	97	114	277	326	464	190	250	294	448	174	82	97
6	72	85	427	150	80	94	248	292	455	183	222	261	438	163	74	84
7	71	84	417	138	82	97	251	296	450	177	226	266	433	157	67	79
8	85	100	446	172	404	119	299	352	484	217	270	318	465	194	84	95
9	87	102	441	166	402	120	279	329	472	203	253	298	455	183	82	97
10	404	119	485	218	426	148	329	387	223	263	296	349	200	236	99	117
11	94	107	488	221	417	138	300	353	207	244	274	319	485	218	97	114
12	408	127	499	234	439	164	334	390	247	291	300	353	222	261	404	122
13	420	141	246	254	449	175	323	380	242	285	292	344	247	256	417	138
14	443	168	246	290	477	208	342	403	267	314	309	364	243	286	438	163
15	467	197	267	314	483	216	344	402	287	338	307	362	258	304	455	183
16	469	199	323	380	282	332	392	462	329	387	354	417	297	350	474	201
17	93	110	472	203	414	131	297	350	477	208	263	310	458	186	93	110
18	422	144	289	340	462	191	384	452	285	336	345	406	255	300	438	163
19	443	168	279	329	487	220	353	416	277	326	348	375	248	292	457	185
20	437	161	304	355	484	213	380	448	298	351	342	403	267	314	457	185
21	467	197	304	355	254	296	369	435	309	364	333	392	279	329	234	272
22	474	201	344	370	258	304	390	459	322	379	349	411	288	339	236	278
23	409	128	246	290	468	198	328	386	248	292	292	344	223	263	440	130
24	444	131	209	246	438	163	327	385	224	260	294	343	499	234	444	131
25	409	128	243	286	446	172	328	386	253	298	293	345	226	266	423	145
26	449	175	288	339	202	238	354	413	297	350	346	372	267	314	446	172
27	49	58	86	101	52	61	455	183	84	95	439	164	73	86	54	60
40	462	179	278	327	482	214	392	462	286	337	354	417	259	305	457	185
41	474	232	344	421	222	301	437	592	333	451	392	531	304	408	473	234
42	470	257	275	416	494	293	352	532	292	441	347	479	267	403	470	257
43	487	258	333	459	236	325	433	597	362	499	394	539	329	454	202	279
44	460	236	330	486	286	421	493	593	335	493	362	533	304	443	464	241
45	477	229	298	386	208	269	390	505	323	418	350	453	296	383	482	236
46		104		178		121		347		198		312		180		102
47		139		254		177		410		306		371		275		134
48		149		267		184		400		300		361		269		145
49		67		117		73		212		114		190		101		69
50		58		101		61		183		95		164		86		60
51		180		310		223		432		337		390		307		174
52		91		156		106		309		182		278		166		91
53		102		166		120		330		204		299		183		96
54		97		161		112		341		206		307		183		91

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)

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	211	240	376	428	267	304	741	843	461	524	669	761	442	469	221	251
2	262	298	453	515	314	357	944	1040	562	639	824	937	509	579	268	305
3	265	301	458	521	330	375	940	1069	562	639	848	965	507	577	282	321
4	269	306	458	521	323	367	968	1101	577	656	870	990	549	590	296	337
5	284	323	487	554	338	384	1053	1198	648	737	946	1076	584	664	347	361
6	293	333	485	552	349	397	1031	1173	650	739	927	1054	587	668	343	356
7	294	331	478	544	359	408	1035	1177	678	771	934	1059	608	692	348	362
8	323	367	553	629	403	458	1166	1326	740	842	1047	1191	667	759	364	414
9	320	364	547	622	386	439	1144	1301	749	818	1031	1173	647	736	333	379
10	343	390	582	662	410	466	1209	1375	760	865	1090	1240	684	775	354	399
11	277	315	540	580	344	391	994	1127	624	710	890	1012	560	637	294	331
12	372	423	623	709	441	502	1218	1385	804	911	1095	1246	723	822	377	429
13	388	441	624	706	438	498	1213	1380	804	911	1093	1243	722	821	388	441
14	422	480	700	796	485	552	1270	1445	863	982	1144	1301	776	883	432	491
15	435	495	739	841	495	563	1240	1411	895	1018	1116	1269	804	915	441	502
16	443	470	793	902	532	605	1323	1505	874	994	1191	1355	790	899	428	487
17	336	382	647	736	403	458	1168	1329	684	775	1054	1196	644	698	336	382
18	379	431	752	855	463	527	1235	1405	799	909	1113	1266	722	821	376	428
19	378	430	742	810	455	518	1147	1305	741	843	1032	1174	665	756	368	419
20	404	460	805	916	489	556	1342	1527	852	969	1206	1372	769	875	424	482
21	437	497	848	930	525	597	1213	1380	879	1000	1095	1246	791	900	438	498
22	534	604	839	954	623	709	1164	1324	998	1033	1047	1191	818	930	548	589
23	334	380	766	871	493	561	1238	1408	820	933	1115	1268	738	839	367	417
24	394	445	733	834	468	532	1190	1354	753	857	1074	1218	675	768	380	432
25	393	447	837	952	490	557	1257	1430	877	998	1134	1290	791	900	444	471
26	444	505	846	928	577	656	1171	1332	893	1016	1054	1196	804	911	440	501
27	224	255	398	453	265	301	778	885	452	514	703	800	406	462	224	255
40	346	394	645	734	424	482	1168	1329	735	836	1054	1196	662	753	396	450
41	349	457	627	820	441	577	1168	1528	784	1022	1054	1375	704	921	372	487
42	356	405	684	775	486	553	1211	1378	858	976	1093	1243	773	879	422	480
43	425	483	733	834	503	572	1264	1434	906	1031	1135	1291	815	927	434	494
44	330	375	707	804	479	545	1208	1374	799	909	1085	1234	748	817	343	390
45	412	516	695	870	468	586	1196	1496	857	1072	1077	1348	770	963	448	523
46		312		535		377		1131		684		1018		617		342
47		433		707		500		1382		911		1244		822		435
48		441		706		498		1380		911		1243		821		441
49		258		460		314		902		538		814		482		263
50		255		453		301		885		514		800		462		255
51		524		869		602		1577		1072		1421		964		537
52		325		550		389		1178		730		1059		658		356
53		365		624		443		1306		823		1176		741		386
54		376		626		466		1344		871		1208		783		415

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)

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	29	33	62	71	39	45	493	118	55	63	92	105	47	54	32	37
2	37	42	84	92	54	58	432	151	72	82	123	140	66	75	39	45
3	39	45	85	97	56	64	445	166	78	89	132	151	70	80	41	47
4	42	48	96	110	58	66	463	186	94	104	149	170	82	94	45	51
5	42	48	94	107	61	70	469	193	93	106	154	172	87	99	49	56
6	46	53	101	115	64	70	477	202	106	121	160	183	95	108	50	57
7	46	53	94	107	65	74	480	205	105	120	162	185	93	106	48	55
8	54	62	112	128	73	83	206	235	122	139	186	212	110	126	58	66
9	55	63	107	122	73	83	187	213	112	128	171	195	102	116	57	65
10	60	68	134	153	94	107	244	244	142	162	193	220	134	150	63	72
11	64	70	148	169	87	99	207	236	143	163	186	212	128	146	75	86
12	67	76	143	163	99	113	244	241	154	176	190	217	142	162	77	88
13	69	79	148	169	97	111	193	220	146	167	175	200	133	152	73	83
14	92	105	187	213	126	144	227	259	177	202	207	236	157	179	93	106
15	406	121	191	218	127	145	244	244	184	207	192	219	163	186	114	127
16	126	144	200	228	168	192	221	252	190	217	202	231	170	194	140	160
17	58	66	121	138	74	84	187	213	114	127	169	193	99	113	64	70
18	88	100	206	235	114	127	234	267	175	200	211	241	164	184	108	123
19	88	100	177	202	111	127	198	226	155	177	180	205	141	161	108	123
20	104	119	216	247	132	151	240	274	187	213	218	249	168	192	125	143
21	141	161	241	241	175	200	236	269	199	227	212	242	179	204	180	205
22	136	155	214	244	179	204	237	271	200	228	215	245	179	204	180	205
23	66	75	180	205	113	129	200	228	153	175	184	210	139	159	73	83
24	67	76	143	163	93	106	209	228	135	154	184	210	124	142	76	87
25	77	88	182	208	102	116	209	239	164	184	187	213	148	169	87	99
26	99	113	192	219	134	150	217	248	182	208	196	224	165	188	105	120
27	34	35	65	74	36	41	405	120	54	58	92	105	47	54	34	39
40	88	100	200	228	127	145	247	282	183	209	226	258	165	188	104	115
41	82	94	179	204	123	140	218	249	169	193	196	224	153	175	92	105
42	107	122	205	234	140	160	227	259	190	217	205	234	171	195	123	140
43	107	122	212	242	149	170	239	273	200	228	216	247	182	208	127	145
44	103	132	182	233	153	196	200	256	170	218	184	236	152	195	125	160
45	111	139	218	274	150	188	245	308	202	254	221	277	183	230	127	159
46		50		112		71		194		107		176		98		55
47		78		166		112		230		171		208		157		85
48		87		186		122		242		183		220		167		92
49		41		87		51		143		72		126		64		45
50		35		74		41		120		58		105		54		39
51		107		217		146		264		206		241		182		108
52		53		118		75		210		119		189		109		60
53		67		133		90		235		140		214		127		70
54		61		125		85		236		138		212		123		64

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)

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	246	246	542	541	331	330	988	986	552	551	889	887	599	508	244	244
2	254	254	547	546	333	332	1030	1028	644	540	927	925	498	497	253	253
3	263	263	580	579	360	359	1064	1059	676	575	954	952	532	531	262	262
4	276	276	610	609	368	367	1108	1106	624	620	997	995	574	573	275	275
5	283	282	620	619	382	381	1136	1134	658	657	1022	1020	608	607	282	281
6	277	277	611	610	373	372	1076	1074	643	642	970	968	592	591	275	275
7	289	288	618	617	398	397	1063	1061	665	664	956	954	614	613	285	284
8	339	338	697	696	477	476	1212	1210	757	756	1092	1090	696	695	337	336
9	318	317	666	665	424	423	1136	1133	716	715	1022	1020	660	659	316	315
10	313	312	677	676	431	430	1150	1148	742	741	1036	1034	683	682	317	316
11	337	336	750	749	466	465	1107	1105	744	743	997	995	684	683	335	334
12	377	376	780	779	493	492	1125	1123	823	822	1040	1008	757	756	376	375
13	378	377	795	794	525	524	1133	1131	829	828	1018	1016	765	764	375	374
14	462	461	862	860	630	629	1217	1215	953	951	1095	1093	880	878	459	458
15	552	551	903	901	678	677	1214	1212	999	997	1093	1091	920	918	541	540
16	581	580	1039	1037	729	728	1407	1404	1008	1006	1264	1262	930	928	558	557
17	351	350	740	739	470	469	1125	1123	798	797	1013	1011	655	654	350	349
18	430	429	826	825	559	558	1109	1107	840	838	998	996	774	773	422	421
19	426	425	800	799	606	605	1022	1020	831	830	919	917	766	765	425	424
20	530	529	928	926	683	682	1205	1203	962	960	1085	1083	888	886	514	513
21	545	544	930	928	775	774	1182	1180	1079	1077	1064	1062	995	993	654	653
22	622	621	949	947	820	819	1204	1202	1073	1071	1083	1081	991	989	836	834
23	409	408	908	906	734	733	1183	1181	969	967	1066	1064	893	891	459	458
24	419	418	815	814	602	601	1102	1100	844	842	993	991	779	778	417	416
25	440	439	860	858	661	660	1120	1118	909	907	1009	1007	838	836	463	462
26	560	559	922	920	778	777	1161	1159	1016	1014	1043	1041	938	936	614	613
27	226	226	497	496	295	294	922	920	494	493	829	828	455	454	224	224
40	384	383	740	739	533	532	1114	1112	810	809	1004	1002	750	749	392	391
41	358	411	762	875	559	642	1125	1291	852	978	1012	1162	787	903	373	428
42	415	414	816	815	637	636	1115	1113	999	997	1005	1003	838	836	404	403
43	468	469	850	851	646	647	1154	1155	955	956	1039	1040	881	882	455	456
44	405	404	815	814	544	543	1102	1100	771	770	993	991	712	711	389	388
45	463	508	799	877	620	681	1104	1212	908	997	994	1091	837	919	450	494
46		274		602		370		1100		618		990		571		273
47		405		795		547		1212		887		1088		817		403
48		377		704		524		1131		828		1016		764		374
49		234		514		309		947		516		851		476		232
50		226		496		294		920		493		828		454		224
51		534		997		729		1408		1102		1266		1018		531
52		279		612		376		1106		644		996		594		277
53		339		699		457		1210		762		1090		702		337
54		333		703		461		1213		759		1092		699		329

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)

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68	68
2	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62	62
3	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71	71
4	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74	74
5	81	80	81	80	81	80	81	80	81	80	81	80	81	80	81	80
6	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76	76
7	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79	79
8	88	87	88	87	88	87	88	87	88	87	88	87	88	87	88	87
9	82	81	82	81	82	81	82	81	82	81	82	81	82	81	82	81
10	84	80	84	80	84	80	84	80	84	80	84	80	84	80	84	80
11	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78
12	404	100	404	100	404	100	404	100	404	100	404	100	404	100	404	100
13	405	104	405	104	405	104	405	104	405	104	405	104	405	104	405	104
14	424	120	424	120	424	120	424	120	424	120	424	120	424	120	424	120
15	453	152	453	152	453	152	453	152	453	152	453	152	453	152	453	152
16	223	222	223	222	223	222	223	222	223	222	223	222	223	222	223	222
17	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
18	463	162	463	162	463	162	463	162	463	162	463	162	463	162	463	162
19	467	166	467	166	467	166	467	166	467	166	467	166	467	166	467	166
20	467	166	467	166	467	166	467	166	467	166	467	166	467	166	467	166
21	224	220	224	220	224	220	224	220	224	220	224	220	224	220	224	220
22	249	247	249	247	249	247	249	247	249	247	249	247	249	247	249	247
23	455	154	455	154	455	154	455	154	455	154	455	154	455	154	455	154
24	444	113	444	113	444	113	444	113	444	113	444	113	444	113	444	113
25	469	168	469	168	469	168	469	168	469	168	469	168	469	168	469	168
26	203	202	203	202	203	202	203	202	203	202	203	202	203	202	203	202
27	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66
40	442	111	442	111	442	111	442	111	442	111	442	111	442	111	442	111
41	405	120	405	120	405	120	405	120	405	120	405	120	405	120	405	120
42	427	126	427	126	427	126	427	126	427	126	427	126	427	126	427	126
43	447	183	447	183	447	183	447	183	447	183	447	183	447	183	447	183
44	246	215	246	215	246	215	246	215	246	215	246	215	246	215	246	215
45	440	153	440	153	440	153	440	153	440	153	440	153	440	153	440	153
46		75		75		75		75		75		75		75		75
47		127		127		127		127		127		127		127		127
48		104		104		104		104		104		104		104		104
49		69		69		69		69		69		69		69		69
50		66		66		66		66		66		66		66		66
51		150		150		150		150		150		150		150		150
52		78		78		78		78		78		78		78		78
53		103		103		103		103		103		103		103		103
54		89		89		89		89		89		89		89		89



**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	\$21	<u>\$24</u>	\$0	\$0
40/40	<u>28</u>	<u>32</u>	<u>17</u>	<u>19</u>
20/50	<u>24</u>	<u>24</u>	3	3
25/50	<u>24</u>	<u>27</u>	<u>4</u>	<u>5</u>
25/60	<u>27</u>	<u>31</u>	<u>5</u>	<u>6</u>
30/60	<u>28</u>	<u>32</u>	<u>12</u>	<u>14</u>
30/70	<u>28</u>	<u>32</u>	<u>12</u>	<u>14</u>
35/80	<u>28</u>	<u>32</u>	<u>13</u>	<u>15</u>
45/45	<u>30</u>	<u>34</u>	<u>23</u>	<u>26</u>
50/50	<u>30</u>	<u>34</u>	<u>30</u>	<u>34</u>
50/100	<u>30</u>	<u>34</u>	<u>32</u>	<u>36</u>
100/100	<u>31</u>	<u>35</u>	<u>58</u>	<u>65</u>
100/150	<u>33</u>	<u>38</u>	<u>59</u>	<u>66</u>
100/200	<u>33</u>	<u>38</u>	<u>59</u>	<u>66</u>
100/300	<u>34</u>	<u>39</u>	<u>60</u>	<u>67</u>
100/500	<u>34</u>	<u>39</u>	<u>62</u>	<u>71</u>
150/300	<u>39</u>	<u>44</u>	<u>95</u>	<u>107</u>
200/200	<u>40</u>	<u>46</u>	<u>117</u>	<u>133</u>
200/300	<u>40</u>	<u>46</u>	<u>119</u>	<u>136</u>
200/400	<u>40</u>	<u>46</u>	<u>119</u>	<u>136</u>
200/500	<u>40</u>	<u>46</u>	<u>120</u>	<u>137</u>
250/1000	<u>44</u>	<u>50</u>	<u>150</u>	<u>171</u>
200/600	<u>40</u>	<u>46</u>	<u>122</u>	<u>138</u>
250/500	<u>43</u>	<u>49</u>	<u>142</u>	<u>161</u>
300/300	<u>48</u>	<u>55</u>	<u>189</u>	<u>214</u>
300/500	<u>48</u>	<u>55</u>	<u>197</u>	<u>224</u>
300/600	<u>48</u>	<u>55</u>	<u>200</u>	<u>227</u>
300/1000	<u>49</u>	<u>56</u>	<u>208</u>	<u>236</u>
500/500	<u>62</u>	<u>71</u>	<u>359</u>	<u>407</u>
500/1000	<u>64</u>	<u>73</u>	<u>389</u>	<u>441</u>
750/750	<u>66</u>	<u>75</u>	<u>404</u>	<u>455</u>
1000/1000	<u>67</u>	<u>76</u>	<u>408</u>	<u>463</u>
1000/2000	<u>67</u>	<u>76</u>	<u>413</u>	<u>469</u>
2000/2000	<u>75</u>	<u>87</u>	<u>454</u>	<u>512</u>

Limit	Part 6	
\$5,000	<u>\$53</u>	<u>\$61</u>
\$10,000	<u>70</u>	<u>81</u>
\$15,000	<u>87</u>	<u>101</u>
\$20,000	<u>90</u>	<u>106</u>
\$25,000	<u>104</u>	<u>122</u>
\$50,000	<u>118</u>	<u>138</u>
\$100,000	<u>144</u>	<u>168</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
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
2016	1.408	1.408
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 & Prior	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		
5,001-7,500 Miles		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					
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					
>12-<=24 months		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					
GOOD PAYER DISCOUNT	19	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	0.90	0.90
FUTURE EFFECTIVE DATE DISCOUNT (Year 1)	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 2)	19	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92		
FUTURE EFFECTIVE DATE DISCOUNT (Year 3)	19	0.95 0.94	0.95 0.94	0.95 0.94	0.95 0.94	0.95 0.94	0.95 0.94	0.95 0.94	0.95 0.94	0.95 0.94	0.95 0.94	0.95 0.94		
FUTURE EFFECTIVE DATE DISCOUNT (Year 4)	19	0.975 0.96	0.975 0.96	0.975 0.96	0.975 0.96	0.975 0.96	0.975 0.96	0.975 0.96	0.975 0.96	0.975 0.96	0.975 0.96	0.975 0.96		
FUTURE EFFECTIVE DATE DISCOUNT (Year 5)	19	1.00 0.98	1.00 0.98	1.00 0.98	1.00 0.98	1.00 0.98	1.00 0.98	1.00 0.98	1.00 0.98	1.00 0.98	1.00 0.98	1.00 0.98		
FUTURE EFFECTIVE DATE DISCOUNT (Year 6)	19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00		
FUTURE EFFECTIVE DATE DISCOUNT (Year 7)	19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00		
FUTURE EFFECTIVE DATE DISCOUNT (Year 8)	19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00		
FUTURE EFFECTIVE DATE DISCOUNT (Year 9)	19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00		
FUTURE EFFECTIVE DATE DISCOUNT (Year 10 and Subsequent)	19	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00		
MULTI-POLICY DISCOUNT	19													
Multi-Policy A		0.71	0.74 1.00	0.71	0.71	0.74 1.00	0.71	0.71	0.71	0.71	0.71	0.71		
Multi-Policy B		0.90 0.95	0.90 1.00	0.90 0.95	0.90 0.95	0.90 1.00	0.90 0.95	0.90 0.95	0.90 0.95	0.90 0.95	0.90 0.95	0.90 0.95		
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					
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	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					
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	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	\$14	\$12	\$14	\$21	\$24	\$17	\$19
2	44	13	44	13	49	22	46	18
3	42	14	42	14	24	24	47	19
4	46	18	46	17	28	32	24	27
5	45	17	44	16	26	30	22	25
6	47	19	47	19	30	34	26	30
7	47	19	46	18	29	33	24	27
8	46	18	46	18	28	32	24	27
9	47	19	47	19	30	34	27	31
10	24	27	23	26	40	46	36	40
11	23	26	22	25	39	44	34	39
12	26	30	24	26	44	50	36	41
13	27	31	26	30	47	54	39	44
14	29	33	27	31	49	56	41	47
15	48	55	46	52	82	93	70	80
16	55	63	52	59	94	107	81	92
17	49	56	47	54	84	96	72	82
18	49	56	47	54	84	96	72	82
19	49	56	47	54	84	96	72	82
20	49	56	47	54	84	96	72	82
21	49	56	47	54	84	96	72	82
22	49	56	47	54	84	96	72	82
23	49	56	47	54	84	96	72	82
24	49	56	47	54	84	96	72	82
25	49	56	47	54	84	96	72	82
26	49	56	47	54	84	96	72	82
27	40	11	40	11	45	17	44	16
40	26	30	24	27	45	51	38	43
41	29	32	27	31	49	56	41	47
42	48	55	46	52	82	93	70	80
43	49	56	47	54	84	96	71	81
44	55	63	51	58	93	106	80	91
45	48	55	46	52	82	93	70	80
46		16		16		28		24
47		30		28		52		43
48		31		30		54		44
49		12		12		20		17
50		11		11		17		16
51		33		31		56		47
52		18		17		31		26
53		19		19		34		30
54		19		18		33		27

Territory	Experienced Operators							
	Group A		Group B		Group C		Group D	
1	\$1	\$1	\$1	\$1	\$2	\$3	\$1	\$1
2	1	1	1	1	1	1	1	1
3	1	1	1	1	2	3	1	1
4	1	1	1	1	2	3	2	3
5	1	1	1	1	2	3	2	3
6	1	1	1	1	2	3	2	3
7	1	1	1	1	2	3	2	3
8	1	1	1	1	2	3	2	3
9	1	1	1	1	2	3	2	3
10	2	3	2	3	3	4	3	4
11	2	3	2	3	3	4	2	3
12	2	3	2	3	3	4	3	4
13	2	3	2	3	3	4	3	4
14	2	3	2	3	4	5	3	4
15	4	5	3	4	7	9	5	7
16	4	5	4	5	9	12	7	9
17	4	5	3	4	7	9	5	7
18	4	5	3	4	7	9	5	7
19	4	5	3	4	7	9	5	7
20	4	5	3	4	7	9	5	7
21	4	5	3	4	7	9	5	7
22	4	5	3	4	7	9	5	7
23	4	5	3	4	7	9	5	7
24	4	5	3	4	7	9	5	7
25	4	5	3	4	7	9	5	7
26	4	5	3	4	7	9	5	7
27	1	1	1	1	1	1	1	1
40	2	3	2	3	3	4	3	4
41	2	3	2	3	4	5	3	4
42	2	3	2	3	4	7	5	7
43	4	5	3	4	7	9	5	7
44	4	5	4	5	9	12	7	9
45	3	4	3	4	7	9	5	7
46		1		1		2		2
47		3		3		4		4
48		3		3		4		4
49		1		1		2		1
50		1		1		1		1
51		3		3		5		4
52		1		1		3		2
53		1		1		3		3
54		1		1		3		3

- 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	\$15	\$17	\$14	\$16	\$23	\$26	\$20	\$23
2	44	16	49	15	24	24	47	19
3	45	17	44	16	23	26	49	22
4	20	23	47	19	32	36	26	30
5	49	22	46	18	29	33	23	26
6	24	24	49	22	34	39	27	31
7	20	23	47	19	32	36	26	30
8	20	23	47	19	32	36	26	30
9	24	24	49	22	34	39	27	31
10	28	32	24	27	45	51	36	41
11	27	31	23	26	44	50	35	40
12	28	32	26	30	46	52	37	42
13	30	34	27	31	49	56	39	44
14	33	38	29	33	49	56	41	47
15	36	41	36	41	49	56	49	56
16	36	41	36	41	49	56	49	56
17	36	41	36	41	49	56	49	56
18	36	41	36	41	49	56	49	56
19	36	41	36	41	49	56	49	56
20	36	41	36	41	49	56	49	56
21	36	41	36	41	49	56	49	56
22	36	41	36	41	49	56	49	56
23	36	41	36	41	49	56	49	56
24	36	41	36	41	49	56	49	56
25	36	41	36	41	49	56	49	56
26	36	41	36	41	49	56	49	56
27	42	14	11	13	19	22	15	17
40	29	33	27	31	48	55	38	43
41	33	39	29	33	49	56	41	47
42	36	41	36	41	49	56	49	56
43	36	41	36	41	49	56	49	56
44	36	41	36	41	49	56	49	56
45	36	41	36	41	49	56	49	56
46		21		18		32		28
47		33		30		54		43
48		34		31		56		44
49		15		14		23		19
50		14		13		22		17
51		38		33		56		47
52		22		19		35		28
53		24		21		38		31
54		23		19		36		30

Territory	Experienced Operators Without Guest							
	Group A		Group B		Group C		Group D	
1	\$2	\$2	\$3	\$3	\$4	\$5	\$6	\$6
2	2	2	3	3	4	5	6	6
3	2	2	3	3	4	5	6	6
4	3	3	4	4	5	6	8	10
5	3	3	4	4	5	6	8	10
6	3	3	5	5	6	7	8	10
7	3	3	5	5	6	7	8	10
8	3	3	4	4	5	6	8	10
9	3	3	5	5	6	7	8	10
10	4	5	9	10	14	13	13	15
11	4	5	7	8	10	11	12	14
12	5	6	9	10	14	13	13	15
13	5	6	9	10	14	14	14	16
14	5	6	10	11	14	14	15	17
15	44	13	45	17	20	23	26	30
16	42	14	47	19	23	26	29	33
17	44	13	45	17	24	24	26	30
18	44	13	45	17	24	24	26	30
19	44	13	45	17	24	24	26	30
20	44	13	45	17	24	24	26	30
21	44	13	45	17	24	24	26	30
22	44	13	45	17	24	24	26	30
23	44	13	45	17	24	24	26	30
24	44	13	45	17	24	24	26	30
25	44	13	45	17	24	24	26	30
26	44	13	45	17	24	24	26	30
27	2	2	2	2	3	3	4	5
40	5	6	9	10	14	13	14	16
41	5	6	10	11	14	14	15	17
42	44	13	45	17	20	23	26	30
43	44	13	45	17	24	24	26	30
44	42	14	47	19	23	26	29	33
45	44	13	45	17	20	23	24	27
46		3		4		6		9
47		6		10		13		15
48		6		10		14		16
49		2		3		4		5
50		2		2		3		5
51		6		11		14		17
52		3		5		6		10
53		3		5		8		11
54		3		5		8		11

- 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 - 3

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

Territory	Experienced Operators							
	Group A		Group B		Group C		Group D	
1	\$11	\$13	\$11	\$13	\$18	\$22	\$16	\$18
2	42	14	44	13	19	22	46	18
3	43	15	43	15	22	25	20	23
4	44	16	43	15	23	26	20	23
5	44	16	43	15	23	26	21	24
6	45	17	44	16	26	30	22	25
7	45	17	44	16	26	30	22	25
8	45	17	44	16	26	30	22	25
9	49	22	47	19	32	36	27	31
10	47	19	46	18	30	34	26	30
11	49	22	47	19	32	36	27	31
12	24	27	23	26	41	47	36	41
13	22	25	24	24	37	42	32	36
14	23	26	22	25	40	46	35	40
15	26	30	24	27	45	51	37	42
16	22	31	26	30	46	52	38	43
17	35	40	34	39	61	70	61	58
18	35	40	34	39	61	70	61	58
19	35	40	34	39	61	70	61	58
20	35	40	34	39	61	70	61	58
21	35	40	34	39	61	70	61	58
22	35	40	34	39	61	70	61	58
23	35	40	34	39	61	70	61	58
24	35	40	34	39	61	70	61	58
25	35	40	34	39	61	70	61	58
26	35	40	34	39	61	70	61	58
27	41	13	41	13	19	22	46	18
40	19	22	17	19	32	36	27	31
41	27	31	26	30	46	52	38	43
42	27	31	26	30	46	52	38	43
43	28	32	27	31	48	55	40	45
44	27	31	26	30	46	52	38	43
45	27	31	26	30	47	54	39	44
46		16		15		26		23
47		26		25		44		39
48		25		24		42		36
49		13		13		22		18
50		13		13		22		18
51		26		25		46		40
52		16		15		27		24
53		21		19		35		30
54		17		16		30		25

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

Limit	All Territories	
	All Groups	
20/40	\$20	\$23
40/40	26	30
20/50	24	24
25/50	24	24
25/60	22	25
30/60	23	26
30/70	23	26
35/80	24	27
45/45	26	30
50/50	27	31
50/100	27	31
100/100	34	35
100/150	34	35
100/200	34	35
100/300	34	35
100/500	34	35
150/300	34	39
200/200	32	42
200/300	32	42
200/400	32	42
200/500	32	42
250/1000	39	44
200/600	37	42
250/500	39	44
300/300	44	48
300/500	44	48
300/600	44	48
300/1000	43	49
500/500	49	56
500/1000	58	67
750/750	62	71
1000/1000	65	74
1000/2000	65	74
2000/2000	74	81

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

Limit	All Territories	
	All Groups	
20/40	\$0	\$0
40/40	32	36
20/50	3	3
25/50	40	11
25/60	44	13
30/60	22	25
30/70	22	25
35/80	22	25
45/45	46	52
50/50	59	66
50/100	63	72
100/100	444	130
100/150	446	132
100/200	447	133
100/300	448	135
100/500	423	139
150/300	484	210
200/200	228	260
200/300	222	263
200/400	223	265
200/500	226	267
250/1000	284	322
200/600	232	268
250/500	272	309
300/300	323	366
300/500	322	376
300/600	324	379
300/1000	342	389
500/500	497	563
500/1000	757	859
750/750	780	886
1000/1000	798	907
1000/2000	798	907
2000/2000	878	997

- 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**

Limit per person	All Territories	
	All Groups	
\$500	\$64	\$83
\$750	72	94
\$1,000	80	104
\$2,000	197	139
\$5,000	473	225
\$10,000	284	365
\$15,000	345	449
\$20,000	396	515
\$25,000	429	546
\$50,000	440	572



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

MOTORCYCLE RATES - 4

**Part 7 - Collision
Rates at \$500 deductible**

Rate per \$100 of value*	
Experienced Operators	
Territory	All Groups
1	\$2.12
2	2.01
3	2.39
4	2.63
5	2.74
6	2.76
7	2.94
8	3.36
9	3.06
10	3.58
11	3.16
12	4.12
13	4.29
14	5.98
15	6.98
16	7.67
17	7.17
18	7.17
19	7.17
20	7.17
21	7.17
22	7.17
23	7.17
24	7.17
25	7.17
26	7.17
27	1.80
40	4.55
41	4.54
42	6.19
43	6.98
44	6.43
45	6.85
46	2.59
47	4.21
48	4.29
49	1.93
50	1.80
51	5.98
52	2.72
53	3.12
54	3.06

**Part 7 - Collision
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$52
\$1,000	66.9% of \$500 deductible premium
\$2,000	53.2% of \$500 deductible premium

**Part 7 - Collision
Waiver of Deductible Charges**

All Territories	
Deductible	All Groups
\$300	\$11
\$500	\$15
\$1,000	\$18
\$2,000	\$27

Part 8 - Limited Collision

\$500 deductible base premium (Part 8) =
(6.0%) x [\$500 deductible Collision base premium (Part 7)]

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$8
\$300	\$500 deductible premium (Part 8) + \$5
\$1,000	58.6% of \$500 deductible premium (Part 8)
\$2,000	38.9% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

- Determine the motorcycle's insured value* in hundreds of dollars.
- Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value is defined as follows:

- The Average Retail Value as expressed in the current Kelley Blue Book.
- For all motorcycles for which an Average Retail Value is not published in the current Kelley Blue Book, the value may be determined using other sources, including the use of Original Cost New for new motorcycles.
- a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over

Notes:

- Motorcycle territory definitions are the same as for private passenger automobiles.
- Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- Rates are per \$100 of insured value.



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

MOTORCYCLE RATES - 5

**Part 9 - Comprehensive
Rates at \$500 deductible**

Rate per \$100 of value*	
Territory	All Groups
1	\$0.91
2	0.89
3	0.93
4	1.00
5	1.02
6	1.21
7	1.45
8	1.85
9	1.62
10	2.05
11	1.98
12	2.50
13	2.32
14	3.16
15	3.77
16	5.68
17	5.86
18	5.86
19	5.86
20	5.86
21	5.86
22	5.86
23	5.86
24	5.86
25	5.86
26	5.86
27	0.81
40	2.34
41	2.49
42	3.47
43	3.58
44	5.66
45	3.61
46	0.99
47	2.40
48	2.32
49	0.85
50	0.81
51	3.16
52	1.09
53	1.67
54	1.67

**Part 9 - Comprehensive
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$4
\$1,000	77.7% of \$500 deductible premium
\$2,000	70.3% of \$500 deductible premium

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

Determine motorcycle Comprehensive rates by the following procedure:
 (a) Determine the motorcycle's insured value* in hundreds of dollars.
 (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value is defined as follows:

- (a) The Average Retail Value as expressed in the current Kelley Blue Book.
- (b) For all motorcycles for which an Average Retail Value is not published in the current Kelley Blue Book, the value may be determined using other sources, including the use of Original Cost New for new motorcycles.
- (c) a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for Part 9 are the same for experienced and inexperienced operators.
- (3) Rates are per \$100 of insured value.

**MASSACHUSETTS
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
MOTOR VEHICLE RULES**

26. MISCELLANEOUS OPTIONAL COVERAGES

Motor Vehicle Auto Loan and Lease Deficiency Coverage

1. Eligibility

A policy providing both collision and comprehensive coverage may be extended to provide coverage for the difference between the unpaid principal due on a loan/lease financing agreement and the actual cash value of the vehicle, in the event of a total loss, subject to the following:

- a. This coverage may be provided only to a vehicle that is a private passenger auto, pickup, van or motor home.
- b. The insured must request this coverage within 30 days of the date the vehicle is financed and added to the policy.
- c. The vehicle must be new, defined as never previously titled under the motor vehicle laws of any state.

Note: This coverage is not available when replacement value coverage is also purchased on the vehicle.

2. Rates

- a. Part 9. Apply a factor of 1.07 to the premium for Part 9 at the applicable deductible amount.
- b. Parts 7 and 8. Apply a factor of 1.07 to the premium for Parts 7 or 8 at the applicable deductible amount.

Accident/Violation Forgiveness Coverage

For private passenger autos, vans and pickups, no merit rating points apply to accidents and minor violations that are associated with an operator who is listed on the policy at the time of the accident or minor violation. However, the points associated with a major violation will continue to apply to each chargeable major violation that occurred during the experience period.

Apply a factor of ~~4.44~~ 1.10 to the premium for Parts 1, 2, 4, 5, 6, 7, 8, and 9.

41. STATED AMOUNT COVERAGE

Parts 7, 8 and 9

A motor vehicle shall be insured on a stated amount basis when it can be clearly established that its value will produce an inadequate premium charge using normal rating procedures. In such case, the vehicle shall be rated as follows:

1. An appraisal shall be made at the time of application to establish the current market value of the vehicle. The insurer shall verify the accuracy of the appraisal.
2. Using the appraised value and the vehicle's model year, refer to Rule 22 to determine the symbol group. Obtain the stated amount rate from the tables below. Apply the rate obtained from the tables to each \$100 of the appraised valuation. For Symbol 17 and above use the Symbol 17 rate.

This rating procedure is not available for antique automobiles which qualify under the Antique Motor Car Rule.

The rating steps applicable to the vehicle type being rated are the same whether the vehicle is written on an actual cash value basis or on a stated amount basis.

STATED AMOUNT COMPREHENSIVE RATES \$500 DEDUCTIBLE

Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Territory																
1	1.66	0.78	0.70	0.66	0.62	0.59	0.56	0.54	0.52	0.51	0.50	0.50	0.49	0.47	0.46	0.45
2	1.70	0.80	0.72	0.68	0.64	0.60	0.57	0.55	0.54	0.52	0.52	0.51	0.50	0.48	0.47	0.46
3	1.75	0.82	0.74	0.70	0.66	0.62	0.59	0.57	0.55	0.54	0.53	0.53	0.51	0.50	0.48	0.47
4	1.71	0.81	0.72	0.68	0.64	0.61	0.58	0.56	0.54	0.53	0.52	0.51	0.50	0.49	0.47	0.46
5	1.78	0.84	0.75	0.71	0.67	0.63	0.60	0.58	0.56	0.55	0.54	0.54	0.52	0.51	0.49	0.48
6	1.86	0.88	0.78	0.74	0.70	0.66	0.63	0.60	0.59	0.57	0.56	0.56	0.54	0.53	0.51	0.50
7	1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
8	1.98	0.93	0.84	0.79	0.74	0.70	0.67	0.64	0.63	0.61	0.60	0.60	0.58	0.56	0.55	0.53
9	1.96	0.93	0.83	0.78	0.74	0.69	0.66	0.64	0.62	0.61	0.60	0.59	0.58	0.56	0.54	0.53
10	2.09	0.98	0.88	0.83	0.78	0.74	0.71	0.68	0.66	0.65	0.63	0.63	0.61	0.59	0.58	0.56
11	2.23	1.05	0.94	0.89	0.84	0.79	0.75	0.73	0.71	0.69	0.68	0.67	0.65	0.63	0.61	0.60
12	2.30	1.09	0.97	0.92	0.86	0.81	0.78	0.75	0.73	0.71	0.70	0.69	0.68	0.65	0.63	0.62
13	2.59	1.22	1.09	1.03	0.97	0.92	0.87	0.84	0.82	0.80	0.79	0.78	0.76	0.73	0.71	0.70
14	2.71	1.28	1.15	1.08	1.02	0.96	0.92	0.88	0.86	0.84	0.82	0.82	0.80	0.77	0.75	0.73
15	3.34	1.57	1.41	1.33	1.25	1.18	1.13	1.09	1.06	1.03	1.01	1.00	0.98	0.94	0.92	0.90
16	5.41	2.55	2.28	2.16	2.03	1.91	1.83	1.76	1.71	1.67	1.64	1.62	1.59	1.53	1.49	1.46
17	1.93	0.91	0.81	0.77	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.57	0.55	0.53	0.52
18	3.93	1.85	1.66	1.57	1.47	1.39	1.33	1.28	1.24	1.21	1.19	1.18	1.15	1.11	1.08	1.06
19	4.32	2.04	1.82	1.72	1.62	1.53	1.46	1.41	1.37	1.34	1.31	1.30	1.27	1.22	1.19	1.17
20	3.91	1.84	1.65	1.56	1.47	1.38	1.32	1.27	1.24	1.21	1.19	1.17	1.15	1.11	1.08	1.06
21	5.32	2.51	2.25	2.12	2.00	1.88	1.80	1.73	1.68	1.64	1.62	1.60	1.56	1.51	1.46	1.44



**SECTION: ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
MOTOR VEHICLE RULES**

**EFFECTIVE: August 1, 2015
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22	6.00	2.83	2.53	2.39	2.25	2.12	2.02	1.95	1.90	1.85	1.82	1.80	1.76	1.70	1.65	1.62
23	3.60	1.70	1.52	1.44	1.35	1.28	1.22	1.17	1.14	1.11	1.10	1.08	1.06	1.02	0.99	0.97
24	2.71	1.28	1.15	1.08	1.02	0.96	0.92	0.88	0.86	0.84	0.82	0.82	0.80	0.77	0.75	0.73
25	4.09	1.93	1.73	1.63	1.53	1.45	1.38	1.33	1.29	1.26	1.24	1.23	1.20	1.16	1.13	1.10
26	4.87	2.30	2.06	1.94	1.83	1.72	1.65	1.59	1.54	1.51	1.48	1.46	1.43	1.38	1.34	1.32
27	1.57	0.74	0.66	0.63	0.59	0.56	0.53	0.51	0.50	0.49	0.48	0.47	0.46	0.44	0.43	0.42
40	2.48	1.17	1.05	0.99	0.93	0.88	0.84	0.81	0.78	0.77	0.75	0.75	0.73	0.70	0.68	0.67
41	2.50	1.18	1.06	1.00	0.94	0.88	0.84	0.81	0.79	0.77	0.76	0.75	0.73	0.71	0.69	0.67
42	3.03	1.43	1.28	1.21	1.14	1.07	1.02	0.99	0.96	0.94	0.92	0.91	0.89	0.86	0.84	0.82
43	3.19	1.51	1.35	1.27	1.20	1.13	1.08	1.04	1.01	0.99	0.97	0.96	0.94	0.90	0.88	0.86
44	5.21	2.46	2.20	2.08	1.96	1.84	1.76	1.70	1.65	1.61	1.58	1.57	1.53	1.48	1.44	1.41
45	3.36	1.58	1.42	1.34	1.26	1.19	1.13	1.09	1.06	1.04	1.02	1.01	0.98	0.95	0.92	0.91
46	<u>1.75</u>	<u>0.83</u>	<u>0.74</u>	<u>0.70</u>	<u>0.66</u>	<u>0.62</u>	<u>0.59</u>	<u>0.57</u>	<u>0.55</u>	<u>0.54</u>	<u>0.53</u>	<u>0.53</u>	<u>0.51</u>	<u>0.50</u>	<u>0.48</u>	<u>0.47</u>
47	<u>2.45</u>	<u>1.16</u>	<u>1.03</u>	<u>0.98</u>	<u>0.92</u>	<u>0.87</u>	<u>0.83</u>	<u>0.80</u>	<u>0.78</u>	<u>0.76</u>	<u>0.75</u>	<u>0.74</u>	<u>0.72</u>	<u>0.69</u>	<u>0.67</u>	<u>0.66</u>
48	<u>2.59</u>	<u>1.22</u>	<u>1.09</u>	<u>1.03</u>	<u>0.97</u>	<u>0.92</u>	<u>0.87</u>	<u>0.84</u>	<u>0.82</u>	<u>0.80</u>	<u>0.79</u>	<u>0.78</u>	<u>0.76</u>	<u>0.73</u>	<u>0.71</u>	<u>0.70</u>
49	<u>1.61</u>	<u>0.76</u>	<u>0.68</u>	<u>0.64</u>	<u>0.60</u>	<u>0.57</u>	<u>0.54</u>	<u>0.52</u>	<u>0.51</u>	<u>0.50</u>	<u>0.49</u>	<u>0.48</u>	<u>0.47</u>	<u>0.45</u>	<u>0.44</u>	<u>0.43</u>
50	<u>1.57</u>	<u>0.74</u>	<u>0.66</u>	<u>0.63</u>	<u>0.59</u>	<u>0.56</u>	<u>0.53</u>	<u>0.51</u>	<u>0.50</u>	<u>0.49</u>	<u>0.48</u>	<u>0.47</u>	<u>0.46</u>	<u>0.44</u>	<u>0.43</u>	<u>0.42</u>
51	<u>2.71</u>	<u>1.28</u>	<u>1.15</u>	<u>1.08</u>	<u>1.02</u>	<u>0.96</u>	<u>0.92</u>	<u>0.88</u>	<u>0.86</u>	<u>0.84</u>	<u>0.82</u>	<u>0.82</u>	<u>0.80</u>	<u>0.77</u>	<u>0.75</u>	<u>0.73</u>
52	<u>1.81</u>	<u>0.85</u>	<u>0.76</u>	<u>0.72</u>	<u>0.68</u>	<u>0.64</u>	<u>0.61</u>	<u>0.59</u>	<u>0.57</u>	<u>0.56</u>	<u>0.55</u>	<u>0.55</u>	<u>0.53</u>	<u>0.52</u>	<u>0.50</u>	<u>0.49</u>
53	<u>1.96</u>	<u>0.93</u>	<u>0.83</u>	<u>0.78</u>	<u>0.74</u>	<u>0.69</u>	<u>0.66</u>	<u>0.64</u>	<u>0.62</u>	<u>0.61</u>	<u>0.60</u>	<u>0.59</u>	<u>0.58</u>	<u>0.56</u>	<u>0.54</u>	<u>0.53</u>
54	<u>1.94</u>	<u>0.92</u>	<u>0.82</u>	<u>0.78</u>	<u>0.73</u>	<u>0.69</u>	<u>0.66</u>	<u>0.63</u>	<u>0.62</u>	<u>0.60</u>	<u>0.59</u>	<u>0.59</u>	<u>0.57</u>	<u>0.55</u>	<u>0.54</u>	<u>0.52</u>

STATED AMOUNT FIRE RATES \$500 DEDUCTIBLE

1-27, 40- <u>54</u>	0.21	0.10	0.09	0.08	0.08	0.07	0.07	0.07	0.07	0.06	0.06	0.06	0.06	0.06	0.06	0.06
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Stated Amount C.A.C. with M.M.& V. \$500 Deductible 15% of the Stated Amount Comprehensive Rate

Additional Charges to Reduce Deductible from \$500 - Same as Actual Cash Value Charges

For Higher Deductibles, Refer to Rule 16



**SECTION: ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
MOTOR VEHICLE RULES**

**EFFECTIVE: August 1, 2015
PAGE NO: 41-3-Massachusetts**

STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE

Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Territory																
1	0.96	0.45	0.40	0.38	0.36	0.34	0.32	0.31	0.30	0.30	0.29	0.29	0.28	0.27	0.26	0.26
2	0.98	0.46	0.41	0.39	0.37	0.35	0.33	0.32	0.31	0.30	0.30	0.29	0.29	0.28	0.27	0.26
3	1.02	0.48	0.43	0.41	0.38	0.36	0.34	0.33	0.32	0.31	0.31	0.31	0.30	0.29	0.28	0.27
4	0.99	0.47	0.42	0.40	0.37	0.35	0.34	0.32	0.31	0.31	0.30	0.30	0.29	0.28	0.27	0.27
5	1.04	0.49	0.44	0.42	0.39	0.37	0.35	0.34	0.33	0.32	0.32	0.31	0.31	0.30	0.29	0.28
6	1.09	0.52	0.46	0.44	0.41	0.39	0.37	0.36	0.35	0.34	0.33	0.33	0.32	0.31	0.30	0.30
7	1.14	0.54	0.48	0.46	0.43	0.40	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.32	0.31	0.31
8	1.18	0.56	0.50	0.47	0.44	0.42	0.40	0.38	0.37	0.36	0.36	0.35	0.35	0.33	0.33	0.32
9	1.17	0.55	0.49	0.47	0.44	0.41	0.39	0.38	0.37	0.36	0.35	0.35	0.34	0.33	0.32	0.32
10	1.26	0.59	0.53	0.50	0.47	0.44	0.42	0.41	0.40	0.39	0.38	0.38	0.37	0.36	0.35	0.34
11	1.36	0.64	0.57	0.54	0.51	0.48	0.46	0.44	0.43	0.42	0.41	0.41	0.40	0.38	0.37	0.37
12	1.41	0.66	0.59	0.56	0.53	0.50	0.47	0.46	0.44	0.43	0.43	0.42	0.41	0.40	0.39	0.38
13	1.61	0.76	0.68	0.64	0.60	0.57	0.54	0.52	0.51	0.50	0.49	0.48	0.47	0.45	0.44	0.43
14	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46
15	2.13	1.00	0.90	0.85	0.80	0.75	0.72	0.69	0.67	0.66	0.65	0.64	0.62	0.60	0.59	0.58
16	3.58	1.69	1.51	1.43	1.34	1.27	1.21	1.16	1.13	1.11	1.09	1.08	1.05	1.01	0.99	0.97
17	1.14	0.54	0.48	0.46	0.43	0.40	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.32	0.31	0.31
18	2.54	1.20	1.07	1.01	0.95	0.90	0.86	0.83	0.80	0.79	0.77	0.76	0.75	0.72	0.70	0.69
19	2.82	1.33	1.19	1.12	1.06	1.00	0.95	0.92	0.89	0.87	0.86	0.85	0.83	0.80	0.78	0.76
20	2.53	1.19	1.07	1.01	0.95	0.90	0.85	0.82	0.80	0.78	0.77	0.76	0.74	0.72	0.70	0.68
21	3.52	1.66	1.49	1.40	1.32	1.24	1.19	1.14	1.11	1.09	1.07	1.06	1.03	1.00	0.97	0.95
22	3.99	1.88	1.69	1.59	1.50	1.41	1.35	1.30	1.26	1.23	1.21	1.20	1.17	1.13	1.10	1.08
23	2.32	1.09	0.98	0.92	0.87	0.82	0.78	0.75	0.73	0.72	0.70	0.70	0.68	0.66	0.64	0.63
24	1.69	0.80	0.72	0.67	0.64	0.60	0.57	0.55	0.54	0.52	0.51	0.51	0.50	0.48	0.47	0.46
25	2.65	1.25	1.12	1.06	1.00	0.94	0.90	0.86	0.84	0.82	0.81	0.80	0.78	0.75	0.73	0.72
26	3.20	1.51	1.35	1.28	1.20	1.13	1.08	1.04	1.01	0.99	0.97	0.96	0.94	0.91	0.88	0.87
27	0.89	0.42	0.38	0.36	0.34	0.32	0.30	0.29	0.28	0.28	0.27	0.27	0.26	0.25	0.25	0.24
40	1.53	0.72	0.65	0.61	0.57	0.54	0.52	0.50	0.48	0.47	0.47	0.46	0.45	0.43	0.42	0.41
41	1.54	0.73	0.65	0.62	0.58	0.55	0.52	0.50	0.49	0.48	0.47	0.46	0.45	0.44	0.42	0.42
42	1.92	0.90	0.81	0.76	0.72	0.68	0.65	0.62	0.61	0.59	0.58	0.58	0.56	0.54	0.53	0.52
43	2.03	0.96	0.86	0.81	0.76	0.72	0.69	0.66	0.64	0.63	0.62	0.61	0.60	0.57	0.56	0.55
44	3.44	1.62	1.45	1.37	1.29	1.22	1.16	1.12	1.09	1.06	1.05	1.03	1.01	0.97	0.95	0.93
45	2.14	1.01	0.91	0.85	0.80	0.76	0.72	0.70	0.68	0.66	0.65	0.64	0.63	0.61	0.59	0.58
46	<u>1.02</u>	<u>0.48</u>	<u>0.43</u>	<u>0.41</u>	<u>0.38</u>	<u>0.36</u>	<u>0.34</u>	<u>0.33</u>	<u>0.32</u>	<u>0.31</u>	<u>0.31</u>	<u>0.31</u>	<u>0.30</u>	<u>0.29</u>	<u>0.28</u>	<u>0.27</u>
47	<u>1.51</u>	<u>0.71</u>	<u>0.64</u>	<u>0.60</u>	<u>0.57</u>	<u>0.54</u>	<u>0.51</u>	<u>0.49</u>	<u>0.48</u>	<u>0.47</u>	<u>0.46</u>	<u>0.45</u>	<u>0.44</u>	<u>0.43</u>	<u>0.42</u>	<u>0.41</u>
48	<u>1.61</u>	<u>0.76</u>	<u>0.68</u>	<u>0.64</u>	<u>0.60</u>	<u>0.57</u>	<u>0.54</u>	<u>0.52</u>	<u>0.51</u>	<u>0.50</u>	<u>0.49</u>	<u>0.48</u>	<u>0.47</u>	<u>0.45</u>	<u>0.44</u>	<u>0.43</u>
49	<u>0.92</u>	<u>0.43</u>	<u>0.39</u>	<u>0.37</u>	<u>0.35</u>	<u>0.33</u>	<u>0.31</u>	<u>0.30</u>	<u>0.29</u>	<u>0.29</u>	<u>0.28</u>	<u>0.28</u>	<u>0.27</u>	<u>0.26</u>	<u>0.25</u>	<u>0.25</u>
50	<u>0.89</u>	<u>0.42</u>	<u>0.38</u>	<u>0.36</u>	<u>0.34</u>	<u>0.32</u>	<u>0.30</u>	<u>0.29</u>	<u>0.28</u>	<u>0.28</u>	<u>0.27</u>	<u>0.27</u>	<u>0.26</u>	<u>0.25</u>	<u>0.25</u>	<u>0.24</u>
51	<u>1.69</u>	<u>0.80</u>	<u>0.72</u>	<u>0.67</u>	<u>0.64</u>	<u>0.60</u>	<u>0.57</u>	<u>0.55</u>	<u>0.54</u>	<u>0.52</u>	<u>0.51</u>	<u>0.51</u>	<u>0.50</u>	<u>0.48</u>	<u>0.47</u>	<u>0.46</u>
52	<u>1.06</u>	<u>0.50</u>	<u>0.45</u>	<u>0.43</u>	<u>0.40</u>	<u>0.38</u>	<u>0.36</u>	<u>0.35</u>	<u>0.34</u>	<u>0.33</u>	<u>0.32</u>	<u>0.32</u>	<u>0.31</u>	<u>0.30</u>	<u>0.29</u>	<u>0.29</u>
53	<u>1.17</u>	<u>0.55</u>	<u>0.49</u>	<u>0.47</u>	<u>0.44</u>	<u>0.41</u>	<u>0.39</u>	<u>0.38</u>	<u>0.37</u>	<u>0.36</u>	<u>0.35</u>	<u>0.35</u>	<u>0.34</u>	<u>0.33</u>	<u>0.32</u>	<u>0.32</u>
54	<u>1.15</u>	<u>0.55</u>	<u>0.49</u>	<u>0.46</u>	<u>0.43</u>	<u>0.41</u>	<u>0.39</u>	<u>0.37</u>	<u>0.36</u>	<u>0.35</u>	<u>0.35</u>	<u>0.34</u>	<u>0.34</u>	<u>0.32</u>	<u>0.32</u>	<u>0.31</u>

**MASSACHUSETTS
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
TERRITORY PAGES**

STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

A			BOSTON CENTRAL - (Zip Codes		
ABINGTON.....	8	010	02101- 02118, 02123, 02133,		
ACTON.....	27	630	02199, 02201, 02202, 02203,		
ACUSHNET.....	<u>7 54</u>	230	02210, 02215, 02241).....	23	821
ADAMS.....	27	110	BOURNE	<u>4 46</u>	050
AGAWAM.....	7	420	BOXBOROUGH.....	27	671
ALFORD.....	27	170	BOXFORD.....	3	370
AMESBURY	2	310	BOYLSTON	2	971
AMHERST.....	5	510	BRAINTREE	8	710
ANDOVER.....	3	311	BREWSTER	<u>27 49</u>	080
ARLINGTON.....	4	610	BRIDGEWATER.....	6	011
ASHBURNHAM.....	1	930	BRIGHTON - Boston (Zip Codes		
ASHBY.....	1	670	02134, 02135, 02163).....	24	822
ASHFIELD.....	27	470	BRIMFIELD.....	3	491
ASHLAND	5	631	BROCKTON	45	002
ATHOL	3	910	BROOKFIELD.....	3	935
ATTLEBORO.....	5	210	BROOKLINE.....	8	702
AUBURN	6	931	BUCKLAND	27	430
AVON.....	11	730	BURLINGTON	4	635
AYER.....	3	632			
			C		
			CAMBRIDGE	11	600
			CANTON.....	8	711
			CARLISLE	27	672
			CARVER.....	7	030
			CHARLEMONT	27	472
			CHARLESTOWN - Boston (Zip		
			Codes 02128, 02129).....	26	824
			CHARLTON	4	936
			CHATHAM.....	<u>27 49</u>	051
			CHELMSFORD.....	2	612
			CHELSEA	16	802
			CHESHIRE	27	130
			CHESTER.....	1	440
			CHESTERFIELD.....	27	570
			CHICOPEE	9	402
			CHILMARK	<u>27 50</u>	081
			CLARKSBURG	27	131
			CLINTON.....	6	911
			COHASSET	4	732

Note: Refer to an atlas or map for places not listed.

STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

COLRAIN	1	431	FALL RIVER	13 <u>48</u>	201
CONCORD	27	613	FALMOUTH	3 <u>46</u>	054
CONWAY	27	473	FITCHBURG	7	902
CUMMINGTON.....	27	571	FLORIDA	2	173
D			FOXBOROUGH.....	3	734
DALTON.....	27	132	FRAMINGHAM	9	615
DANVERS	5	313	FRANKLIN.....	1	713
DARTMOUTH.....	7 <u>54</u>	211	FREETOWN.....	5 <u>52</u>	233
DEDHAM.....	8	712	G		
DEERFIELD	27	432	GARDNER.....	3	912
DENNIS.....	3 <u>46</u>	052	GAY HEAD	27	083
DIGHTON.....	5	232	GEORGETOWN.....	3	331
DORCHESTER - Boston (Zip			GILL.....	27	474
Codes 02122, 02124, 02125,			GLOUCESTER	5	314
02126)	21	819	GOSHEN	27	573
DOUGLAS.....	2	937	GOSNOLD.....	27 <u>50</u>	084
DOVER.....	2	733	GRAFTON	3	913
DRACUT	6	614	GRANBY.....	4	574
DUDLEY	3	938	GRANVILLE.....	2	492
DUNSTABLE.....	1	673	GREAT BARRINGTON.....	1	111
DUXBURY	3	031	GREENFIELD.....	3	410
E			GROTON.....	27	636
EAST BOSTON - Boston (Zip			GROVELAND	3	332
Codes 02128, 02129)	26	824	H		
EAST BRIDGEWATER	6	032	HADLEY	27	531
EAST BROOKFIELD	2	973	HALIFAX.....	5	070
EASTHAM	27 <u>49</u>	082	HAMILTON	1	333
EASTHAMPTON	3	511	HAMPDEN.....	5	493
EAST LONGMEADOW.....	6	441	HANCOCK.....	27	174
EASTON.....	7	212	HANOVER	4	033
EDGARTOWN.....	27 <u>50</u>	053	HANSON	5	034
EGREMONT.....	27	172	HARDWICK	27	939
ERVING.....	27	433	HARVARD	27	974
ESSEX	2	330	HARWICH	4 <u>49</u>	055
EVERETT.....	14 <u>51</u>	602	HATFIELD	27	532
F					
FAIRHAVEN.....	7 <u>54</u>	213			

Note: Refer to an atlas or map for places not listed.

STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

HAVERRHILL.....	8	302	LEYDEN	1	478
HAWLEY	27	475	LINCOLN	1	639
HEATH	2	476	LITTLETON	27	640
HINGHAM.....	4	012	LONGMEADOW	4	442
HINSDALE	2	133	LOWELL	41	601
HOLBROOK	11	735	LUDLOW	7	421
HOLDEN	3	940	LUNENBURG	1	945
HOLLAND.....	1	494	LYNN	43	300
HOLLISTON	2	637	LYNNFIELD	7	334
HOLYOKE	40	403			
			M		
HOPEDALE	2	941	MALDEN.....	14 <u>51</u>	603
HOPKINTON	27	638	MANCHESTER.....	27	335
HUBBARDSTON	1	942	MANSFIELD	3	214
HUDSON.....	3	616	MARBLEHEAD	4	316
HULL	9	035	MARION	3 <u>52</u>	038
HUNTINGTON.....	2	533	MARLBOROUGH.....	5	618
HYDE PARK - Boston (Zip Codes			MARSHFIELD.....	7	039
02136, 02137)	20	818	MASHPEE	5 <u>46</u>	085
			MATTAPOISETT	3 <u>52</u>	040
I			MAYNARD.....	27	620
IPSWICH.....	2	315	MEDFIELD.....	27	736
			MEDFORD.....	12	604
J			MEDWAY	27	737
JAMAICA PLAIN - Boston (Zip			MELROSE	6	619
Code 02130).....	19	817	MENDON.....	27	946
			MERRIMAC	3	336
K			METHUEN.....	10	317
KINGSTON.....	4	036	MIDDLEBOROUGH.....	6	013
			MIDDLEFIELD	1	576
L			MIDDLETON.....	6	337
LAKEVILLE	5	037	MILFORD.....	5	915
LANCASTER.....	2	943	MILLBURY.....	4	916
LANESBOROUGH	1	134	MILLIS	27	738
LAWRENCE	44	303	MILLVILLE	1	947
LEE	27	135	MILTON	11	714
LEICESTER	7	944			
LENOX	27	136	MONROE.....	1	479
LEOMINSTER	5	914			
LEVERETT	1	477			
LEXINGTON.....	2	617			

Note: Refer to an atlas or map for places not listed.

STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

MONSON	3	422	OAKHAM	1	976
MONTAGUE	27	411	ORANGE	2	412
MONTEREY	27	175	ORLEANS.....	<u>27 49</u>	058
MONTGOMERY	27	495	OTIS	27	179
MOUNT WASHINGTON.....	27	176	OXFORD	5	950
N			P		
NAHANT.....	<u>8 53</u>	338	PALMER	4	423
NANTUCKET.....	<u>27 50</u>	056	PAXTON.....	5	977
NATICK	3	621	PEABODY	10	320
NEEDHAM.....	2	715	PELHAM.....	27	577
NEW ASHFORD.....	1	177	PEMBROKE	6	042
NEW BEDFORD.....	<u>13 48</u>	200	PEPPERELL.....	27	642
NEW BRAintree.....	27	975	PERU.....	1	180
NEWBURY	1	339	PETERSHAM	27	978
NEWBURYPORT	1	318	PHILLIPSTON	1	979
NEW MARLBOROUGH.....	27	178	PITTSFIELD	4	102
NEW SALEM.....	27	480	PLAINFIELD	27	578
NEWTON	6	605	PLAINVILLE.....	4	740
NORFOLK	1	739	PLYMOUTH.....	7	014
NORTH ADAMS	2	112	PLYMPTON	6	071
NORTHAMPTON.....	3	512	PRINCETON.....	27	980
NORTH ANDOVER	5	319	PROVINCETOWN	<u>27 49</u>	059
NORTH ATTLEBORO	3	215	Q		
NORTHBOROUGH	27	949	QUINCY.....	12	703
NORTH BROOKFIELD.....	3	948	R		
NORTHBRIDGE	3	917	RANDOLPH.....	14	717
NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819	RAYNHAM.....	6	235
NORTHFIELD.....	27	434	READING	3	622
NORTH READING.....	5	641	REHOBOTH	4	236
NORTON.....	5	234	REVERE	15	803
NORWELL.....	3	041	RICHMOND	27	181
NORWOOD.....	7	716	ROCHESTER	3	043
O			ROCKLAND.....	9	015
OAK BLUFFS	<u>27 50</u>	057	ROCKPORT	2	340

Note: Refer to an atlas or map for places not listed.

STATE TERRITORY SHEETS

MOTOR VEHICLE TERRITORY DEFINITIONS

WAYLAND.....	2	649	WEST TISBURY.....	<u>27 50</u>	088
WEBSTER	7	922	WESTWOOD.....	4	742
WELLESLEY	1	720	WEYMOUTH	9	721
WELLFLEET	<u>27 49</u>	087	WHATELY	27	437
WENDELL	27	484	WHITMAN	8	017
WENHAM.....	2	343	WILBRAHAM.....	5	445
WESTBOROUGH.....	2	923	WILLIAMSBURG	27	534
WEST BOYLSTON.....	2	959	WILLIAMSTOWN.....	27	140
WEST BRIDGEWATER	8	045	WILMINGTON	4	652
WEST BROOKFIELD	27	960	WINCHENDON.....	3	924
WESTFIELD.....	6	424	WINCHESTER.....	3	625
WESTFORD.....	27	650	WINDSOR	1	186
WESTHAMPTON	27	581	WINTHROP	<u>13 47</u>	810
WESTMINSTER.....	1	961	WOBURN	7	626
WEST NEWBURY.....	27	344	WORCESTER	13	900
WESTON	3	651	WORTHINGTON	1	582
WESTPORT	<u>5 52</u>	240	WRENTHAM.....	2	743
WEST ROXBURY - Boston (Zip Code 02132)	17	815		Y	
WEST SPRINGFIELD	10	425	YARMOUTH	<u>4 46</u>	062
WEST STOCKBRIDGE.....	1	139			

Note: Refer to an atlas or map for places not listed.