



**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	190	343	214	643	339	579	301	184
2	252	453	292	847	465	763	417	242
3	263	473	310	911	496	824	448	259
4	285	529	327	1018	577	918	520	272
5	288	521	361	1059	609	950	548	286
6	306	565	347	1107	681	997	612	298
7	298	527	374	1134	668	1023	602	290
8	345	634	415	1291	778	1164	701	338
9	352	602	417	1186	719	1065	646	341
10	400	790	525	1417	933	1276	839	406
11	379	842	511	1366	921	1230	828	431
12	427	817	566	1392	1004	1250	905	416
13	445	815	559	1280	928	1153	832	434
14	590	1008	742	1486	1133	1336	1017	575
15	661	1059	733	1394	1150	1253	1037	630
16	602	1173	1038	1486	1214	1336	1092	616
17	364	706	445	1202	711	1078	638	365
18	472	1167	640	1563	1127	1407	1015	534
19	501	1002	664	1307	1002	1180	899	558
20	545	1196	737	1594	1212	1437	1089	604
21	666	1212	1001	1550	1272	1393	1144	930
22	671	1233	990	1579	1275	1422	1146	919
23	435	965	673	1358	1001	1221	899	440
24	439	863	555	1361	895	1225	807	448
25	435	977	583	1366	1030	1228	928	473
26	573	1132	799	1429	1174	1283	1059	553
27	186	355	208	650	325	585	290	190
40	598	1122	739	1643	1172	1478	1054	629
41	545	980	718	1452	1084	1306	980	558
42	701	1131	807	1500	1226	1352	1107	711
43	666	1186	839	1590	1306	1434	1174	721
44	585	1208	1061	1524	1238	1372	1115	595
45	765	1289	920	1768	1444	1594	1299	796
46	298	542	358	1066	602	961	541	292
47	437	815	563	1333	964	1198	866	426
48	490	896	615	1407	1021	1268	914	477
49	225	421	253	777	397	699	354	226
50	186	355	208	650	325	585	290	190
51	600	1026	756	1513	1153	1360	1035	585
52	316	577	381	1151	679	1035	610	312
53	378	655	450	1301	788	1169	708	367
54	343	614	425	1299	770	1172	695	335

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



**MASSACHUSETTS
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MOTOR VEHICLE RATE PAGES**

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

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	58	99	66	185	104	166	90	58
2	67	116	75	212	119	191	108	65
3	72	119	83	228	127	204	115	69
4	72	131	84	249	143	224	127	70
5	92	156	110	313	182	283	168	92
6	82	143	90	281	175	250	156	81
7	81	132	92	284	170	256	151	75
8	96	164	114	338	207	305	186	91
9	98	159	115	315	195	286	175	92
10	114	209	142	372	252	334	226	112
11	103	213	132	339	234	306	209	110
12	123	225	157	374	280	339	250	117
13	135	244	169	364	273	330	245	132
14	161	278	200	386	302	349	274	156
15	189	302	206	385	325	347	291	175
16	191	364	318	443	372	400	335	194
17	105	195	126	335	200	297	178	105
18	138	327	183	434	323	390	288	156
19	161	315	212	399	313	359	281	177
20	155	340	204	429	337	386	302	177
21	189	340	284	417	349	376	315	261
22	194	355	291	441	363	395	326	267
23	124	278	190	371	281	330	252	125
24	126	237	156	370	249	329	225	126
25	124	274	164	371	286	331	256	139
26	169	326	228	397	335	357	302	164
27	55	97	59	175	91	157	83	58
40	172	314	205	443	324	400	292	177
41	223	404	288	568	432	510	391	225
42	246	399	282	511	424	459	387	246
43	247	441	312	573	478	517	435	268
44	226	467	404	569	473	512	425	231
45	220	371	258	485	401	435	368	226
46	100	171	116	332	190	299	172	98
47	133	244	170	393	293	356	264	129
48	143	257	177	384	287	347	258	139
49	65	112	70	204	110	183	97	66
50	55	97	59	175	91	157	83	58
51	173	298	214	414	324	374	295	167
52	88	149	102	297	175	267	159	87
53	98	160	115	317	196	287	176	92
54	92	155	108	327	197	295	175	88

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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	262	468	332	922	573	833	513	275
2	326	564	390	1138	699	1025	634	333
3	330	570	411	1170	699	1055	631	351
4	335	570	402	1205	719	1083	646	369
5	354	607	421	1310	807	1178	727	395
6	365	603	435	1283	809	1154	730	389
7	362	595	446	1289	844	1158	757	396
8	402	688	501	1451	921	1303	830	453
9	398	681	481	1424	895	1283	806	414
10	427	724	510	1505	945	1356	848	437
11	345	635	428	1234	777	1108	697	362
12	463	776	549	1516	997	1363	900	469
13	483	773	545	1510	997	1361	898	483
14	525	871	603	1581	1075	1424	966	538
15	541	920	616	1544	1114	1389	1000	549
16	514	987	663	1647	1087	1482	983	532
17	418	806	501	1454	848	1308	764	418
18	472	936	577	1537	995	1385	898	468
19	470	886	566	1427	922	1284	827	458
20	502	1001	609	1670	1061	1500	957	528
21	544	1019	653	1510	1094	1363	984	545
22	660	1044	776	1449	1130	1303	1019	644
23	415	953	613	1541	1021	1388	919	457
24	486	912	583	1481	937	1333	840	473
25	489	1042	610	1564	1092	1411	984	515
26	553	1015	719	1457	1111	1308	997	547
27	279	496	330	968	563	874	506	279
40	430	802	528	1454	914	1308	824	493
41	499	897	631	1672	1118	1505	1008	532
42	443	848	604	1507	1068	1361	962	525
43	529	912	626	1569	1127	1412	1014	540
44	411	880	596	1504	995	1350	894	427
45	564	952	641	1637	1173	1475	1054	572
46	341	585	412	1238	749	1113	674	373
47	473	774	546	1512	997	1362	899	476
48	483	773	545	1510	997	1361	898	483
49	283	503	343	986	588	892	528	288
50	279	496	330	968	563	874	506	279
51	573	951	659	1726	1172	1554	1055	587
52	356	602	425	1289	799	1158	721	389
53	399	682	485	1429	900	1288	810	422
54	411	685	510	1470	953	1322	856	454

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**MASSACHUSETTS
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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	37	77	48	129	69	115	59	40
2	46	101	63	164	90	154	83	48
3	48	106	70	180	98	164	87	52
4	53	119	72	203	114	186	102	56
5	53	117	76	211	116	188	108	61
6	57	126	76	221	132	200	118	62
7	57	117	81	225	131	202	116	60
8	68	140	91	257	153	232	138	72
9	69	133	91	233	140	214	127	71
10	75	168	117	266	177	241	163	78
11	76	185	108	258	178	232	160	93
12	84	178	124	263	192	237	177	96
13	86	185	121	241	183	218	165	91
14	115	233	157	284	221	258	196	116
15	132	238	158	266	226	240	203	139
16	157	249	209	276	237	252	212	175
17	72	150	92	233	139	211	124	76
18	110	257	139	292	218	263	201	134
19	110	221	139	247	193	225	176	134
20	130	270	164	300	233	272	209	156
21	176	263	218	294	248	264	223	225
22	170	266	223	295	249	269	223	225
23	83	225	141	249	191	230	173	91
24	84	178	116	249	169	230	155	95
25	96	227	127	261	201	233	185	108
26	124	240	163	271	227	245	206	131
27	39	81	45	131	63	115	59	42
40	110	249	158	308	228	281	206	126
41	102	223	154	272	211	245	191	115
42	133	256	175	284	237	256	214	154
43	133	264	186	298	249	270	227	158
44	144	255	214	280	238	258	213	175
45	153	299	206	336	277	303	251	174
46	55	121	78	213	117	192	106	60
47	85	182	122	251	187	227	171	93
48	95	203	133	264	200	240	183	100
49	45	96	56	156	78	138	70	49
50	39	81	45	131	63	115	59	42
51	117	237	160	288	225	263	200	118
52	58	129	82	230	130	206	119	66
53	74	145	98	257	154	234	140	77
54	67	136	92	258	151	232	134	70

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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	275	604	369	1101	615	991	567	272
2	283	609	372	1148	603	1033	555	282
3	294	646	402	1183	642	1064	593	292
4	308	680	411	1235	692	1112	639	307
5	316	691	426	1267	733	1139	677	315
6	309	681	416	1200	716	1081	660	307
7	323	689	444	1185	741	1066	684	318
8	378	777	531	1351	844	1218	776	376
9	355	731	473	1266	798	1139	735	353
10	349	754	481	1282	827	1155	761	354
11	376	836	520	1234	829	1112	762	374
12	421	869	549	1254	917	1126	844	420
13	422	786	585	1263	924	1135	853	419
14	516	961	702	1357	1062	1221	981	512
15	615	1007	756	1354	1114	1219	1026	603
16	647	1158	812	1569	1124	1410	1037	622
17	392	825	525	1254	789	1129	730	391
18	480	921	623	1237	936	1113	863	471
19	475	892	675	1139	926	1024	854	474
20	590	1035	761	1344	1072	1210	990	573
21	607	1037	864	1318	1203	1186	1109	729
22	693	1058	914	1343	1196	1208	1105	932
23	456	1012	818	1319	1080	1189	995	512
24	468	908	671	1229	941	1107	868	465
25	491	959	737	1249	1013	1125	934	517
26	624	1028	867	1295	1133	1163	1046	684
27	252	554	329	1028	550	924	508	250
40	429	825	594	1242	903	1119	836	437
41	459	977	716	1442	1093	1298	1009	478
42	463	910	710	1243	1013	1120	934	451
43	523	951	722	1290	1068	1162	985	509
44	452	908	606	1229	859	1107	793	434
45	568	980	760	1354	1114	1219	1027	551
46	306	673	413	1229	691	1106	638	305
47	452	888	610	1354	990	1215	912	450
48	422	786	585	1263	924	1135	853	419
49	261	574	345	1057	577	951	531	259
50	252	554	329	1028	550	924	508	250
51	597	1114	814	1572	1231	1414	1137	593
52	311	684	420	1235	720	1112	664	309
53	378	780	510	1351	850	1218	783	376
54	372	785	516	1355	847	1219	781	367

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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	86	86	86	86	86	86	86	86
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	99	99	99	99	99	99	99	99
13	103	103	103	103	103	103	103	103
14	119	119	119	119	119	119	119	119
15	151	151	151	151	151	151	151	151
16	221	221	221	221	221	221	221	221
17	80	80	80	80	80	80	80	80
18	161	161	161	161	161	161	161	161
19	165	165	165	165	165	165	165	165
20	165	165	165	165	165	165	165	165
21	219	219	219	219	219	219	219	219
22	247	247	247	247	247	247	247	247
23	153	153	153	153	153	153	153	153
24	112	112	112	112	112	112	112	112
25	167	167	167	167	167	167	167	167
26	201	201	201	201	201	201	201	201
27	66	66	66	66	66	66	66	66
40	110	110	110	110	110	110	110	110
41	119	119	119	119	119	119	119	119
42	125	125	125	125	125	125	125	125
43	182	182	182	182	182	182	182	182
44	214	214	214	214	214	214	214	214
45	152	152	152	152	152	152	152	152
46	75	75	75	75	75	75	75	75
47	126	126	126	126	126	126	126	126
48	103	103	103	103	103	103	103	103
49	69	69	69	69	69	69	69	69
50	66	66	66	66	66	66	66	66
51	149	149	149	149	149	149	149	149
52	78	78	78	78	78	78	78	78
53	102	102	102	102	102	102	102	102
54	88	88	88	88	88	88	88	88



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

All Territories:

Limit	Part 3 Rate	Part 12 Rate
20/40	\$26	\$0
40/40	34	22
20/50	26	3
25/50	30	5
25/60	33	6
30/60	34	15
30/70	34	15
35/80	34	16
45/45	37	29
50/50	37	38
50/100	37	40
100/100	39	71
100/150	41	72
100/200	41	72
100/300	42	73
100/500	42	78
150/300	48	118
200/200	49	146
200/300	49	149
200/400	49	149
200/500	49	150
250/1000	55	187
200/600	49	151
250/500	54	176
300/300	59	235
300/500	59	245
300/600	59	249
300/1000	61	258
500/500	77	446
500/1000	79	483
750/750	81	498
1000/1000	82	507
1000/2000	82	513
2000/2000	94	561

Limit	Part 6
\$5,000	\$58
\$10,000	78
\$15,000	97
\$20,000	102
\$25,000	118
\$50,000	132
\$100,000	162



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

AUTO MODEL YEAR AND SYMBOL FACTORS

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

MODEL YEAR	PART 9 FACTOR	PART 7 & 8 FACTOR
2017	1.478	1.478
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 & Prior	0.864	0.864

- (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	0.93	0.93
5,001-7,500 Miles		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
MULTI-CAR DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
CLASS 15 DISCOUNT	19	0.75	0.75	0.75		0.75	0.75	0.75	0.75	0.75	0.75	0.75
NEW CAR DISCOUNT	19											
Months since vehicle purchase												
0-<=12 months		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
>12-<=24 months		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
>24-<=36 months		0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
GOOD PAYER DISCOUNT	19	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
PAID-IN-FULL DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
FUTURE EFFECTIVE DATE DISCOUNT (Year 1)	19	0.90	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	0.94	0.94	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	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	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	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	1.00	0.71	0.71	1.00	0.71	0.71	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	0.90	0.90
GOOD STUDENT DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
ENHANCED PROTECTION DISCOUNT	19											
Level 1		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Level 2		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
YEARS WITH PRIOR CARRIER OR CURRENT AGENT DISCOUNT	19	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
PROPERTY INSURANCE POLICY DISCOUNT	19											
Homeowners Policy		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Condominium or Renters Policy		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
EXCELLENT DRIVER DISCOUNT	56											
Experienced Operator (Class 10, 15, 30)		0.93	0.93	0.93	1.00	1.00	0.93	1.00	1.00	1.00	1.00	1.00
Inexperienced Operator (All Other Classes)		0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
EXCELLENT DRIVER PLUS DISCOUNT	56	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79

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

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**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	<u>190</u>	<u>343</u>	<u>214</u>	<u>643</u>	<u>339</u>	<u>579</u>	<u>301</u>	<u>184</u>
2	<u>252</u>	<u>453</u>	<u>292</u>	<u>847</u>	<u>465</u>	<u>763</u>	<u>417</u>	<u>242</u>
3	<u>263</u>	<u>473</u>	<u>310</u>	<u>911</u>	<u>496</u>	<u>824</u>	<u>448</u>	<u>259</u>
4	<u>285</u>	<u>529</u>	<u>327</u>	<u>1018</u>	<u>577</u>	<u>918</u>	<u>520</u>	<u>272</u>
5	<u>288</u>	<u>521</u>	<u>361</u>	<u>1059</u>	<u>609</u>	<u>950</u>	<u>548</u>	<u>286</u>
6	<u>306</u>	<u>565</u>	<u>347</u>	<u>1107</u>	<u>681</u>	<u>997</u>	<u>612</u>	<u>298</u>
7	<u>298</u>	<u>527</u>	<u>374</u>	<u>1134</u>	<u>668</u>	<u>1023</u>	<u>602</u>	<u>290</u>
8	<u>345</u>	<u>634</u>	<u>415</u>	<u>1291</u>	<u>778</u>	<u>1164</u>	<u>701</u>	<u>338</u>
9	<u>352</u>	<u>602</u>	<u>417</u>	<u>1186</u>	<u>719</u>	<u>1065</u>	<u>646</u>	<u>341</u>
10	<u>400</u>	<u>790</u>	<u>525</u>	<u>1417</u>	<u>933</u>	<u>1276</u>	<u>839</u>	<u>406</u>
11	<u>379</u>	<u>842</u>	<u>511</u>	<u>1366</u>	<u>921</u>	<u>1230</u>	<u>828</u>	<u>431</u>
12	<u>427</u>	<u>817</u>	<u>566</u>	<u>1392</u>	<u>1004</u>	<u>1250</u>	<u>905</u>	<u>416</u>
13	<u>445</u>	<u>815</u>	<u>559</u>	<u>1280</u>	<u>928</u>	<u>1153</u>	<u>832</u>	<u>434</u>
14	<u>590</u>	<u>1008</u>	<u>742</u>	<u>1486</u>	<u>1133</u>	<u>1336</u>	<u>1017</u>	<u>575</u>
15	<u>661</u>	<u>1059</u>	<u>733</u>	<u>1394</u>	<u>1150</u>	<u>1253</u>	<u>1037</u>	<u>630</u>
16	<u>602</u>	<u>1173</u>	<u>1038</u>	<u>1486</u>	<u>1214</u>	<u>1336</u>	<u>1092</u>	<u>616</u>
17	<u>364</u>	<u>706</u>	<u>445</u>	<u>1202</u>	<u>711</u>	<u>1078</u>	<u>638</u>	<u>365</u>
18	<u>472</u>	<u>1167</u>	<u>640</u>	<u>1563</u>	<u>1127</u>	<u>1407</u>	<u>1015</u>	<u>534</u>
19	<u>501</u>	<u>1002</u>	<u>664</u>	<u>1307</u>	<u>1002</u>	<u>1180</u>	<u>899</u>	<u>558</u>
20	<u>545</u>	<u>1196</u>	<u>737</u>	<u>1594</u>	<u>1212</u>	<u>1437</u>	<u>1089</u>	<u>604</u>
21	<u>666</u>	<u>1212</u>	<u>1001</u>	<u>1550</u>	<u>1272</u>	<u>1393</u>	<u>1144</u>	<u>930</u>
22	<u>671</u>	<u>1233</u>	<u>990</u>	<u>1579</u>	<u>1275</u>	<u>1422</u>	<u>1146</u>	<u>919</u>
23	<u>435</u>	<u>965</u>	<u>673</u>	<u>1358</u>	<u>1001</u>	<u>1221</u>	<u>899</u>	<u>440</u>
24	<u>439</u>	<u>863</u>	<u>555</u>	<u>1361</u>	<u>895</u>	<u>1225</u>	<u>807</u>	<u>448</u>
25	<u>435</u>	<u>977</u>	<u>583</u>	<u>1366</u>	<u>1030</u>	<u>1228</u>	<u>928</u>	<u>473</u>
26	<u>573</u>	<u>1132</u>	<u>799</u>	<u>1429</u>	<u>1174</u>	<u>1283</u>	<u>1059</u>	<u>553</u>
27	<u>186</u>	<u>355</u>	<u>208</u>	<u>650</u>	<u>325</u>	<u>585</u>	<u>290</u>	<u>190</u>
40	<u>598</u>	<u>1122</u>	<u>739</u>	<u>1643</u>	<u>1172</u>	<u>1478</u>	<u>1054</u>	<u>629</u>
41	<u>545</u>	<u>980</u>	<u>718</u>	<u>1452</u>	<u>1084</u>	<u>1306</u>	<u>980</u>	<u>558</u>
42	<u>701</u>	<u>1131</u>	<u>807</u>	<u>1500</u>	<u>1226</u>	<u>1352</u>	<u>1107</u>	<u>711</u>
43	<u>666</u>	<u>1186</u>	<u>839</u>	<u>1590</u>	<u>1306</u>	<u>1434</u>	<u>1174</u>	<u>721</u>
44	<u>585</u>	<u>1208</u>	<u>1061</u>	<u>1524</u>	<u>1238</u>	<u>1372</u>	<u>1115</u>	<u>595</u>
45	<u>765</u>	<u>1289</u>	<u>920</u>	<u>1768</u>	<u>1444</u>	<u>1594</u>	<u>1299</u>	<u>796</u>
46	<u>298</u>	<u>542</u>	<u>358</u>	<u>1066</u>	<u>602</u>	<u>961</u>	<u>541</u>	<u>292</u>
47	<u>437</u>	<u>815</u>	<u>563</u>	<u>1333</u>	<u>964</u>	<u>1198</u>	<u>866</u>	<u>426</u>
48	<u>490</u>	<u>896</u>	<u>615</u>	<u>1407</u>	<u>1021</u>	<u>1268</u>	<u>914</u>	<u>477</u>
49	<u>225</u>	<u>421</u>	<u>253</u>	<u>777</u>	<u>397</u>	<u>699</u>	<u>354</u>	<u>226</u>
50	<u>186</u>	<u>355</u>	<u>208</u>	<u>650</u>	<u>325</u>	<u>585</u>	<u>290</u>	<u>190</u>
51	<u>600</u>	<u>1026</u>	<u>756</u>	<u>1513</u>	<u>1153</u>	<u>1360</u>	<u>1035</u>	<u>585</u>
52	<u>316</u>	<u>577</u>	<u>381</u>	<u>1151</u>	<u>679</u>	<u>1035</u>	<u>610</u>	<u>312</u>
53	<u>378</u>	<u>655</u>	<u>450</u>	<u>1301</u>	<u>788</u>	<u>1169</u>	<u>708</u>	<u>367</u>
54	<u>343</u>	<u>614</u>	<u>425</u>	<u>1299</u>	<u>770</u>	<u>1172</u>	<u>695</u>	<u>335</u>

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



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

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

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>58</u>	<u>99</u>	<u>66</u>	<u>185</u>	<u>104</u>	<u>166</u>	<u>90</u>	<u>58</u>
2	<u>67</u>	<u>116</u>	<u>75</u>	<u>212</u>	<u>119</u>	<u>191</u>	<u>108</u>	<u>65</u>
3	<u>72</u>	<u>119</u>	<u>83</u>	<u>228</u>	<u>127</u>	<u>204</u>	<u>115</u>	<u>69</u>
4	<u>72</u>	<u>131</u>	<u>84</u>	<u>249</u>	<u>143</u>	<u>224</u>	<u>127</u>	<u>70</u>
5	<u>92</u>	<u>156</u>	<u>110</u>	<u>313</u>	<u>182</u>	<u>283</u>	<u>168</u>	<u>92</u>
6	<u>82</u>	<u>143</u>	<u>90</u>	<u>281</u>	<u>175</u>	<u>250</u>	<u>156</u>	<u>81</u>
7	<u>81</u>	<u>132</u>	<u>92</u>	<u>284</u>	<u>170</u>	<u>256</u>	<u>151</u>	<u>75</u>
8	<u>96</u>	<u>164</u>	<u>114</u>	<u>338</u>	<u>207</u>	<u>305</u>	<u>186</u>	<u>91</u>
9	<u>98</u>	<u>159</u>	<u>115</u>	<u>315</u>	<u>195</u>	<u>286</u>	<u>175</u>	<u>92</u>
10	<u>114</u>	<u>209</u>	<u>142</u>	<u>372</u>	<u>252</u>	<u>334</u>	<u>226</u>	<u>112</u>
11	<u>103</u>	<u>213</u>	<u>132</u>	<u>339</u>	<u>234</u>	<u>306</u>	<u>209</u>	<u>110</u>
12	<u>123</u>	<u>225</u>	<u>157</u>	<u>374</u>	<u>280</u>	<u>339</u>	<u>250</u>	<u>117</u>
13	<u>135</u>	<u>244</u>	<u>169</u>	<u>364</u>	<u>273</u>	<u>330</u>	<u>245</u>	<u>132</u>
14	<u>161</u>	<u>278</u>	<u>200</u>	<u>386</u>	<u>302</u>	<u>349</u>	<u>274</u>	<u>156</u>
15	<u>189</u>	<u>302</u>	<u>206</u>	<u>385</u>	<u>325</u>	<u>347</u>	<u>291</u>	<u>175</u>
16	<u>191</u>	<u>364</u>	<u>318</u>	<u>443</u>	<u>372</u>	<u>400</u>	<u>335</u>	<u>194</u>
17	<u>105</u>	<u>195</u>	<u>126</u>	<u>335</u>	<u>200</u>	<u>297</u>	<u>178</u>	<u>105</u>
18	<u>138</u>	<u>327</u>	<u>183</u>	<u>434</u>	<u>323</u>	<u>390</u>	<u>288</u>	<u>156</u>
19	<u>161</u>	<u>315</u>	<u>212</u>	<u>399</u>	<u>313</u>	<u>359</u>	<u>281</u>	<u>177</u>
20	<u>155</u>	<u>340</u>	<u>204</u>	<u>429</u>	<u>337</u>	<u>386</u>	<u>302</u>	<u>177</u>
21	<u>189</u>	<u>340</u>	<u>284</u>	<u>417</u>	<u>349</u>	<u>376</u>	<u>315</u>	<u>261</u>
22	<u>194</u>	<u>355</u>	<u>291</u>	<u>441</u>	<u>363</u>	<u>395</u>	<u>326</u>	<u>267</u>
23	<u>124</u>	<u>278</u>	<u>190</u>	<u>371</u>	<u>281</u>	<u>330</u>	<u>252</u>	<u>125</u>
24	<u>126</u>	<u>237</u>	<u>156</u>	<u>370</u>	<u>249</u>	<u>329</u>	<u>225</u>	<u>126</u>
25	<u>124</u>	<u>274</u>	<u>164</u>	<u>371</u>	<u>286</u>	<u>331</u>	<u>256</u>	<u>139</u>
26	<u>169</u>	<u>326</u>	<u>228</u>	<u>397</u>	<u>335</u>	<u>357</u>	<u>302</u>	<u>164</u>
27	<u>55</u>	<u>97</u>	<u>59</u>	<u>175</u>	<u>91</u>	<u>157</u>	<u>83</u>	<u>58</u>
40	<u>172</u>	<u>314</u>	<u>205</u>	<u>443</u>	<u>324</u>	<u>400</u>	<u>292</u>	<u>177</u>
41	<u>223</u>	<u>404</u>	<u>288</u>	<u>568</u>	<u>432</u>	<u>510</u>	<u>391</u>	<u>225</u>
42	<u>246</u>	<u>399</u>	<u>282</u>	<u>511</u>	<u>424</u>	<u>459</u>	<u>387</u>	<u>246</u>
43	<u>247</u>	<u>441</u>	<u>312</u>	<u>573</u>	<u>478</u>	<u>517</u>	<u>435</u>	<u>268</u>
44	<u>226</u>	<u>467</u>	<u>404</u>	<u>569</u>	<u>473</u>	<u>512</u>	<u>425</u>	<u>231</u>
45	<u>220</u>	<u>371</u>	<u>258</u>	<u>485</u>	<u>401</u>	<u>435</u>	<u>368</u>	<u>226</u>
46	<u>100</u>	<u>171</u>	<u>116</u>	<u>332</u>	<u>190</u>	<u>299</u>	<u>172</u>	<u>98</u>
47	<u>133</u>	<u>244</u>	<u>170</u>	<u>393</u>	<u>293</u>	<u>356</u>	<u>264</u>	<u>129</u>
48	<u>143</u>	<u>257</u>	<u>177</u>	<u>384</u>	<u>287</u>	<u>347</u>	<u>258</u>	<u>139</u>
49	<u>65</u>	<u>112</u>	<u>70</u>	<u>204</u>	<u>110</u>	<u>183</u>	<u>97</u>	<u>66</u>
50	<u>55</u>	<u>97</u>	<u>59</u>	<u>175</u>	<u>91</u>	<u>157</u>	<u>83</u>	<u>58</u>
51	<u>173</u>	<u>298</u>	<u>214</u>	<u>414</u>	<u>324</u>	<u>374</u>	<u>295</u>	<u>167</u>
52	<u>88</u>	<u>149</u>	<u>102</u>	<u>297</u>	<u>175</u>	<u>267</u>	<u>159</u>	<u>87</u>
53	<u>98</u>	<u>160</u>	<u>115</u>	<u>317</u>	<u>196</u>	<u>287</u>	<u>176</u>	<u>92</u>
54	<u>92</u>	<u>155</u>	<u>108</u>	<u>327</u>	<u>197</u>	<u>295</u>	<u>175</u>	<u>88</u>

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



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

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

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>262</u>	<u>468</u>	<u>332</u>	<u>922</u>	<u>573</u>	<u>833</u>	<u>513</u>	<u>275</u>
2	<u>326</u>	<u>564</u>	<u>390</u>	<u>1138</u>	<u>699</u>	<u>1025</u>	<u>634</u>	<u>333</u>
3	<u>330</u>	<u>570</u>	<u>411</u>	<u>1170</u>	<u>699</u>	<u>1055</u>	<u>631</u>	<u>351</u>
4	<u>335</u>	<u>570</u>	<u>402</u>	<u>1205</u>	<u>719</u>	<u>1083</u>	<u>646</u>	<u>369</u>
5	<u>354</u>	<u>607</u>	<u>421</u>	<u>1310</u>	<u>807</u>	<u>1178</u>	<u>727</u>	<u>395</u>
6	<u>365</u>	<u>603</u>	<u>435</u>	<u>1283</u>	<u>809</u>	<u>1154</u>	<u>730</u>	<u>389</u>
7	<u>362</u>	<u>595</u>	<u>446</u>	<u>1289</u>	<u>844</u>	<u>1158</u>	<u>757</u>	<u>396</u>
8	<u>402</u>	<u>688</u>	<u>501</u>	<u>1451</u>	<u>921</u>	<u>1303</u>	<u>830</u>	<u>453</u>
9	<u>398</u>	<u>681</u>	<u>481</u>	<u>1424</u>	<u>895</u>	<u>1283</u>	<u>806</u>	<u>414</u>
10	<u>427</u>	<u>724</u>	<u>510</u>	<u>1505</u>	<u>945</u>	<u>1356</u>	<u>848</u>	<u>437</u>
11	<u>345</u>	<u>635</u>	<u>428</u>	<u>1234</u>	<u>777</u>	<u>1108</u>	<u>697</u>	<u>362</u>
12	<u>463</u>	<u>776</u>	<u>549</u>	<u>1516</u>	<u>997</u>	<u>1363</u>	<u>900</u>	<u>469</u>
13	<u>483</u>	<u>773</u>	<u>545</u>	<u>1510</u>	<u>997</u>	<u>1361</u>	<u>898</u>	<u>483</u>
14	<u>525</u>	<u>871</u>	<u>603</u>	<u>1581</u>	<u>1075</u>	<u>1424</u>	<u>966</u>	<u>538</u>
15	<u>541</u>	<u>920</u>	<u>616</u>	<u>1544</u>	<u>1114</u>	<u>1389</u>	<u>1000</u>	<u>549</u>
16	<u>514</u>	<u>987</u>	<u>663</u>	<u>1647</u>	<u>1087</u>	<u>1482</u>	<u>983</u>	<u>532</u>
17	<u>418</u>	<u>806</u>	<u>501</u>	<u>1454</u>	<u>848</u>	<u>1308</u>	<u>764</u>	<u>418</u>
18	<u>472</u>	<u>936</u>	<u>577</u>	<u>1537</u>	<u>995</u>	<u>1385</u>	<u>898</u>	<u>468</u>
19	<u>470</u>	<u>886</u>	<u>566</u>	<u>1427</u>	<u>922</u>	<u>1284</u>	<u>827</u>	<u>458</u>
20	<u>502</u>	<u>1001</u>	<u>609</u>	<u>1670</u>	<u>1061</u>	<u>1500</u>	<u>957</u>	<u>528</u>
21	<u>544</u>	<u>1019</u>	<u>653</u>	<u>1510</u>	<u>1094</u>	<u>1363</u>	<u>984</u>	<u>545</u>
22	<u>660</u>	<u>1044</u>	<u>776</u>	<u>1449</u>	<u>1130</u>	<u>1303</u>	<u>1019</u>	<u>644</u>
23	<u>415</u>	<u>953</u>	<u>613</u>	<u>1541</u>	<u>1021</u>	<u>1388</u>	<u>919</u>	<u>457</u>
24	<u>486</u>	<u>912</u>	<u>583</u>	<u>1481</u>	<u>937</u>	<u>1333</u>	<u>840</u>	<u>473</u>
25	<u>489</u>	<u>1042</u>	<u>610</u>	<u>1564</u>	<u>1092</u>	<u>1411</u>	<u>984</u>	<u>515</u>
26	<u>553</u>	<u>1015</u>	<u>719</u>	<u>1457</u>	<u>1111</u>	<u>1308</u>	<u>997</u>	<u>547</u>
27	<u>279</u>	<u>496</u>	<u>330</u>	<u>968</u>	<u>563</u>	<u>874</u>	<u>506</u>	<u>279</u>
40	<u>430</u>	<u>802</u>	<u>528</u>	<u>1454</u>	<u>914</u>	<u>1308</u>	<u>824</u>	<u>493</u>
41	<u>499</u>	<u>897</u>	<u>631</u>	<u>1672</u>	<u>1118</u>	<u>1505</u>	<u>1008</u>	<u>532</u>
42	<u>443</u>	<u>848</u>	<u>604</u>	<u>1507</u>	<u>1068</u>	<u>1361</u>	<u>962</u>	<u>525</u>
43	<u>529</u>	<u>912</u>	<u>626</u>	<u>1569</u>	<u>1127</u>	<u>1412</u>	<u>1014</u>	<u>540</u>
44	<u>411</u>	<u>880</u>	<u>596</u>	<u>1504</u>	<u>995</u>	<u>1350</u>	<u>894</u>	<u>427</u>
45	<u>564</u>	<u>952</u>	<u>641</u>	<u>1637</u>	<u>1173</u>	<u>1475</u>	<u>1054</u>	<u>572</u>
46	<u>341</u>	<u>585</u>	<u>412</u>	<u>1238</u>	<u>749</u>	<u>1113</u>	<u>674</u>	<u>373</u>
47	<u>473</u>	<u>774</u>	<u>546</u>	<u>1512</u>	<u>997</u>	<u>1362</u>	<u>899</u>	<u>476</u>
48	<u>483</u>	<u>773</u>	<u>545</u>	<u>1510</u>	<u>997</u>	<u>1361</u>	<u>898</u>	<u>483</u>
49	<u>283</u>	<u>503</u>	<u>343</u>	<u>986</u>	<u>588</u>	<u>892</u>	<u>528</u>	<u>288</u>
50	<u>279</u>	<u>496</u>	<u>330</u>	<u>968</u>	<u>563</u>	<u>874</u>	<u>506</u>	<u>279</u>
51	<u>573</u>	<u>951</u>	<u>659</u>	<u>1726</u>	<u>1172</u>	<u>1554</u>	<u>1055</u>	<u>587</u>
52	<u>356</u>	<u>602</u>	<u>425</u>	<u>1289</u>	<u>799</u>	<u>1158</u>	<u>721</u>	<u>389</u>
53	<u>399</u>	<u>682</u>	<u>485</u>	<u>1429</u>	<u>900</u>	<u>1288</u>	<u>810</u>	<u>422</u>
54	<u>411</u>	<u>685</u>	<u>510</u>	<u>1470</u>	<u>953</u>	<u>1322</u>	<u>856</u>	<u>454</u>

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



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

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

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	<u>37</u>	<u>77</u>	<u>48</u>	<u>129</u>	<u>69</u>	<u>115</u>	<u>59</u>	<u>40</u>
2	<u>46</u>	<u>101</u>	<u>63</u>	<u>164</u>	<u>90</u>	<u>154</u>	<u>83</u>	<u>48</u>
3	<u>48</u>	<u>106</u>	<u>70</u>	<u>180</u>	<u>98</u>	<u>164</u>	<u>87</u>	<u>52</u>
4	<u>53</u>	<u>119</u>	<u>72</u>	<u>203</u>	<u>114</u>	<u>186</u>	<u>102</u>	<u>56</u>
5	<u>53</u>	<u>117</u>	<u>76</u>	<u>211</u>	<u>116</u>	<u>188</u>	<u>108</u>	<u>61</u>
6	<u>57</u>	<u>126</u>	<u>76</u>	<u>221</u>	<u>132</u>	<u>200</u>	<u>118</u>	<u>62</u>
7	<u>57</u>	<u>117</u>	<u>81</u>	<u>225</u>	<u>131</u>	<u>202</u>	<u>116</u>	<u>60</u>
8	<u>68</u>	<u>140</u>	<u>91</u>	<u>257</u>	<u>153</u>	<u>232</u>	<u>138</u>	<u>72</u>
9	<u>69</u>	<u>133</u>	<u>91</u>	<u>233</u>	<u>140</u>	<u>214</u>	<u>127</u>	<u>71</u>
10	<u>75</u>	<u>168</u>	<u>117</u>	<u>266</u>	<u>177</u>	<u>241</u>	<u>163</u>	<u>78</u>
11	<u>76</u>	<u>185</u>	<u>108</u>	<u>258</u>	<u>178</u>	<u>232</u>	<u>160</u>	<u>93</u>
12	<u>84</u>	<u>178</u>	<u>124</u>	<u>263</u>	<u>192</u>	<u>237</u>	<u>177</u>	<u>96</u>
13	<u>86</u>	<u>185</u>	<u>121</u>	<u>241</u>	<u>183</u>	<u>218</u>	<u>165</u>	<u>91</u>
14	<u>115</u>	<u>233</u>	<u>157</u>	<u>284</u>	<u>221</u>	<u>258</u>	<u>196</u>	<u>116</u>
15	<u>132</u>	<u>238</u>	<u>158</u>	<u>266</u>	<u>226</u>	<u>240</u>	<u>203</u>	<u>139</u>
16	<u>157</u>	<u>249</u>	<u>209</u>	<u>276</u>	<u>237</u>	<u>252</u>	<u>212</u>	<u>175</u>
17	<u>72</u>	<u>150</u>	<u>92</u>	<u>233</u>	<u>139</u>	<u>211</u>	<u>124</u>	<u>76</u>
18	<u>110</u>	<u>257</u>	<u>139</u>	<u>292</u>	<u>218</u>	<u>263</u>	<u>201</u>	<u>134</u>
19	<u>110</u>	<u>221</u>	<u>139</u>	<u>247</u>	<u>193</u>	<u>225</u>	<u>176</u>	<u>134</u>
20	<u>130</u>	<u>270</u>	<u>164</u>	<u>300</u>	<u>233</u>	<u>272</u>	<u>209</u>	<u>156</u>
21	<u>176</u>	<u>263</u>	<u>218</u>	<u>294</u>	<u>248</u>	<u>264</u>	<u>223</u>	<u>225</u>
22	<u>170</u>	<u>266</u>	<u>223</u>	<u>295</u>	<u>249</u>	<u>269</u>	<u>223</u>	<u>225</u>
23	<u>83</u>	<u>225</u>	<u>141</u>	<u>249</u>	<u>191</u>	<u>230</u>	<u>173</u>	<u>91</u>
24	<u>84</u>	<u>178</u>	<u>116</u>	<u>249</u>	<u>169</u>	<u>230</u>	<u>155</u>	<u>95</u>
25	<u>96</u>	<u>227</u>	<u>127</u>	<u>261</u>	<u>201</u>	<u>233</u>	<u>185</u>	<u>108</u>
26	<u>124</u>	<u>240</u>	<u>163</u>	<u>271</u>	<u>227</u>	<u>245</u>	<u>206</u>	<u>131</u>
27	<u>39</u>	<u>81</u>	<u>45</u>	<u>131</u>	<u>63</u>	<u>115</u>	<u>59</u>	<u>42</u>
40	<u>110</u>	<u>249</u>	<u>158</u>	<u>308</u>	<u>228</u>	<u>281</u>	<u>206</u>	<u>126</u>
41	<u>102</u>	<u>223</u>	<u>154</u>	<u>272</u>	<u>211</u>	<u>245</u>	<u>191</u>	<u>115</u>
42	<u>133</u>	<u>256</u>	<u>175</u>	<u>284</u>	<u>237</u>	<u>256</u>	<u>214</u>	<u>154</u>
43	<u>133</u>	<u>264</u>	<u>186</u>	<u>298</u>	<u>249</u>	<u>270</u>	<u>227</u>	<u>158</u>
44	<u>144</u>	<u>255</u>	<u>214</u>	<u>280</u>	<u>238</u>	<u>258</u>	<u>213</u>	<u>175</u>
45	<u>153</u>	<u>299</u>	<u>206</u>	<u>336</u>	<u>277</u>	<u>303</u>	<u>251</u>	<u>174</u>
46	<u>55</u>	<u>121</u>	<u>78</u>	<u>213</u>	<u>117</u>	<u>192</u>	<u>106</u>	<u>60</u>
47	<u>85</u>	<u>182</u>	<u>122</u>	<u>251</u>	<u>187</u>	<u>227</u>	<u>171</u>	<u>93</u>
48	<u>95</u>	<u>203</u>	<u>133</u>	<u>264</u>	<u>200</u>	<u>240</u>	<u>183</u>	<u>100</u>
49	<u>45</u>	<u>96</u>	<u>56</u>	<u>156</u>	<u>78</u>	<u>138</u>	<u>70</u>	<u>49</u>
50	<u>39</u>	<u>81</u>	<u>45</u>	<u>131</u>	<u>63</u>	<u>115</u>	<u>59</u>	<u>42</u>
51	<u>117</u>	<u>237</u>	<u>160</u>	<u>288</u>	<u>225</u>	<u>263</u>	<u>200</u>	<u>118</u>
52	<u>58</u>	<u>129</u>	<u>82</u>	<u>230</u>	<u>130</u>	<u>206</u>	<u>119</u>	<u>66</u>
53	<u>74</u>	<u>145</u>	<u>98</u>	<u>257</u>	<u>154</u>	<u>234</u>	<u>140</u>	<u>77</u>
54	<u>67</u>	<u>136</u>	<u>92</u>	<u>258</u>	<u>151</u>	<u>232</u>	<u>134</u>	<u>70</u>

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



MASSACHUSETTS
ENCOMPASS INSURANCE COMPANY OF MASSACHUSETTS
MOTOR VEHICLE RATE PAGES

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

Territory	Class 10	Class 17	Class 18	Class 20	Class 21	Class 25	Class 26	Class 30
1	275	604	369	1101	615	991	567	272
2	283	609	372	1148	603	1033	555	282
3	294	646	402	1183	642	1064	593	292
4	308	680	411	1235	692	1112	639	307
5	316	691	426	1267	733	1139	677	315
6	309	681	416	1200	716	1081	660	307
7	323	689	444	1185	741	1066	684	318
8	378	777	531	1351	844	1218	776	376
9	355	731	473	1266	798	1139	735	353
10	349	754	481	1282	827	1155	761	354
11	376	836	520	1234	829	1112	762	374
12	421	869	549	1254	917	1126	844	420
13	422	786	585	1263	924	1135	853	419
14	516	961	702	1357	1062	1221	981	512
15	615	1007	756	1354	1114	1219	1026	603
16	647	1158	812	1569	1124	1410	1037	622
17	392	825	525	1254	789	1129	730	391
18	480	921	623	1237	936	1113	863	471
19	475	892	675	1139	926	1024	854	474
20	590	1035	761	1344	1072	1210	990	573
21	607	1037	864	1318	1203	1186	1109	729
22	693	1058	914	1343	1196	1208	1105	932
23	456	1012	818	1319	1080	1189	995	512
24	468	908	671	1229	941	1107	868	465
25	491	959	737	1249	1013	1125	934	517
26	624	1028	867	1295	1133	1163	1046	684
27	252	554	329	1028	550	924	508	250
40	429	825	594	1242	903	1119	836	437
41	459	977	716	1442	1093	1298	1009	478
42	463	910	710	1243	1013	1120	934	451
43	523	951	722	1290	1068	1162	985	509
44	452	908	606	1229	859	1107	793	434
45	568	980	760	1354	1114	1219	1027	551
46	306	673	413	1229	691	1106	638	305
47	452	888	610	1354	990	1215	912	450
48	422	786	585	1263	924	1135	853	419
49	261	574	345	1057	577	951	531	259
50	252	554	329	1028	550	924	508	250
51	597	1114	814	1572	1231	1414	1137	593
52	311	684	420	1235	720	1112	664	309
53	378	780	510	1351	850	1218	783	376
54	372	785	516	1355	847	1219	781	367

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	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	<u>86</u>	<u>86</u>	<u>86</u>	<u>86</u>	<u>86</u>	<u>86</u>	<u>86</u>	<u>86</u>
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	<u>99</u>	<u>99</u>	<u>99</u>	<u>99</u>	<u>99</u>	<u>99</u>	<u>99</u>	<u>99</u>
13	<u>103</u>	<u>103</u>	<u>103</u>	<u>103</u>	<u>103</u>	<u>103</u>	<u>103</u>	<u>103</u>
14	<u>119</u>	<u>119</u>	<u>119</u>	<u>119</u>	<u>119</u>	<u>119</u>	<u>119</u>	<u>119</u>
15	<u>151</u>	<u>151</u>	<u>151</u>	<u>151</u>	<u>151</u>	<u>151</u>	<u>151</u>	<u>151</u>
16	<u>221</u>	<u>221</u>	<u>221</u>	<u>221</u>	<u>221</u>	<u>221</u>	<u>221</u>	<u>221</u>
17	80	80	80	80	80	80	80	80
18	<u>161</u>	<u>161</u>	<u>161</u>	<u>161</u>	<u>161</u>	<u>161</u>	<u>161</u>	<u>161</u>
19	<u>165</u>	<u>165</u>	<u>165</u>	<u>165</u>	<u>165</u>	<u>165</u>	<u>165</u>	<u>165</u>
20	<u>165</u>	<u>165</u>	<u>165</u>	<u>165</u>	<u>165</u>	<u>165</u>	<u>165</u>	<u>165</u>
21	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>	<u>219</u>
22	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>	<u>247</u>
23	<u>153</u>	<u>153</u>	<u>153</u>	<u>153</u>	<u>153</u>	<u>153</u>	<u>153</u>	<u>153</u>
24	<u>112</u>	<u>112</u>	<u>112</u>	<u>112</u>	<u>112</u>	<u>112</u>	<u>112</u>	<u>112</u>
25	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>	<u>167</u>
26	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>	<u>201</u>
27	66	66	66	66	66	66	66	66
40	<u>110</u>	<u>110</u>	<u>110</u>	<u>110</u>	<u>110</u>	<u>110</u>	<u>110</u>	<u>110</u>
41	<u>119</u>	<u>119</u>	<u>119</u>	<u>119</u>	<u>119</u>	<u>119</u>	<u>119</u>	<u>119</u>
42	<u>125</u>	<u>125</u>	<u>125</u>	<u>125</u>	<u>125</u>	<u>125</u>	<u>125</u>	<u>125</u>
43	<u>182</u>	<u>182</u>	<u>182</u>	<u>182</u>	<u>182</u>	<u>182</u>	<u>182</u>	<u>182</u>
44	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>	<u>214</u>
45	<u>152</u>	<u>152</u>	<u>152</u>	<u>152</u>	<u>152</u>	<u>152</u>	<u>152</u>	<u>152</u>
46	75	75	75	75	75	75	75	75
47	<u>126</u>	<u>126</u>	<u>126</u>	<u>126</u>	<u>126</u>	<u>126</u>	<u>126</u>	<u>126</u>
48	<u>103</u>	<u>103</u>	<u>103</u>	<u>103</u>	<u>103</u>	<u>103</u>	<u>103</u>	<u>103</u>
49	69	69	69	69	69	69	69	69
50	66	66	66	66	66	66	66	66
51	<u>149</u>	<u>149</u>	<u>149</u>	<u>149</u>	<u>149</u>	<u>149</u>	<u>149</u>	<u>149</u>
52	78	78	78	78	78	78	78	78
53	<u>102</u>	<u>102</u>	<u>102</u>	<u>102</u>	<u>102</u>	<u>102</u>	<u>102</u>	<u>102</u>
54	<u>88</u>	<u>88</u>	<u>88</u>	<u>88</u>	<u>88</u>	<u>88</u>	<u>88</u>	<u>88</u>



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

BASE RATES - PARTS 3, 6 and 12

All Territories:

Limit	Part 3 Rate	Part 12 Rate
20/40	<u>\$26</u>	\$0
40/40	<u>34</u>	<u>22</u>
20/50	<u>26</u>	3
25/50	<u>30</u>	5
25/60	<u>33</u>	6
30/60	<u>34</u>	<u>15</u>
30/70	<u>34</u>	<u>15</u>
35/80	<u>34</u>	<u>16</u>
45/45	<u>37</u>	<u>29</u>
50/50	<u>37</u>	<u>38</u>
50/100	<u>37</u>	<u>40</u>
100/100	<u>39</u>	<u>71</u>
100/150	<u>41</u>	<u>72</u>
100/200	<u>41</u>	<u>72</u>
100/300	<u>42</u>	<u>73</u>
100/500	<u>42</u>	<u>78</u>
150/300	<u>48</u>	<u>118</u>
200/200	<u>49</u>	<u>146</u>
200/300	<u>49</u>	<u>149</u>
200/400	<u>49</u>	<u>149</u>
200/500	<u>49</u>	<u>150</u>
250/1000	<u>55</u>	<u>187</u>
200/600	<u>49</u>	<u>151</u>
250/500	<u>54</u>	<u>176</u>
300/300	<u>59</u>	<u>235</u>
300/500	<u>59</u>	<u>245</u>
300/600	<u>59</u>	<u>249</u>
300/1000	<u>61</u>	<u>258</u>
500/500	<u>77</u>	<u>446</u>
500/1000	<u>79</u>	<u>483</u>
750/750	<u>81</u>	<u>498</u>
1000/1000	<u>82</u>	<u>507</u>
1000/2000	<u>82</u>	<u>513</u>
2000/2000	<u>94</u>	<u>561</u>

Limit	Part 6
\$5,000	<u>\$58</u>
\$10,000	<u>78</u>
\$15,000	<u>97</u>
\$20,000	<u>102</u>
\$25,000	<u>118</u>
\$50,000	<u>132</u>
\$100,000	<u>162</u>



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

AUTO MODEL YEAR AND SYMBOL FACTORS

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

MODEL YEAR	PART 9 FACTOR	PART 7 & 8 FACTOR
2017	1.478	1.478
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 & Prior	0.864	0.864

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



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

OTHER AUTO RATING FACTORS

RATING PLAN	RULE	FACTOR										
		Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 3	Part 12	
ANNUAL MILEAGE DISCOUNT	19											
0-5,000 Miles		0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
5,001-7,500 Miles		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
MULTI-CAR DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
CLASS 15 DISCOUNT	19	0.75	0.75	0.75		0.75	0.75	0.75	0.75	0.75	0.75	0.75
NEW CAR DISCOUNT	19											
Months since vehicle purchase												
0-<=12 months		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
>12-<=24 months		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
>24-<=36 months		0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
GOOD PAYER DISCOUNT	19	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
PAID-IN-FULL DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
FUTURE EFFECTIVE DATE DISCOUNT (Year 1)	19	0.90	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	0.94	0.94	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	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	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	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	1.00	0.71	0.71	1.00	0.71	0.71	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	0.90	0.90
GOOD STUDENT DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
ENHANCED PROTECTION DISCOUNT	19											
Level 1		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Level 2		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
YEARS WITH PRIOR CARRIER OR CURRENT AGENT DISCOUNT	19	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
PROPERTY INSURANCE POLICY DISCOUNT	19											
Homeowners Policy		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Condominium or Renters Policy		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
EXCELLENT DRIVER DISCOUNT	56											
Experienced Operator (Class 10, 15, 30)		0.93	0.93	0.93	1.00	1.00	0.93	1.00	1.00	0.93	0.93	0.93
Inexperienced Operator (All Other Classes)		0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
EXCELLENT DRIVER PLUS DISCOUNT	56	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79

**MASSACHUSETTS
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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	190	343	214	643	339	579	301	184
2	252	453	292	847	465	763	417	242
3	263	473	310	911	496	824	448	259
4	285	529	327	1018	577	918	520	272
5	288	521	361	1059	609	950	548	286
6	306	565	347	1107	681	997	612	298
7	298	527	374	1134	668	1023	602	290
8	345	634	415	1291	778	1164	701	338
9	352	602	417	1186	719	1065	646	341
10	400	790	525	1417	933	1276	839	406
11	379	842	511	1366	921	1230	828	431
12	427	817	566	1392	1004	1250	905	416
13	445	815	559	1280	928	1153	832	434
14	590	1008	742	1486	1133	1336	1017	575
15	661	1059	733	1394	1150	1253	1037	630
16	602	1173	1038	1486	1214	1336	1092	616
17	364	706	445	1202	711	1078	638	365
18	472	1167	640	1563	1127	1407	1015	534
19	501	1002	664	1307	1002	1180	899	558
20	545	1196	737	1594	1212	1437	1089	604
21	666	1212	1001	1550	1272	1393	1144	930
22	671	1233	990	1579	1275	1422	1146	919
23	435	965	673	1358	1001	1221	899	440
24	439	863	555	1361	895	1225	807	448
25	435	977	583	1366	1030	1228	928	473
26	573	1132	799	1429	1174	1283	1059	553
27	186	355	208	650	325	585	290	190
40	598	1122	739	1643	1172	1478	1054	629
41	545	980	718	1452	1084	1306	980	558
42	701	1131	807	1500	1226	1352	1107	711
43	666	1186	839	1590	1306	1434	1174	721
44	585	1208	1061	1524	1238	1372	1115	595
45	765	1289	920	1768	1444	1594	1299	796
46	298	542	358	1066	602	961	541	292
47	437	815	563	1333	964	1198	866	426
48	490	896	615	1407	1021	1268	914	477
49	225	421	253	777	397	699	354	226
50	186	355	208	650	325	585	290	190
51	600	1026	756	1513	1153	1360	1035	585
52	316	577	381	1151	679	1035	610	312
53	378	655	450	1301	788	1169	708	367
54	343	614	425	1299	770	1172	695	335

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	58	99	66	185	104	166	90	58
2	67	116	75	212	119	191	108	65
3	72	119	83	228	127	204	115	69
4	72	131	84	249	143	224	127	70
5	92	156	110	313	182	283	168	92
6	82	143	90	281	175	250	156	81
7	81	132	92	284	170	256	151	75
8	96	164	114	338	207	305	186	91
9	98	159	115	315	195	286	175	92
10	114	209	142	372	252	334	226	112
11	103	213	132	339	234	306	209	110
12	123	225	157	374	280	339	250	117
13	135	244	169	364	273	330	245	132
14	161	278	200	386	302	349	274	156
15	189	302	206	385	325	347	291	175
16	191	364	318	443	372	400	335	194
17	105	195	126	335	200	297	178	105
18	138	327	183	434	323	390	288	156
19	161	315	212	399	313	359	281	177
20	155	340	204	429	337	386	302	177
21	189	340	284	417	349	376	315	261
22	194	355	291	441	363	395	326	267
23	124	278	190	371	281	330	252	125
24	126	237	156	370	249	329	225	126
25	124	274	164	371	286	331	256	139
26	169	326	228	397	335	357	302	164
27	55	97	59	175	91	157	83	58
40	172	314	205	443	324	400	292	177
41	223	404	288	568	432	510	391	225
42	246	399	282	511	424	459	387	246
43	247	441	312	573	478	517	435	268
44	226	467	404	569	473	512	425	231
45	220	371	258	485	401	435	368	226
46	100	171	116	332	190	299	172	98
47	133	244	170	393	293	356	264	129
48	143	257	177	384	287	347	258	139
49	65	112	70	204	110	183	97	66
50	55	97	59	175	91	157	83	58
51	173	298	214	414	324	374	295	167
52	88	149	102	297	175	267	159	87
53	98	160	115	317	196	287	176	92
54	92	155	108	327	197	295	175	88

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	262	468	332	922	573	833	513	275
2	326	564	390	1138	699	1025	634	333
3	330	570	411	1170	699	1055	631	351
4	335	570	402	1205	719	1083	646	369
5	354	607	421	1310	807	1178	727	395
6	365	603	435	1283	809	1154	730	389
7	362	595	446	1289	844	1158	757	396
8	402	688	501	1451	921	1303	830	453
9	398	681	481	1424	895	1283	806	414
10	427	724	510	1505	945	1356	848	437
11	345	635	428	1234	777	1108	697	362
12	463	776	549	1516	997	1363	900	469
13	483	773	545	1510	997	1361	898	483
14	525	871	603	1581	1075	1424	966	538
15	541	920	616	1544	1114	1389	1000	549
16	514	987	663	1647	1087	1482	983	532
17	418	806	501	1454	848	1308	764	418
18	472	936	577	1537	995	1385	898	468
19	470	886	566	1427	922	1284	827	458
20	502	1001	609	1670	1061	1500	957	528
21	544	1019	653	1510	1094	1363	984	545
22	660	1044	776	1449	1130	1303	1019	644
23	415	953	613	1541	1021	1388	919	457
24	486	912	583	1481	937	1333	840	473
25	489	1042	610	1564	1092	1411	984	515
26	553	1015	719	1457	1111	1308	997	547
27	279	496	330	968	563	874	506	279
40	430	802	528	1454	914	1308	824	493
41	499	897	631	1672	1118	1505	1008	532
42	443	848	604	1507	1068	1361	962	525
43	529	912	626	1569	1127	1412	1014	540
44	411	880	596	1504	995	1350	894	427
45	564	952	641	1637	1173	1475	1054	572
46	341	585	412	1238	749	1113	674	373
47	473	774	546	1512	997	1362	899	476
48	483	773	545	1510	997	1361	898	483
49	283	503	343	986	588	892	528	288
50	279	496	330	968	563	874	506	279
51	573	951	659	1726	1172	1554	1055	587
52	356	602	425	1289	799	1158	721	389
53	399	682	485	1429	900	1288	810	422
54	411	685	510	1470	953	1322	856	454

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	37	77	48	129	69	115	59	40
2	46	101	63	164	90	154	83	48
3	48	106	70	180	98	164	87	52
4	53	119	72	203	114	186	102	56
5	53	117	76	211	116	188	108	61
6	57	126	76	221	132	200	118	62
7	57	117	81	225	131	202	116	60
8	68	140	91	257	153	232	138	72
9	69	133	91	233	140	214	127	71
10	75	168	117	266	177	241	163	78
11	76	185	108	258	178	232	160	93
12	84	178	124	263	192	237	177	96
13	86	185	121	241	183	218	165	91
14	115	233	157	284	221	258	196	116
15	132	238	158	266	226	240	203	139
16	157	249	209	276	237	252	212	175
17	72	150	92	233	139	211	124	76
18	110	257	139	292	218	263	201	134
19	110	221	139	247	193	225	176	134
20	130	270	164	300	233	272	209	156
21	176	263	218	294	248	264	223	225
22	170	266	223	295	249	269	223	225
23	83	225	141	249	191	230	173	91
24	84	178	116	249	169	230	155	95
25	96	227	127	261	201	233	185	108
26	124	240	163	271	227	245	206	131
27	39	81	45	131	63	115	59	42
40	110	249	158	308	228	281	206	126
41	102	223	154	272	211	245	191	115
42	133	256	175	284	237	256	214	154
43	133	264	186	298	249	270	227	158
44	144	255	214	280	238	258	213	175
45	153	299	206	336	277	303	251	174
46	55	121	78	213	117	192	106	60
47	85	182	122	251	187	227	171	93
48	95	203	133	264	200	240	183	100
49	45	96	56	156	78	138	70	49
50	39	81	45	131	63	115	59	42
51	117	237	160	288	225	263	200	118
52	58	129	82	230	130	206	119	66
53	74	145	98	257	154	234	140	77
54	67	136	92	258	151	232	134	70

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	300	660	404	1204	672	1083	620	298
2	310	666	406	1255	659	1130	606	309
3	321	706	439	1293	702	1163	648	320
4	337	743	449	1351	756	1215	699	336
5	345	755	466	1385	802	1246	741	344
6	338	744	455	1312	783	1182	721	336
7	353	753	486	1296	810	1165	748	348
8	414	849	581	1477	922	1331	848	411
9	388	799	517	1383	872	1246	804	386
10	382	825	526	1402	904	1263	832	387
11	411	914	569	1349	906	1215	833	409
12	460	950	600	1371	1003	1231	922	459
13	461	859	639	1381	1010	1241	932	458
14	564	1050	767	1484	1161	1335	1072	560
15	672	1100	826	1480	1218	1332	1121	659
16	708	1266	888	1715	1229	1541	1133	680
17	428	902	573	1371	863	1235	798	427
18	525	1007	681	1352	1024	1216	943	515
19	520	975	738	1246	1013	1120	933	519
20	645	1131	832	1469	1172	1322	1082	626
21	664	1133	944	1441	1315	1297	1213	797
22	758	1157	999	1468	1308	1320	1208	1019
23	499	1107	894	1442	1181	1299	1088	560
24	511	993	733	1343	1028	1210	949	509
25	537	1048	805	1365	1108	1230	1021	565
26	682	1124	948	1415	1238	1271	1143	748
27	276	605	360	1124	601	1010	555	273
40	468	902	649	1358	987	1224	914	478
41	501	1068	783	1576	1194	1419	1103	522
42	506	994	776	1359	1108	1225	1021	493
43	572	1039	789	1410	1168	1270	1077	556
44	494	993	662	1343	939	1210	867	475
45	621	1071	831	1480	1218	1332	1122	603
46	334	736	451	1343	755	1209	698	333
47	494	971	667	1480	1082	1329	997	492
48	461	859	639	1381	1010	1241	932	458
49	285	627	377	1155	631	1039	581	283
50	276	605	360	1124	601	1010	555	273
51	653	1218	889	1719	1346	1546	1243	648
52	340	748	459	1351	787	1215	726	338
53	414	853	558	1477	930	1331	856	411
54	406	858	564	1481	926	1332	854	401

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	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	86	86	86	86	86	86	86	86
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	99	99	99	99	99	99	99	99
13	103	103	103	103	103	103	103	103
14	119	119	119	119	119	119	119	119
15	151	151	151	151	151	151	151	151
16	221	221	221	221	221	221	221	221
17	80	80	80	80	80	80	80	80
18	161	161	161	161	161	161	161	161
19	165	165	165	165	165	165	165	165
20	165	165	165	165	165	165	165	165
21	219	219	219	219	219	219	219	219
22	247	247	247	247	247	247	247	247
23	153	153	153	153	153	153	153	153
24	112	112	112	112	112	112	112	112
25	167	167	167	167	167	167	167	167
26	201	201	201	201	201	201	201	201
27	66	66	66	66	66	66	66	66
40	110	110	110	110	110	110	110	110
41	119	119	119	119	119	119	119	119
42	125	125	125	125	125	125	125	125
43	182	182	182	182	182	182	182	182
44	214	214	214	214	214	214	214	214
45	152	152	152	152	152	152	152	152
46	75	75	75	75	75	75	75	75
47	126	126	126	126	126	126	126	126
48	103	103	103	103	103	103	103	103
49	69	69	69	69	69	69	69	69
50	66	66	66	66	66	66	66	66
51	149	149	149	149	149	149	149	149
52	78	78	78	78	78	78	78	78
53	102	102	102	102	102	102	102	102
54	88	88	88	88	88	88	88	88



**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	\$26	\$0
40/40	34	22
20/50	26	3
25/50	30	5
25/60	33	6
30/60	34	15
30/70	34	15
35/80	34	16
45/45	37	29
50/50	37	38
50/100	37	40
100/100	39	71
100/150	41	72
100/200	41	72
100/300	42	73
100/500	42	78
150/300	48	118
200/200	49	146
200/300	49	149
200/400	49	149
200/500	49	150
250/1000	55	187
200/600	49	151
250/500	54	176
300/300	59	235
300/500	59	245
300/600	59	249
300/1000	61	258
500/500	77	446
500/1000	79	483
750/750	81	498
1000/1000	82	507
1000/2000	82	513
2000/2000	94	561

Limit	Part 6
\$5,000	\$58
\$10,000	78
\$15,000	97
\$20,000	102
\$25,000	118
\$50,000	132
\$100,000	162



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

AUTO MODEL YEAR AND SYMBOL FACTORS

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

MODEL YEAR	PART 9 FACTOR	PART 7 & 8 FACTOR
2017	1.478	1.478
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 & Prior	0.864	0.864

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



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

OTHER AUTO RATING FACTORS

RATING PLAN	RULE	FACTOR										
		Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 3	Part 12	
ANNUAL MILEAGE DISCOUNT	19											
0-5,000 Miles		0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
5,001-7,500 Miles		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
MULTI-CAR DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
CLASS 15 DISCOUNT	19	0.75	0.75	0.75		0.75	0.75	0.75	0.75	0.75	0.75	0.75
NEW CAR DISCOUNT	19											
Months since vehicle purchase												
0-<=12 months		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
>12-<=24 months		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
>24-<=36 months		0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
GOOD PAYER DISCOUNT	19	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
PAID-IN-FULL DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
FUTURE EFFECTIVE DATE DISCOUNT (Year 1)	19	0.90	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	0.94	0.94	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	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	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	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	1.00	0.71	0.71	1.00	0.71	0.71	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	0.90	0.90
GOOD STUDENT DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
ENHANCED PROTECTION DISCOUNT	19											
Level 1		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Level 2		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
YEARS WITH PRIOR CARRIER OR CURRENT AGENT DISCOUNT	19	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
PROPERTY INSURANCE POLICY DISCOUNT	19											
Homeowners Policy		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Condominium or Renters Policy		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
EXCELLENT DRIVER DISCOUNT	56											
Experienced Operator (Class 10, 15, 30)		0.93	0.93	0.93	1.00	1.00	0.93	1.00	1.00	1.00	1.00	1.00
Inexperienced Operator (All Other Classes)		0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
EXCELLENT DRIVER PLUS DISCOUNT	56	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79



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



**MASSACHUSETTS
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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	190	349	343	199	214	598	643	345	339	538	579	280	301	474	184
2	234	252	424	453	274	292	787	847	432	465	709	763	388	417	225	242
3	244	263	440	473	288	310	847	911	464	496	766	824	416	448	244	259
4	265	285	492	529	304	327	946	1018	536	577	853	918	483	520	253	272
5	268	288	484	521	336	361	984	1059	566	609	883	950	509	548	266	286
6	284	306	525	565	323	347	1029	1107	633	681	927	997	569	612	277	298
7	277	298	490	527	348	374	1054	1134	624	668	954	1023	560	602	270	290
8	324	345	589	634	386	415	1200	1291	723	778	1082	1164	652	701	344	338
9	327	352	560	602	388	417	1102	1186	668	719	990	1065	600	646	347	341
10	372	400	734	790	488	525	1317	1417	867	933	1186	1276	780	839	377	406
11	352	379	783	842	475	511	1270	1366	856	921	1143	1230	770	828	404	431
12	397	427	759	817	526	566	1294	1392	933	1004	1162	1250	844	905	387	416
13	414	445	758	815	520	559	1190	1280	863	928	1072	1153	773	832	403	434
14	548	590	937	1008	690	742	1384	1486	1053	1133	1242	1336	945	1017	534	575
15	614	661	984	1059	684	733	1296	1394	1069	1150	1165	1253	964	1037	586	630
16	560	602	1090	1173	965	1038	1384	1486	1128	1214	1242	1336	1045	1092	573	616
17	338	364	656	706	444	445	1117	1202	664	711	1002	1078	593	638	339	365
18	439	472	1085	1167	595	640	1453	1563	1048	1127	1308	1407	943	1015	496	534
19	466	501	934	1002	647	664	1245	1307	934	1002	1097	1180	836	899	549	558
20	507	545	1112	1196	685	737	1482	1594	1127	1212	1336	1437	1042	1089	564	604
21	619	666	1127	1212	930	1001	1444	1550	1182	1272	1295	1393	1063	1144	864	930
22	624	671	1146	1233	920	990	1468	1579	1185	1275	1322	1422	1065	1146	854	919
23	404	435	897	965	626	673	1262	1358	930	1001	1135	1221	836	899	409	440
24	408	439	802	863	546	555	1265	1361	832	895	1139	1225	750	807	446	448
25	404	435	908	977	542	583	1270	1366	957	1030	1144	1228	863	928	440	473
26	533	573	1052	1132	743	799	1328	1429	1094	1174	1193	1283	984	1059	544	553
27	173	186	330	355	193	208	604	650	302	325	544	585	270	290	177	190
40	556	598	1043	1122	687	739	1527	1643	1089	1172	1374	1478	980	1054	585	629
41	507	545	944	980	667	718	1350	1452	1008	1084	1214	1306	944	980	549	558
42	652	701	1054	1131	750	807	1394	1500	1140	1226	1257	1352	1029	1107	664	711
43	619	666	1102	1186	780	839	1478	1590	1214	1306	1333	1434	1094	1174	670	721
44	544	585	1123	1208	986	1061	1417	1524	1154	1238	1275	1372	1036	1115	553	595
45	711	765	1198	1289	855	920	1643	1768	1342	1444	1482	1594	1297	1299	740	796
46	277	298	504	542	333	358	994	1066	560	602	893	961	503	541	274	292
47	406	437	758	815	523	563	1239	1333	896	964	1114	1198	805	866	396	426
48	455	490	833	896	572	615	1308	1407	949	1021	1179	1268	850	914	443	477
49	209	225	394	421	235	253	722	777	369	397	650	699	329	354	240	226
50	173	186	330	355	193	208	604	650	302	325	544	585	270	290	177	190
51	558	600	954	1026	703	756	1406	1513	1072	1153	1264	1360	962	1035	544	585
52	294	316	536	577	354	381	1070	1151	634	679	962	1035	567	610	290	312
53	354	378	609	655	448	450	1209	1301	732	788	1087	1169	658	708	344	367
54	349	343	574	614	395	425	1207	1299	746	770	1089	1172	646	695	344	335

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



**MASSACHUSETTS
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MOTOR VEHICLE RATE PAGES**

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

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	54	58	92	99	64	66	172	185	97	104	154	166	84	90	54	58
2	62	67	108	116	70	75	197	212	111	119	178	191	100	108	60	65
3	67	72	111	119	77	83	212	228	118	127	190	204	107	115	64	69
4	67	72	122	131	78	84	232	249	133	143	208	224	118	127	65	70
5	86	92	145	156	102	110	291	313	169	182	263	283	156	168	86	92
6	76	82	133	143	84	90	261	281	163	175	233	250	145	156	75	81
7	75	81	123	132	86	92	264	284	158	170	238	256	140	151	70	75
8	89	96	153	164	106	114	314	338	193	207	284	305	173	186	85	91
9	94	98	148	159	107	115	293	315	181	195	266	286	163	175	86	92
10	106	114	194	209	132	142	346	372	234	252	311	334	210	226	104	112
11	96	103	198	213	123	132	315	339	218	234	285	306	194	209	102	110
12	114	123	209	225	146	157	348	374	260	280	315	339	233	250	109	117
13	126	135	227	244	157	169	339	364	254	273	307	330	228	245	123	132
14	150	161	259	278	186	200	359	386	281	302	325	349	255	274	145	156
15	176	189	281	302	192	206	358	385	302	325	323	347	274	291	163	175
16	178	191	339	364	296	318	412	443	346	372	372	400	312	335	180	194
17	98	105	181	195	117	126	312	335	186	200	276	297	166	178	98	105
18	128	138	304	327	170	183	404	434	300	323	363	390	268	288	145	156
19	150	161	293	315	197	212	371	399	291	313	334	359	264	281	165	177
20	144	155	316	340	190	204	399	429	313	337	359	386	281	302	165	177
21	176	189	316	340	264	284	388	417	325	349	350	376	293	315	243	261
22	180	194	330	355	271	291	410	441	338	363	367	395	303	326	248	267
23	115	124	259	278	177	190	345	371	261	281	307	330	234	252	116	125
24	117	126	220	237	145	156	344	370	232	249	306	329	209	225	117	126
25	115	124	255	274	153	164	345	371	266	286	308	331	238	256	129	139
26	157	169	303	326	212	228	369	397	312	335	332	357	281	302	153	164
27	51	55	90	97	55	59	163	175	85	91	146	157	77	83	54	58
40	160	172	292	314	191	205	412	443	301	324	372	400	272	292	165	177
41	207	223	376	404	268	288	528	568	402	432	474	510	364	391	209	225
42	229	246	371	399	262	282	475	511	394	424	427	459	360	387	229	246
43	230	247	410	441	290	312	533	573	445	478	481	517	405	435	249	268
44	210	226	434	467	376	404	529	569	440	473	476	512	395	425	215	231
45	205	220	345	371	240	258	451	485	373	401	405	435	342	368	210	226
46	93	100	159	171	108	116	309	332	177	190	278	299	160	172	91	98
47	124	133	227	244	158	170	366	393	273	293	331	356	246	264	120	129
48	133	143	239	257	165	177	357	384	267	287	323	347	240	258	129	139
49	60	65	104	112	65	70	190	204	102	110	170	183	90	97	61	66
50	51	55	90	97	55	59	163	175	85	91	146	157	77	83	54	58
51	161	173	277	298	199	214	385	414	301	324	348	374	274	295	155	167
52	82	88	139	149	95	102	276	297	163	175	248	267	148	159	81	87
53	91	98	149	160	107	115	295	317	182	196	267	287	164	176	86	92
54	86	92	144	155	100	108	304	327	183	197	274	295	163	175	82	88

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



**MASSACHUSETTS
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MOTOR VEHICLE RATE PAGES**

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

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	244	262	435	468	309	332	857	922	533	573	774	833	477	513	256	275
2	303	326	524	564	363	390	1058	1138	650	699	953	1025	589	634	340	333
3	307	330	530	570	382	411	1088	1170	650	699	984	1055	587	631	326	351
4	344	335	530	570	374	402	1120	1205	668	719	1007	1083	604	646	343	369
5	329	354	564	607	394	421	1218	1310	750	807	1095	1178	676	727	367	395
6	339	365	564	603	404	435	1193	1283	752	809	1073	1154	679	730	362	389
7	337	362	553	595	415	446	1198	1289	785	844	1077	1158	704	757	368	396
8	374	402	640	688	466	501	1349	1451	856	921	1211	1303	772	830	421	453
9	370	398	633	681	447	481	1324	1424	832	895	1193	1283	749	806	385	414
10	397	427	673	724	474	510	1399	1505	879	945	1261	1356	788	848	406	437
11	324	345	590	635	398	428	1147	1234	722	777	1030	1108	648	697	337	362
12	430	463	724	776	540	549	1409	1516	927	997	1267	1363	837	900	436	469
13	449	483	749	773	507	545	1404	1510	927	997	1265	1361	835	898	449	483
14	488	525	840	871	564	603	1470	1581	999	1075	1324	1424	898	966	500	538
15	503	541	855	920	573	616	1435	1544	1036	1114	1294	1389	930	1000	540	549
16	478	514	918	987	646	663	1531	1647	1044	1087	1378	1482	944	983	495	532
17	389	418	749	806	466	501	1352	1454	788	848	1246	1308	740	764	389	418
18	439	472	870	936	536	577	1429	1537	925	995	1288	1385	835	898	435	468
19	437	470	824	886	526	566	1327	1427	857	922	1194	1284	769	827	426	458
20	467	502	934	1001	566	609	1553	1670	986	1061	1395	1500	890	957	491	528
21	506	544	947	1019	607	653	1404	1510	1047	1094	1267	1363	945	984	507	545
22	644	660	974	1044	724	776	1347	1449	1054	1130	1244	1303	947	1019	599	644
23	386	415	886	953	570	613	1433	1541	949	1021	1290	1388	854	919	425	457
24	452	486	848	912	542	583	1377	1481	874	937	1239	1333	784	840	440	473
25	455	489	969	1042	567	610	1454	1564	1015	1092	1312	1411	945	984	479	515
26	544	553	944	1015	668	719	1355	1457	1033	1111	1246	1308	927	997	509	547
27	259	279	464	496	307	330	900	968	523	563	813	874	470	506	259	279
40	400	430	746	802	494	528	1352	1454	850	914	1246	1308	766	824	458	493
41	464	499	834	897	587	631	1554	1672	1039	1118	1399	1505	937	1008	495	532
42	412	443	788	848	562	604	1404	1507	993	1068	1265	1361	894	962	488	525
43	492	529	848	912	582	626	1459	1569	1048	1127	1343	1412	943	1014	502	540
44	382	411	848	880	554	596	1398	1504	925	995	1255	1350	834	894	397	427
45	524	564	885	952	596	641	1522	1637	1094	1173	1374	1475	980	1054	532	572
46	347	341	544	585	383	412	1154	1238	696	749	1035	1113	627	674	347	373
47	440	473	720	774	508	546	1406	1512	927	997	1266	1362	836	899	443	476
48	449	483	749	773	507	545	1404	1510	927	997	1265	1361	835	898	449	483
49	263	283	468	503	349	343	947	986	547	588	829	892	491	528	268	288
50	259	279	464	496	307	330	900	968	523	563	813	874	470	506	259	279
51	533	573	884	951	643	659	1605	1726	1090	1172	1445	1554	984	1055	546	587
52	334	356	560	602	395	425	1198	1289	743	799	1077	1158	670	721	362	389
53	374	399	634	682	454	485	1329	1429	837	900	1197	1288	753	810	392	422
54	382	411	637	685	474	510	1367	1470	886	953	1229	1322	796	856	422	454

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	34	37	72	77	45	48	120	129	64	69	107	115	55	59	37	40
2	43	46	94	101	59	63	153	164	84	90	143	154	77	83	45	48
3	45	48	99	106	65	70	168	180	94	98	153	164	84	87	48	52
4	49	53	111	119	67	72	189	203	106	114	173	186	95	102	52	56
5	49	53	109	117	74	76	196	211	108	116	175	188	104	108	57	61
6	53	57	117	126	74	76	206	221	123	132	186	200	110	118	58	62
7	53	57	109	117	75	81	209	225	122	131	188	202	108	116	56	60
8	63	68	130	140	85	91	239	257	142	153	216	232	128	138	67	72
9	64	69	124	133	85	91	247	233	130	140	199	214	118	127	66	71
10	70	75	156	168	109	117	248	266	165	177	224	241	152	163	73	78
11	74	76	172	185	104	108	240	258	166	178	216	232	149	160	87	93
12	78	84	166	178	115	124	245	263	179	192	221	237	165	177	89	96
13	80	86	172	185	113	121	224	241	170	183	203	218	154	165	85	91
14	107	115	217	233	146	157	264	284	206	221	240	258	182	196	108	116
15	123	132	222	238	147	158	248	266	210	226	223	240	189	203	129	139
16	146	157	232	249	195	209	257	276	224	237	235	252	197	212	163	175
17	67	72	140	150	86	92	217	233	129	139	196	211	115	124	74	76
18	102	110	239	257	129	139	272	292	203	218	245	263	187	201	125	134
19	102	110	206	221	129	139	230	247	180	193	209	225	164	176	125	134
20	124	130	254	270	153	164	279	300	217	233	253	272	195	209	145	156
21	164	176	245	263	203	218	274	294	234	248	246	264	208	223	209	225
22	158	170	248	266	208	223	275	295	232	249	250	269	208	223	209	225
23	77	83	209	225	134	141	232	249	178	191	214	230	164	173	85	91
24	78	84	166	178	108	116	232	249	157	169	214	230	144	155	88	95
25	89	96	211	227	118	127	243	261	187	201	217	233	172	185	104	108
26	115	124	223	240	152	163	252	271	214	227	228	245	192	206	122	131
27	36	39	75	81	42	45	122	131	59	63	107	115	55	59	39	42
40	102	110	232	249	147	158	287	308	212	228	262	281	192	206	117	126
41	95	102	208	223	143	154	253	272	196	211	228	245	178	191	107	115
42	124	133	238	256	163	175	264	284	221	237	238	256	199	214	143	154
43	124	133	246	264	173	186	277	298	232	249	251	270	211	227	147	158
44	134	144	237	255	199	214	261	280	222	238	240	258	198	213	163	175
45	142	153	278	299	192	206	313	336	258	277	282	303	234	251	162	174
46	54	55	113	121	73	78	198	213	109	117	179	192	99	106	56	60
47	79	85	169	182	114	122	234	251	174	187	211	227	159	171	87	93
48	88	95	189	203	124	133	246	264	186	200	223	240	170	183	93	100
49	42	45	89	96	52	56	145	156	73	78	128	138	65	70	46	49
50	36	39	75	81	42	45	122	131	59	63	107	115	55	59	39	42
51	109	117	224	237	149	160	268	288	209	225	245	263	186	200	110	118
52	54	58	120	129	76	82	214	230	121	130	192	206	111	119	61	66
53	69	74	135	145	94	98	239	257	143	154	218	234	130	140	72	77
54	62	67	127	136	86	92	240	258	141	151	216	232	125	134	65	70

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	300	544	660	331	404	987	1204	551	672	888	1083	508	620	244	298
2	254	310	546	666	333	406	1029	1255	540	659	926	1130	497	606	253	309
3	263	321	579	706	360	439	1060	1293	575	702	953	1163	531	648	262	320
4	276	337	609	743	368	449	1107	1351	620	756	996	1215	573	699	275	336
5	283	345	619	755	382	466	1135	1385	657	802	1021	1246	607	741	282	344
6	277	338	610	744	373	455	1075	1312	642	783	969	1182	591	721	275	336
7	289	353	617	753	398	486	1062	1296	664	810	955	1165	613	748	285	348
8	339	414	696	849	476	581	1211	1477	756	922	1091	1331	695	848	337	411
9	318	388	655	799	424	517	1134	1383	715	872	1021	1246	659	804	316	386
10	313	382	676	825	431	526	1149	1402	741	904	1035	1263	682	832	317	387
11	337	411	749	914	466	569	1106	1349	743	906	996	1215	683	833	335	409
12	377	460	779	950	492	600	1124	1371	822	1003	1009	1231	756	922	376	459
13	378	461	704	859	524	639	1132	1381	828	1010	1017	1241	764	932	375	458
14	462	564	861	1050	629	767	1216	1484	952	1161	1094	1335	879	1072	459	560
15	551	672	902	1100	677	826	1213	1480	998	1218	1092	1332	919	1121	540	659
16	580	708	1038	1266	728	888	1406	1715	1007	1229	1263	1541	929	1133	557	680
17	351	428	739	902	470	573	1124	1371	707	863	1012	1235	654	798	350	427
18	430	525	825	1007	558	681	1108	1352	839	1024	997	1216	773	943	422	515
19	426	520	799	975	605	738	1024	1246	830	1013	918	1120	765	933	425	519
20	529	645	927	1131	682	832	1204	1469	961	1172	1084	1322	887	1082	513	626
21	544	664	929	1133	774	944	1181	1441	1078	1315	1063	1297	994	1213	653	797
22	621	758	948	1157	819	999	1203	1468	1072	1308	1082	1320	990	1208	835	1019
23	409	499	907	1107	733	894	1182	1442	968	1181	1065	1299	892	1088	459	560
24	419	511	814	993	601	733	1101	1343	843	1028	992	1210	778	949	417	509
25	440	537	859	1048	660	805	1119	1365	908	1108	1008	1230	837	1021	463	565
26	559	682	921	1124	777	948	1160	1415	1015	1238	1042	1271	937	1143	613	748
27	226	276	496	605	295	360	921	1124	493	601	828	1010	455	555	224	273
40	384	468	739	902	532	649	1113	1358	809	987	1003	1224	749	914	392	478
41	411	501	875	1068	642	783	1292	1576	979	1194	1163	1419	904	1103	428	522
42	415	506	815	994	636	776	1114	1359	908	1108	1004	1225	837	1021	404	493
43	469	572	852	1039	647	789	1156	1410	957	1168	1041	1270	883	1077	456	556
44	405	494	814	993	543	662	1101	1343	770	939	992	1210	711	867	389	475
45	509	621	878	1071	681	831	1213	1480	998	1218	1092	1332	920	1122	494	603
46	274	334	603	736	370	451	1101	1343	619	755	991	1209	572	698	273	333
47	405	494	796	971	547	667	1213	1480	887	1082	1089	1329	817	997	403	492
48	378	461	704	859	524	639	1132	1381	828	1010	1017	1241	764	932	375	458
49	234	285	514	627	309	377	947	1155	517	631	852	1039	476	581	232	283
50	226	276	496	605	295	360	921	1124	493	601	828	1010	455	555	224	273
51	535	653	998	1218	729	889	1409	1719	1103	1346	1267	1546	1019	1243	531	648
52	279	340	613	748	376	459	1107	1351	645	787	996	1215	595	726	277	338
53	339	414	699	853	457	558	1211	1477	762	930	1091	1331	702	856	337	411
54	333	406	703	858	462	564	1214	1481	759	926	1092	1332	700	854	329	401

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	87	<u>86</u>	87	<u>86</u>	87	<u>86</u>	87	<u>86</u>	87	<u>86</u>	87	<u>86</u>	87	<u>86</u>	87	<u>86</u>
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	100	<u>99</u>	100	<u>99</u>	100	<u>99</u>	100	<u>99</u>	100	<u>99</u>	100	<u>99</u>	100	<u>99</u>	100	<u>99</u>
13	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>
14	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>
15	152	<u>151</u>	152	<u>151</u>	152	<u>151</u>	152	<u>151</u>	152	<u>151</u>	152	<u>151</u>	152	<u>151</u>	152	<u>151</u>
16	222	<u>221</u>	222	<u>221</u>	222	<u>221</u>	222	<u>221</u>	222	<u>221</u>	222	<u>221</u>	222	<u>221</u>	222	<u>221</u>
17	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
18	162	<u>161</u>	162	<u>161</u>	162	<u>161</u>	162	<u>161</u>	162	<u>161</u>	162	<u>161</u>	162	<u>161</u>	162	<u>161</u>
19	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>
20	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>
21	220	<u>219</u>	220	<u>219</u>	220	<u>219</u>	220	<u>219</u>	220	<u>219</u>	220	<u>219</u>	220	<u>219</u>	220	<u>219</u>
22	248	<u>247</u>	248	<u>247</u>	248	<u>247</u>	248	<u>247</u>	248	<u>247</u>	248	<u>247</u>	248	<u>247</u>	248	<u>247</u>
23	154	<u>153</u>	154	<u>153</u>	154	<u>153</u>	154	<u>153</u>	154	<u>153</u>	154	<u>153</u>	154	<u>153</u>	154	<u>153</u>
24	443	<u>443</u>	443	<u>443</u>	443	<u>443</u>	443	<u>443</u>	443	<u>443</u>	443	<u>443</u>	443	<u>443</u>	443	<u>443</u>
25	168	<u>167</u>	168	<u>167</u>	168	<u>167</u>	168	<u>167</u>	168	<u>167</u>	168	<u>167</u>	168	<u>167</u>	168	<u>167</u>
26	202	<u>201</u>	202	<u>201</u>	202	<u>201</u>	202	<u>201</u>	202	<u>201</u>	202	<u>201</u>	202	<u>201</u>	202	<u>201</u>
27	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66
40	444	<u>443</u>	444	<u>443</u>	444	<u>443</u>	444	<u>443</u>	444	<u>443</u>	444	<u>443</u>	444	<u>443</u>	444	<u>443</u>
41	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>
42	126	<u>125</u>	126	<u>125</u>	126	<u>125</u>	126	<u>125</u>	126	<u>125</u>	126	<u>125</u>	126	<u>125</u>	126	<u>125</u>
43	183	<u>182</u>	183	<u>182</u>	183	<u>182</u>	183	<u>182</u>	183	<u>182</u>	183	<u>182</u>	183	<u>182</u>	183	<u>182</u>
44	245	<u>244</u>	245	<u>244</u>	245	<u>244</u>	245	<u>244</u>	245	<u>244</u>	245	<u>244</u>	245	<u>244</u>	245	<u>244</u>
45	153	<u>152</u>	153	<u>152</u>	153	<u>152</u>	153	<u>152</u>	153	<u>152</u>	153	<u>152</u>	153	<u>152</u>	153	<u>152</u>
46	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75
47	127	<u>126</u>	127	<u>126</u>	127	<u>126</u>	127	<u>126</u>	127	<u>126</u>	127	<u>126</u>	127	<u>126</u>	127	<u>126</u>
48	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>
49	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69
50	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66
51	150	<u>149</u>	150	<u>149</u>	150	<u>149</u>	150	<u>149</u>	150	<u>149</u>	150	<u>149</u>	150	<u>149</u>	150	<u>149</u>
52	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78
53	103	<u>102</u>	103	<u>102</u>	103	<u>102</u>	103	<u>102</u>	103	<u>102</u>	103	<u>102</u>	103	<u>102</u>	103	<u>102</u>
54	89	<u>88</u>	89	<u>88</u>	89	<u>88</u>	89	<u>88</u>	89	<u>88</u>	89	<u>88</u>	89	<u>88</u>	89	<u>88</u>



**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	<u>\$26</u>	\$0	\$0
40/40	32	<u>34</u>	20	<u>22</u>
20/50	24	<u>26</u>	3	3
25/50	28	<u>30</u>	5	5
25/60	34	<u>33</u>	6	6
30/60	32	<u>34</u>	44	<u>15</u>
30/70	32	<u>34</u>	44	<u>15</u>
35/80	32	<u>34</u>	45	<u>16</u>
45/45	35	<u>37</u>	27	<u>29</u>
50/50	35	<u>37</u>	35	<u>38</u>
50/100	35	<u>37</u>	37	<u>40</u>
100/100	36	<u>39</u>	66	<u>71</u>
100/150	38	<u>41</u>	67	<u>72</u>
100/200	38	<u>41</u>	67	<u>72</u>
100/300	39	<u>42</u>	68	<u>73</u>
100/500	39	<u>42</u>	72	<u>78</u>
150/300	45	<u>48</u>	109	<u>118</u>
200/200	46	<u>49</u>	135	<u>146</u>
200/300	46	<u>49</u>	138	<u>149</u>
200/400	46	<u>49</u>	138	<u>149</u>
200/500	46	<u>49</u>	139	<u>150</u>
250/1000	54	<u>55</u>	173	<u>187</u>
200/600	46	<u>49</u>	140	<u>151</u>
250/500	50	<u>54</u>	163	<u>176</u>
300/300	55	<u>59</u>	217	<u>235</u>
300/500	55	<u>59</u>	227	<u>245</u>
300/600	55	<u>59</u>	230	<u>249</u>
300/1000	57	<u>61</u>	239	<u>258</u>
500/500	72	<u>77</u>	413	<u>446</u>
500/1000	74	<u>79</u>	447	<u>483</u>
750/750	76	<u>81</u>	464	<u>498</u>
1000/1000	77	<u>82</u>	469	<u>507</u>
1000/2000	77	<u>82</u>	475	<u>513</u>
2000/2000	88	<u>94</u>	519	<u>561</u>

Limit	Part 6	
\$5,000	\$54	<u>\$58</u>
\$10,000	72	<u>78</u>
\$15,000	90	<u>97</u>
\$20,000	94	<u>102</u>
\$25,000	109	<u>118</u>
\$50,000	122	<u>132</u>
\$100,000	150	<u>162</u>



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

AUTO MODEL YEAR AND SYMBOL FACTORS

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

MODEL YEAR	PART 9 FACTOR	PART 7 & 8 FACTOR
2017	1.478	1.478
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 & Prior	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		0.93	0.93
5,001-7,500 Miles		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97		0.97	0.97
MULTI-CAR DISCOUNT	19	0.90	0.90	0.90	0.90		0.90	0.90	0.90	0.90			
CLASS 15 DISCOUNT	19	0.75	0.75	0.75			0.75	0.75	0.75	0.75		0.75	0.75
NEW CAR DISCOUNT	19												
Months since vehicle purchase													
0-<=12 months		0.95	0.95	0.95	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
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 1.00	0.97 1.00	0.97 1.00	0.97 1.00	0.97 1.00	0.97 1.00	0.97 1.00	0.97 1.00	0.97 1.00			
Condominium or Renters Policy		0.99 1.00	0.99 1.00	0.99 1.00	0.99 1.00	0.99 1.00	0.99 1.00	0.99 1.00	0.99 1.00	0.99 1.00			
EXCELLENT DRIVER DISCOUNT	56												
Experienced Operator (Class 10, 15, 30)		0.93	0.93	0.93	1.00	1.00	0.93	1.00	1.00	1.00			
Inexperienced Operator (All Other Classes)		0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86			
EXCELLENT DRIVER PLUS DISCOUNT	56	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79			



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



**MASSACHUSETTS
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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	204	349	368	199	230	598	691	345	364	538	621	280	323	474	198
2	234	270	424	486	274	313	787	909	432	499	709	819	388	448	225	260
3	244	282	440	508	288	333	847	978	464	532	766	885	416	480	244	278
4	265	306	492	568	304	351	946	1093	536	619	853	985	483	558	253	292
5	268	310	484	559	336	388	984	1137	566	654	883	1020	509	588	266	307
6	284	328	525	606	323	373	1029	1188	633	731	927	1071	569	657	277	320
7	277	320	490	566	348	402	1054	1217	624	717	954	1098	560	647	270	312
8	324	371	589	680	386	446	1200	1386	723	835	1082	1250	652	753	344	363
9	327	378	560	647	388	448	1102	1273	668	772	990	1143	600	693	347	366
10	372	430	734	848	488	564	1317	1521	867	1001	1186	1370	780	901	377	435
11	352	407	783	904	475	549	1270	1467	856	989	1143	1320	770	889	404	463
12	397	459	759	877	526	608	1294	1495	933	1078	1162	1342	844	971	387	447
13	414	478	758	875	520	601	1190	1374	863	997	1072	1238	773	893	403	465
14	548	633	937	1082	690	797	1384	1595	1053	1216	1242	1435	945	1091	534	617
15	644	709	984	1137	684	787	1296	1497	1069	1235	1165	1346	964	1113	586	677
16	560	647	1090	1259	965	1115	1384	1595	1128	1303	1242	1435	1045	1172	573	662
17	338	390	656	758	444	478	1117	1290	664	763	1002	1157	593	685	339	392
18	439	507	1085	1253	595	687	1453	1678	1048	1210	1308	1511	943	1089	496	573
19	466	538	934	1075	647	713	1215	1403	934	1075	1097	1267	836	966	549	599
20	507	586	1112	1284	685	791	1482	1712	1127	1302	1336	1543	1012	1169	564	648
21	619	715	1127	1302	930	1074	1444	1664	1182	1365	1295	1496	1063	1228	864	998
22	624	721	1146	1324	920	1063	1468	1696	1185	1369	1322	1527	1065	1230	854	986
23	404	467	897	1036	626	723	1262	1458	930	1074	1135	1311	836	966	409	472
24	408	471	802	926	546	596	1265	1461	832	961	1139	1316	750	866	446	480
25	404	467	908	1049	542	626	1270	1467	957	1105	1144	1318	863	997	440	508
26	533	616	1052	1215	743	858	1328	1534	1094	1260	1193	1378	984	1137	544	594
27	173	200	330	381	193	223	604	698	302	349	544	628	270	312	177	204
40	556	642	1043	1205	687	793	1527	1764	1089	1258	1374	1587	980	1132	585	676
41	507	586	944	1052	667	770	1350	1559	1008	1164	1214	1402	914	1052	549	599
42	652	753	1054	1214	750	866	1394	1610	1140	1317	1257	1452	1029	1188	664	763
43	619	715	1102	1273	780	901	1478	1707	1214	1402	1333	1540	1094	1260	670	774
44	544	628	1123	1297	986	1139	1417	1637	1154	1329	1275	1473	1036	1197	553	639
45	711	821	1198	1384	855	988	1643	1898	1342	1550	1482	1712	1297	1394	740	855
46	277	320	504	582	333	385	994	1145	560	647	893	1031	503	581	274	313
47	406	469	758	875	523	604	1239	1431	896	1035	1114	1287	805	930	396	457
48	455	526	833	962	572	661	1308	1511	949	1096	1179	1362	850	982	443	512
49	209	241	394	452	235	271	722	834	369	426	650	751	329	380	240	243
50	173	200	330	381	193	223	604	698	302	349	544	628	270	312	177	204
51	558	644	954	1102	703	812	1406	1624	1072	1238	1264	1460	962	1111	544	628
52	294	340	536	619	354	409	1070	1236	634	729	962	1111	567	655	290	335
53	354	405	609	703	418	483	1209	1396	732	845	1087	1255	658	760	344	394
54	319	368	574	660	395	456	1207	1394	746	827	1089	1258	646	746	344	359

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



**MASSACHUSETTS
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MOTOR VEHICLE RATE PAGES**

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

Territory	Class 10		Class 17		Class 18		Class 20		Class 21		Class 25		Class 26		Class 30	
1	54	62	92	106	64	70	172	199	97	112	154	178	84	97	54	62
2	62	72	108	125	70	81	197	227	111	128	178	206	100	115	60	69
3	67	77	111	128	77	89	212	245	118	136	190	219	107	124	64	74
4	67	77	122	141	78	90	232	268	133	154	208	240	118	136	65	75
5	86	99	145	167	102	118	291	336	169	195	263	304	156	180	86	99
6	76	88	133	154	84	97	261	301	163	188	233	269	145	167	75	87
7	75	87	123	142	86	99	264	305	158	182	238	275	140	162	70	81
8	89	103	153	177	106	122	314	363	193	223	284	328	173	200	85	98
9	94	105	148	171	107	124	293	338	181	209	266	307	163	188	86	99
10	106	122	194	224	132	152	346	400	234	270	311	359	210	242	104	120
11	96	111	198	229	123	142	315	364	218	252	285	329	194	224	102	118
12	114	132	209	241	146	169	348	402	260	300	315	364	233	269	109	126
13	126	145	227	262	157	181	339	391	254	293	307	354	228	263	123	142
14	150	173	259	299	186	215	359	415	281	324	325	375	255	294	145	167
15	176	203	281	324	192	222	358	413	302	349	323	373	274	313	163	188
16	178	206	339	391	296	342	412	476	346	400	372	430	312	360	180	208
17	98	113	181	209	117	135	312	360	186	215	276	319	166	192	98	113
18	128	148	304	351	170	196	404	466	300	346	363	419	268	309	145	167
19	150	173	293	338	197	227	371	428	291	336	334	386	264	301	165	191
20	144	166	316	365	190	219	399	461	313	361	359	415	281	324	165	191
21	176	203	316	365	264	305	388	448	325	375	350	404	293	338	243	281
22	180	208	330	381	271	313	410	473	338	390	367	424	303	350	248	286
23	115	133	259	299	177	204	345	398	261	301	307	354	234	270	116	134
24	117	135	220	254	145	167	344	397	232	268	306	353	209	241	117	135
25	115	133	255	294	153	177	345	398	266	307	308	356	238	275	129	149
26	157	181	303	350	212	245	369	426	312	360	332	383	281	324	153	177
27	51	59	90	104	55	64	163	188	85	98	146	169	77	89	54	62
40	160	185	292	337	191	221	412	476	301	348	372	430	272	314	165	191
41	207	239	376	434	268	309	528	610	402	464	474	547	364	420	209	241
42	229	264	371	428	262	303	475	548	394	455	427	493	360	416	229	264
43	230	266	410	473	290	335	533	615	445	514	481	555	405	468	249	288
44	210	242	434	501	376	434	529	611	440	508	476	550	395	456	215	248
45	205	237	345	398	240	277	451	521	373	431	405	468	342	395	210	242
46	93	107	159	184	108	125	309	357	177	204	278	321	160	185	91	105
47	124	143	227	262	158	182	366	423	273	315	331	382	246	284	120	139
48	133	154	239	276	165	191	357	412	267	308	323	373	240	277	129	149
49	60	69	104	120	65	75	190	219	102	118	170	196	90	104	61	70
50	51	59	90	104	55	64	163	188	85	98	146	169	77	89	54	62
51	161	186	277	320	199	230	385	445	301	348	348	402	274	316	155	179
52	82	95	139	160	95	110	276	319	163	188	248	286	148	171	81	94
53	91	105	149	172	107	124	295	341	182	210	267	308	164	189	86	99
54	86	99	144	166	100	115	304	351	183	211	274	316	163	188	82	95

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



**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	282	435	502	309	357	857	990	533	615	774	894	477	551	256	296
2	303	350	524	605	363	419	1058	1222	650	750	953	1100	589	680	340	358
3	307	354	530	612	382	441	1088	1256	650	750	984	1133	587	678	326	376
4	344	359	530	612	374	432	1120	1293	668	771	1007	1163	604	694	343	396
5	329	380	564	651	394	451	1218	1406	750	866	1095	1264	676	781	367	424
6	339	391	564	648	404	466	1193	1377	752	868	1073	1239	679	784	362	418
7	337	389	553	638	415	479	1198	1383	785	906	1077	1244	704	813	368	425
8	374	432	640	739	466	538	1349	1558	856	988	1211	1398	772	891	421	486
9	370	427	633	731	447	516	1324	1529	832	961	1193	1377	749	865	385	445
10	397	458	673	777	474	547	1399	1615	879	1015	1261	1456	788	910	406	469
11	324	371	590	681	398	460	1147	1324	722	834	1030	1189	648	748	337	389
12	430	496	724	832	510	589	1409	1627	927	1070	1267	1463	837	966	436	503
13	449	518	719	830	507	585	1404	1621	927	1070	1265	1461	835	964	449	518
14	488	563	810	935	564	648	1470	1697	999	1153	1324	1529	898	1037	500	577
15	503	581	855	987	573	662	1435	1657	1036	1196	1294	1491	930	1074	510	589
16	478	552	918	1060	616	711	1531	1768	1011	1167	1378	1591	914	1055	495	572
17	389	449	749	865	466	538	1352	1561	788	910	1216	1404	710	820	389	449
18	439	507	870	1005	536	619	1429	1650	925	1068	1288	1487	835	964	435	502
19	437	505	824	951	526	607	1327	1532	857	990	1194	1379	769	888	426	492
20	467	539	934	1075	566	654	1553	1793	986	1138	1395	1611	890	1028	491	567
21	506	584	947	1093	607	701	1404	1621	1017	1174	1267	1463	915	1056	507	585
22	614	709	974	1121	724	832	1347	1555	1051	1213	1211	1398	947	1093	599	692
23	386	446	886	1023	570	658	1433	1655	949	1096	1290	1489	854	986	425	491
24	452	522	848	979	542	626	1377	1590	874	1006	1239	1431	781	902	440	508
25	455	525	969	1119	567	655	1454	1679	1015	1172	1312	1515	915	1056	479	553
26	514	593	944	1090	668	771	1355	1564	1033	1193	1216	1404	927	1070	509	588
27	259	299	464	532	307	354	900	1039	523	604	813	939	470	543	259	299
40	400	462	746	861	494	567	1352	1561	850	981	1216	1404	766	884	458	529
41	464	536	834	963	587	678	1554	1794	1039	1200	1399	1615	937	1082	495	572
42	412	476	788	910	562	649	1401	1618	993	1147	1265	1461	894	1032	488	563
43	492	568	848	979	582	672	1459	1685	1048	1210	1313	1516	943	1089	502	580
44	382	441	818	944	554	640	1398	1614	925	1068	1255	1449	831	959	397	458
45	524	605	885	1022	596	688	1522	1757	1091	1260	1371	1583	980	1132	532	614
46	317	366	544	628	383	442	1151	1329	696	804	1035	1195	627	724	347	401
47	440	508	720	831	508	587	1406	1623	927	1070	1266	1462	836	965	443	511
48	449	518	719	830	507	585	1404	1621	927	1070	1265	1461	835	964	449	518
49	263	304	468	540	319	368	917	1059	547	632	829	957	491	567	268	309
50	259	299	464	532	307	354	900	1039	523	604	813	939	470	543	259	299
51	533	615	884	1021	613	708	1605	1853	1090	1259	1445	1668	981	1133	546	630
52	334	382	560	647	395	456	1198	1383	743	858	1077	1244	670	774	362	418
53	374	428	634	732	454	521	1329	1534	837	966	1197	1382	753	869	392	453
54	382	441	637	735	474	547	1367	1578	886	1023	1229	1419	796	919	422	487

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



**MASSACHUSETTS
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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	39	72	83	45	52	120	138	64	74	107	123	55	63	37	43
2	43	50	94	108	59	68	153	176	84	97	143	165	77	89	45	52
3	45	52	99	114	65	75	168	194	94	105	153	176	84	93	48	55
4	49	57	111	128	67	77	189	218	106	122	173	199	95	110	52	60
5	49	57	109	126	74	82	196	226	108	125	175	202	104	116	57	66
6	53	61	117	135	74	82	206	238	123	142	186	214	110	127	58	67
7	53	61	109	126	75	86	209	241	122	141	188	217	108	125	56	65
8	63	73	130	150	85	98	239	276	142	164	216	249	128	148	67	77
9	64	74	124	143	85	98	247	250	130	150	199	229	118	136	66	76
10	70	81	156	180	109	126	248	286	165	190	224	258	152	175	73	84
11	74	82	172	198	104	116	240	277	166	191	216	249	149	172	87	100
12	78	90	166	191	115	133	245	283	179	206	221	255	165	190	89	103
13	80	92	172	198	113	130	224	258	170	196	203	234	154	178	85	98
14	107	123	217	250	146	168	264	304	206	238	240	277	182	210	108	125
15	123	142	222	256	147	170	248	286	210	242	223	257	189	218	129	149
16	146	168	232	268	195	225	257	296	224	255	235	271	197	227	163	188
17	67	77	140	161	86	99	217	250	129	149	196	226	115	133	74	82
18	102	118	239	276	129	149	272	314	203	234	245	283	187	216	125	144
19	102	118	206	238	129	149	230	265	180	208	209	241	164	189	125	144
20	124	140	254	289	153	176	279	322	217	250	253	292	195	225	145	167
21	164	189	245	283	203	234	274	316	234	266	246	284	208	240	209	241
22	158	182	248	286	208	240	275	317	232	268	250	288	208	240	209	241
23	77	89	209	241	134	151	232	268	178	205	214	247	164	186	85	98
24	78	90	166	191	108	125	232	268	157	181	214	247	144	166	88	101
25	89	103	211	243	118	136	243	280	187	216	217	250	172	198	104	116
26	115	133	223	257	152	175	252	291	214	243	228	263	192	221	122	141
27	36	42	75	86	42	48	122	141	59	68	107	123	55	63	39	45
40	102	118	232	268	147	170	287	331	212	244	262	302	192	221	117	135
41	95	110	208	240	143	165	253	292	196	226	228	263	178	205	107	123
42	124	143	238	274	163	188	264	304	221	255	238	274	199	229	143	165
43	124	143	246	284	173	199	277	319	232	268	251	289	211	243	147	170
44	134	155	237	273	199	229	261	301	222	256	240	277	198	228	163	188
45	142	164	278	321	192	221	313	361	258	297	282	325	234	270	162	187
46	54	59	113	130	73	84	198	228	109	126	179	206	99	114	56	65
47	79	91	169	195	114	131	234	270	174	201	211	243	159	183	87	100
48	88	101	189	218	124	143	246	284	186	214	223	257	170	196	93	107
49	42	48	89	103	52	60	145	167	73	84	128	148	65	75	46	53
50	36	42	75	86	42	48	122	141	59	68	107	123	55	63	39	45
51	109	126	224	255	149	172	268	309	209	241	245	283	186	214	110	127
52	54	62	120	138	76	88	214	247	121	140	192	221	111	128	61	70
53	69	80	135	156	94	105	239	276	143	165	218	251	130	150	72	83
54	62	71	127	146	86	99	240	277	141	163	216	249	125	144	65	75

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	245	544	540	331	330	987	985	551	550	888	886	508	507	244	243
2	254	253	546	545	333	332	1029	1027	540	539	926	924	497	496	253	252
3	263	262	579	578	360	359	1060	1058	575	574	953	951	531	530	262	261
4	276	275	609	608	368	367	1107	1105	620	619	996	994	573	572	275	274
5	283	282	619	618	382	381	1135	1133	657	656	1021	1019	607	606	282	281
6	277	276	610	609	373	372	1075	1073	642	641	969	967	591	590	275	274
7	289	288	617	616	398	397	1062	1060	664	663	955	953	613	612	285	284
8	339	338	696	695	476	475	1211	1209	756	754	1091	1089	695	694	337	336
9	318	317	655	654	424	423	1134	1132	715	714	1021	1019	659	658	316	315
10	313	312	676	675	431	430	1149	1147	741	739	1035	1033	682	681	317	316
11	337	336	749	747	466	465	1106	1104	743	741	996	994	683	682	335	334
12	377	376	779	777	492	491	1124	1122	822	820	1009	1007	756	754	376	375
13	378	377	704	703	524	523	1132	1130	828	826	1017	1015	764	762	375	374
14	462	461	861	859	629	628	1216	1214	952	950	1094	1092	879	877	459	458
15	551	550	902	900	677	676	1213	1211	998	996	1092	1090	919	917	540	539
16	580	579	1038	1036	728	727	1406	1403	1007	1005	1263	1260	929	927	557	556
17	351	350	739	737	470	469	1124	1122	707	706	1012	1010	654	653	350	349
18	430	429	825	823	558	557	1108	1106	839	837	997	995	773	771	422	421
19	426	425	799	797	605	604	1024	1019	830	828	918	916	765	763	425	424
20	529	528	927	925	682	681	1204	1202	961	959	1084	1082	887	885	513	512
21	544	543	929	927	774	772	1181	1179	1078	1076	1063	1061	994	992	653	652
22	621	620	948	946	819	817	1203	1201	1072	1070	1082	1080	990	988	835	833
23	409	408	907	905	733	731	1182	1180	968	966	1065	1063	892	890	459	458
24	419	418	814	812	601	600	1101	1099	843	841	992	990	778	776	417	416
25	440	439	859	857	660	659	1119	1117	908	906	1008	1006	837	835	463	462
26	559	558	921	919	777	775	1160	1158	1015	1013	1042	1040	937	935	613	612
27	226	226	496	495	295	294	921	919	493	492	828	826	455	454	224	224
40	384	383	739	737	532	531	1113	1111	809	807	1003	1001	749	747	392	391
41	411	410	875	873	642	641	1292	1289	979	977	1163	1161	904	902	428	427
42	415	414	815	813	636	635	1114	1112	908	906	1004	1002	837	835	404	403
43	469	468	852	850	647	646	1156	1154	957	955	1041	1039	883	881	456	455
44	405	404	814	812	543	542	1101	1099	770	768	992	990	711	710	389	388
45	509	508	878	876	681	680	1213	1211	998	996	1092	1090	920	918	494	493
46	274	273	603	602	370	369	1101	1099	619	618	991	989	572	571	273	272
47	405	404	796	794	547	546	1213	1211	887	885	1089	1087	817	815	403	402
48	378	377	704	703	524	523	1132	1130	828	826	1017	1015	764	762	375	374
49	234	234	514	513	309	308	947	945	517	516	852	850	476	475	232	232
50	226	226	496	495	295	294	921	919	493	492	828	826	455	454	224	224
51	535	534	998	996	729	728	1409	1406	1103	1101	1267	1264	1019	1017	531	530
52	279	278	613	612	376	375	1107	1105	645	644	996	994	595	594	277	276
53	339	338	699	698	457	456	1211	1209	762	760	1091	1089	702	701	337	336
54	333	332	703	702	462	461	1214	1212	759	757	1092	1090	700	699	329	328

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	87	<u>86</u>	87	<u>86</u>	87	<u>86</u>	87	<u>86</u>	87	<u>86</u>	87	<u>86</u>	87	<u>86</u>	87	<u>86</u>
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	100	<u>99</u>	100	<u>99</u>	100	<u>99</u>	100	<u>99</u>	100	<u>99</u>	100	<u>99</u>	100	<u>99</u>	100	<u>99</u>
13	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>
14	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>
15	152	<u>151</u>	152	<u>151</u>	152	<u>151</u>	152	<u>151</u>	152	<u>151</u>	152	<u>151</u>	152	<u>151</u>	152	<u>151</u>
16	222	<u>221</u>	222	<u>221</u>	222	<u>221</u>	222	<u>221</u>	222	<u>221</u>	222	<u>221</u>	222	<u>221</u>	222	<u>221</u>
17	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
18	162	<u>161</u>	162	<u>161</u>	162	<u>161</u>	162	<u>161</u>	162	<u>161</u>	162	<u>161</u>	162	<u>161</u>	162	<u>161</u>
19	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>
20	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>
21	220	<u>219</u>	220	<u>219</u>	220	<u>219</u>	220	<u>219</u>	220	<u>219</u>	220	<u>219</u>	220	<u>219</u>	220	<u>219</u>
22	248	<u>247</u>	248	<u>247</u>	248	<u>247</u>	248	<u>247</u>	248	<u>247</u>	248	<u>247</u>	248	<u>247</u>	248	<u>247</u>
23	154	<u>153</u>	154	<u>153</u>	154	<u>153</u>	154	<u>153</u>	154	<u>153</u>	154	<u>153</u>	154	<u>153</u>	154	<u>153</u>
24	143	<u>112</u>	143	<u>112</u>	143	<u>112</u>	143	<u>112</u>	143	<u>112</u>	143	<u>112</u>	143	<u>112</u>	143	<u>112</u>
25	168	<u>167</u>	168	<u>167</u>	168	<u>167</u>	168	<u>167</u>	168	<u>167</u>	168	<u>167</u>	168	<u>167</u>	168	<u>167</u>
26	202	<u>201</u>	202	<u>201</u>	202	<u>201</u>	202	<u>201</u>	202	<u>201</u>	202	<u>201</u>	202	<u>201</u>	202	<u>201</u>
27	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66
40	111	<u>110</u>	111	<u>110</u>	111	<u>110</u>	111	<u>110</u>	111	<u>110</u>	111	<u>110</u>	111	<u>110</u>	111	<u>110</u>
41	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>
42	126	<u>125</u>	126	<u>125</u>	126	<u>125</u>	126	<u>125</u>	126	<u>125</u>	126	<u>125</u>	126	<u>125</u>	126	<u>125</u>
43	183	<u>182</u>	183	<u>182</u>	183	<u>182</u>	183	<u>182</u>	183	<u>182</u>	183	<u>182</u>	183	<u>182</u>	183	<u>182</u>
44	215	<u>214</u>	215	<u>214</u>	215	<u>214</u>	215	<u>214</u>	215	<u>214</u>	215	<u>214</u>	215	<u>214</u>	215	<u>214</u>
45	153	<u>152</u>	153	<u>152</u>	153	<u>152</u>	153	<u>152</u>	153	<u>152</u>	153	<u>152</u>	153	<u>152</u>	153	<u>152</u>
46	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75
47	127	<u>126</u>	127	<u>126</u>	127	<u>126</u>	127	<u>126</u>	127	<u>126</u>	127	<u>126</u>	127	<u>126</u>	127	<u>126</u>
48	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>
49	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69
50	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66
51	150	<u>149</u>	150	<u>149</u>	150	<u>149</u>	150	<u>149</u>	150	<u>149</u>	150	<u>149</u>	150	<u>149</u>	150	<u>149</u>
52	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78
53	103	<u>102</u>	103	<u>102</u>	103	<u>102</u>	103	<u>102</u>	103	<u>102</u>	103	<u>102</u>	103	<u>102</u>	103	<u>102</u>
54	89	<u>88</u>	89	<u>88</u>	89	<u>88</u>	89	<u>88</u>	89	<u>88</u>	89	<u>88</u>	89	<u>88</u>	89	<u>88</u>



**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	<u>\$28</u>	\$0	\$0
40/40	32	<u>37</u>	20	<u>23</u>
20/50	24	<u>28</u>	3	3
25/50	28	<u>33</u>	5	<u>6</u>
25/60	34	<u>36</u>	6	<u>7</u>
30/60	32	<u>37</u>	14	<u>16</u>
30/70	32	<u>37</u>	14	<u>16</u>
35/80	32	<u>37</u>	15	<u>17</u>
45/45	35	<u>41</u>	27	<u>31</u>
50/50	35	<u>41</u>	35	<u>41</u>
50/100	35	<u>41</u>	37	<u>43</u>
100/100	36	<u>42</u>	66	<u>77</u>
100/150	38	<u>44</u>	67	<u>78</u>
100/200	38	<u>44</u>	67	<u>78</u>
100/300	39	<u>45</u>	68	<u>79</u>
100/500	39	<u>45</u>	72	<u>84</u>
150/300	45	<u>52</u>	109	<u>127</u>
200/200	46	<u>54</u>	135	<u>157</u>
200/300	46	<u>54</u>	138	<u>161</u>
200/400	46	<u>54</u>	138	<u>161</u>
200/500	46	<u>54</u>	139	<u>162</u>
250/1000	54	<u>59</u>	173	<u>201</u>
200/600	46	<u>54</u>	140	<u>163</u>
250/500	50	<u>58</u>	163	<u>190</u>
300/300	55	<u>64</u>	217	<u>252</u>
300/500	55	<u>64</u>	227	<u>264</u>
300/600	55	<u>64</u>	230	<u>268</u>
300/1000	57	<u>66</u>	239	<u>278</u>
500/500	72	<u>84</u>	413	<u>480</u>
500/1000	74	<u>86</u>	447	<u>520</u>
750/750	76	<u>89</u>	464	<u>536</u>
1000/1000	77	<u>90</u>	469	<u>546</u>
1000/2000	77	<u>90</u>	475	<u>553</u>
2000/2000	88	<u>103</u>	549	<u>604</u>

Limit	Part 6	
\$5,000	\$54	<u>\$63</u>
\$10,000	72	<u>85</u>
\$15,000	90	<u>106</u>
\$20,000	94	<u>110</u>
\$25,000	109	<u>128</u>
\$50,000	122	<u>143</u>
\$100,000	150	<u>176</u>



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

AUTO MODEL YEAR AND SYMBOL FACTORS

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

MODEL YEAR	PART 9 FACTOR	PART 7 & 8 FACTOR
2017	1.478	1.478
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 & Prior	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	0.93	0.93
5,001-7,500 Miles		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
MULTI-CAR DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
CLASS 15 DISCOUNT	19	0.75	0.75	0.75		0.75	0.75	0.75	0.75	0.75	0.75	0.75
NEW CAR DISCOUNT	19											
Months since vehicle purchase												
0-<=12 months		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
>12-<=24 months		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
>24-<=36 months		0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
GOOD PAYER DISCOUNT	19	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
PAID-IN-FULL DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
FUTURE EFFECTIVE DATE DISCOUNT (Year 1)	19	0.90	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	0.94	0.94	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	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	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	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	1.00	0.71	0.71	1.00	0.71	0.71	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	0.90	0.90
GOOD STUDENT DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
ENHANCED PROTECTION DISCOUNT	19											
Level 1		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Level 2		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
YEARS WITH PRIOR CARRIER OR CURRENT AGENT DISCOUNT	19	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
PROPERTY INSURANCE POLICY DISCOUNT	19											
Homeowners Policy		0.97 1.00	0.97 1.00	0.97 1.00	0.97 1.00	0.97 1.00	0.97 1.00	0.97 1.00	0.97 1.00	0.97 1.00	0.97 1.00	0.97 1.00
Condominium or Renters Policy		0.99 1.00	0.99 1.00	0.99 1.00	0.99 1.00	0.99 1.00	0.99 1.00	0.99 1.00	0.99 1.00	0.99 1.00	0.99 1.00	0.99 1.00
EXCELLENT DRIVER DISCOUNT	56											
Experienced Operator (Class 10, 15, 30)		0.93	0.93	0.93	1.00	1.00	0.93	1.00	1.00	1.00	1.00	1.00
Inexperienced Operator (All Other Classes)		0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
EXCELLENT DRIVER PLUS DISCOUNT	56	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79



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



**MASSACHUSETTS
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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	204	368	230	691	364	621	323	198
2	270	486	313	909	499	819	448	260
3	282	508	333	978	532	885	480	278
4	306	568	351	1093	619	985	558	292
5	310	559	388	1137	654	1020	588	307
6	328	606	373	1188	731	1071	657	320
7	320	566	402	1217	717	1098	647	312
8	371	680	446	1386	835	1250	753	363
9	378	647	448	1273	772	1143	693	366
10	430	848	564	1521	1001	1370	901	435
11	407	904	549	1467	989	1320	889	463
12	459	877	608	1495	1078	1342	971	447
13	478	875	601	1374	997	1238	893	465
14	633	1082	797	1595	1216	1435	1091	617
15	709	1137	787	1497	1235	1346	1113	677
16	647	1259	1115	1595	1303	1435	1172	662
17	390	758	478	1290	763	1157	685	392
18	507	1253	687	1678	1210	1511	1089	573
19	538	1075	713	1403	1075	1267	966	599
20	586	1284	791	1712	1302	1543	1169	648
21	715	1302	1074	1664	1365	1496	1228	998
22	721	1324	1063	1696	1369	1527	1230	986
23	467	1036	723	1458	1074	1311	966	472
24	471	926	596	1461	961	1316	866	480
25	467	1049	626	1467	1105	1318	997	508
26	616	1215	858	1534	1260	1378	1137	594
27	200	381	223	698	349	628	312	204
40	642	1205	793	1764	1258	1587	1132	676
41	586	1052	770	1559	1164	1402	1052	599
42	753	1214	866	1610	1317	1452	1188	763
43	715	1273	901	1707	1402	1540	1260	774
44	628	1297	1139	1637	1329	1473	1197	639
45	821	1384	988	1898	1550	1712	1394	855
46	320	582	385	1145	647	1031	581	313
47	469	875	604	1431	1035	1287	930	457
48	526	962	661	1511	1096	1362	982	512
49	241	452	271	834	426	751	380	243
50	200	381	223	698	349	628	312	204
51	644	1102	812	1624	1238	1460	1111	628
52	340	619	409	1236	729	1111	655	335
53	405	703	483	1396	845	1255	760	394
54	368	660	456	1394	827	1258	746	359

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	62	106	70	199	112	178	97	62
2	72	125	81	227	128	206	115	69
3	77	128	89	245	136	219	124	74
4	77	141	90	268	154	240	136	75
5	99	167	118	336	195	304	180	99
6	88	154	97	301	188	269	167	87
7	87	142	99	305	182	275	162	81
8	103	177	122	363	223	328	200	98
9	105	171	124	338	209	307	188	99
10	122	224	152	400	270	359	242	120
11	111	229	142	364	252	329	224	118
12	132	241	169	402	300	364	269	126
13	145	262	181	391	293	354	263	142
14	173	299	215	415	324	375	294	167
15	203	324	222	413	349	373	313	188
16	206	391	342	476	400	430	360	208
17	113	209	135	360	215	319	192	113
18	148	351	196	466	346	419	309	167
19	173	338	227	428	336	386	301	191
20	166	365	219	461	361	415	324	191
21	203	365	305	448	375	404	338	281
22	208	381	313	473	390	424	350	286
23	133	299	204	398	301	354	270	134
24	135	254	167	397	268	353	241	135
25	133	294	177	398	307	356	275	149
26	181	350	245	426	360	383	324	177
27	59	104	64	188	98	169	89	62
40	185	337	221	476	348	430	314	191
41	239	434	309	610	464	547	420	241
42	264	428	303	548	455	493	416	264
43	266	473	335	615	514	555	468	288
44	242	501	434	611	508	550	456	248
45	237	398	277	521	431	468	395	242
46	107	184	125	357	204	321	185	105
47	143	262	182	423	315	382	284	139
48	154	276	191	412	308	373	277	149
49	69	120	75	219	118	196	104	70
50	59	104	64	188	98	169	89	62
51	186	320	230	445	348	402	316	179
52	95	160	110	319	188	286	171	94
53	105	172	124	341	210	308	189	99
54	99	166	115	351	211	316	188	95

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	282	502	357	990	615	894	551	296
2	350	605	419	1222	750	1100	680	358
3	354	612	441	1256	750	1133	678	376
4	359	612	432	1293	771	1163	694	396
5	380	651	451	1406	866	1264	781	424
6	391	648	466	1377	868	1239	784	418
7	389	638	479	1383	906	1244	813	425
8	432	739	538	1558	988	1398	891	486
9	427	731	516	1529	961	1377	865	445
10	458	777	547	1615	1015	1456	910	469
11	371	681	460	1324	834	1189	748	389
12	496	832	589	1627	1070	1463	966	503
13	518	830	585	1621	1070	1461	964	518
14	563	935	648	1697	1153	1529	1037	577
15	581	987	662	1657	1196	1491	1074	589
16	552	1060	711	1768	1167	1591	1055	572
17	449	865	538	1561	910	1404	820	449
18	507	1005	619	1650	1068	1487	964	502
19	505	951	607	1532	990	1379	888	492
20	539	1075	654	1793	1138	1611	1028	567
21	584	1093	701	1621	1174	1463	1056	585
22	709	1121	832	1555	1213	1398	1093	692
23	446	1023	658	1655	1096	1489	986	491
24	522	979	626	1590	1006	1431	902	508
25	525	1119	655	1679	1172	1515	1056	553
26	593	1090	771	1564	1193	1404	1070	588
27	299	532	354	1039	604	939	543	299
40	462	861	567	1561	981	1404	884	529
41	536	963	678	1794	1200	1615	1082	572
42	476	910	649	1618	1147	1461	1032	563
43	568	979	672	1685	1210	1516	1089	580
44	441	944	640	1614	1068	1449	959	458
45	605	1022	688	1757	1260	1583	1132	614
46	366	628	442	1329	804	1195	724	401
47	508	831	587	1623	1070	1462	965	511
48	518	830	585	1621	1070	1461	964	518
49	304	540	368	1059	632	957	567	309
50	299	532	354	1039	604	939	543	299
51	615	1021	708	1853	1259	1668	1133	630
52	382	647	456	1383	858	1244	774	418
53	428	732	521	1534	966	1382	869	453
54	441	735	547	1578	1023	1419	919	487

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	39	83	52	138	74	123	63	43
2	50	108	68	176	97	165	89	52
3	52	114	75	194	105	176	93	55
4	57	128	77	218	122	199	110	60
5	57	126	82	226	125	202	116	66
6	61	135	82	238	142	214	127	67
7	61	126	86	241	141	217	125	65
8	73	150	98	276	164	249	148	77
9	74	143	98	250	150	229	136	76
10	81	180	126	286	190	258	175	84
11	82	198	116	277	191	249	172	100
12	90	191	133	283	206	255	190	103
13	92	198	130	258	196	234	178	98
14	123	250	168	304	238	277	210	125
15	142	256	170	286	242	257	218	149
16	168	268	225	296	255	271	227	188
17	77	161	99	250	149	226	133	82
18	118	276	149	314	234	283	216	144
19	118	238	149	265	208	241	189	144
20	140	289	176	322	250	292	225	167
21	189	283	234	316	266	284	240	241
22	182	286	240	317	268	288	240	241
23	89	241	151	268	205	247	186	98
24	90	191	125	268	181	247	166	101
25	103	243	136	280	216	250	198	116
26	133	257	175	291	243	263	221	141
27	42	86	48	141	68	123	63	45
40	118	268	170	331	244	302	221	135
41	110	240	165	292	226	263	205	123
42	143	274	188	304	255	274	229	165
43	143	284	199	319	268	289	243	170
44	155	273	229	301	256	277	228	188
45	164	321	221	361	297	325	270	187
46	59	130	84	228	126	206	114	65
47	91	195	131	270	201	243	183	100
48	101	218	143	284	214	257	196	107
49	48	103	60	167	84	148	75	53
50	42	86	48	141	68	123	63	45
51	126	255	172	309	241	283	214	127
52	62	138	88	247	140	221	128	70
53	80	156	105	276	165	251	150	83
54	71	146	99	277	163	249	144	75

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	245	540	330	985	550	886	507	243
2	253	545	332	1027	539	924	496	252
3	262	578	359	1058	574	951	530	261
4	275	608	367	1105	619	994	572	274
5	282	618	381	1133	656	1019	606	281
6	276	609	372	1073	641	967	590	274
7	288	616	397	1060	663	953	612	284
8	338	695	475	1209	754	1089	694	336
9	317	654	423	1132	714	1019	658	315
10	312	675	430	1147	739	1033	681	316
11	336	747	465	1104	741	994	682	334
12	376	777	491	1122	820	1007	754	375
13	377	703	523	1130	826	1015	762	374
14	461	859	628	1214	950	1092	877	458
15	550	900	676	1211	996	1090	917	539
16	579	1036	727	1403	1005	1260	927	556
17	350	737	469	1122	706	1010	653	349
18	429	823	557	1106	837	995	771	421
19	425	797	604	1019	828	916	763	424
20	528	925	681	1202	959	1082	885	512
21	543	927	772	1179	1076	1061	992	652
22	620	946	817	1201	1070	1080	988	833
23	408	905	731	1180	966	1063	890	458
24	418	812	600	1099	841	990	776	416
25	439	857	659	1117	906	1006	835	462
26	558	919	775	1158	1013	1040	935	612
27	226	495	294	919	492	826	454	224
40	383	737	531	1111	807	1001	747	391
41	410	873	641	1289	977	1161	902	427
42	414	813	635	1112	906	1002	835	403
43	468	850	646	1154	955	1039	881	455
44	404	812	542	1099	768	990	710	388
45	508	876	680	1211	996	1090	918	493
46	273	602	369	1099	618	989	571	272
47	404	794	546	1211	885	1087	815	402
48	377	703	523	1130	826	1015	762	374
49	234	513	308	945	516	850	475	232
50	226	495	294	919	492	826	454	224
51	534	996	728	1406	1101	1264	1017	530
52	278	612	375	1105	644	994	594	276
53	338	698	456	1209	760	1089	701	336
54	332	702	461	1212	757	1090	699	328

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



**MASSACHUSETTS
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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	86	86	86	86	86	86	86	86
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	99	99	99	99	99	99	99	99
13	103	103	103	103	103	103	103	103
14	119	119	119	119	119	119	119	119
15	151	151	151	151	151	151	151	151
16	221	221	221	221	221	221	221	221
17	80	80	80	80	80	80	80	80
18	161	161	161	161	161	161	161	161
19	165	165	165	165	165	165	165	165
20	165	165	165	165	165	165	165	165
21	219	219	219	219	219	219	219	219
22	247	247	247	247	247	247	247	247
23	153	153	153	153	153	153	153	153
24	112	112	112	112	112	112	112	112
25	167	167	167	167	167	167	167	167
26	201	201	201	201	201	201	201	201
27	66	66	66	66	66	66	66	66
40	110	110	110	110	110	110	110	110
41	119	119	119	119	119	119	119	119
42	125	125	125	125	125	125	125	125
43	182	182	182	182	182	182	182	182
44	214	214	214	214	214	214	214	214
45	152	152	152	152	152	152	152	152
46	75	75	75	75	75	75	75	75
47	126	126	126	126	126	126	126	126
48	103	103	103	103	103	103	103	103
49	69	69	69	69	69	69	69	69
50	66	66	66	66	66	66	66	66
51	149	149	149	149	149	149	149	149
52	78	78	78	78	78	78	78	78
53	102	102	102	102	102	102	102	102
54	88	88	88	88	88	88	88	88



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

All Territories:

Limit	Part 3 Rate	Part 12 Rate
20/40	\$28	\$0
40/40	37	23
20/50	28	3
25/50	33	6
25/60	36	7
30/60	37	16
30/70	37	16
35/80	37	17
45/45	41	31
50/50	41	41
50/100	41	43
100/100	42	77
100/150	44	78
100/200	44	78
100/300	45	79
100/500	45	84
150/300	52	127
200/200	54	157
200/300	54	161
200/400	54	161
200/500	54	162
250/1000	59	201
200/600	54	163
250/500	58	190
300/300	64	252
300/500	64	264
300/600	64	268
300/1000	66	278
500/500	84	480
500/1000	86	520
750/750	89	536
1000/1000	90	546
1000/2000	90	553
2000/2000	103	604

Limit	Part 6
\$5,000	\$63
\$10,000	85
\$15,000	106
\$20,000	110
\$25,000	128
\$50,000	143
\$100,000	176



**MASSACHUSETTS
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MOTOR VEHICLE RATE PAGES**

AUTO MODEL YEAR AND SYMBOL FACTORS

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

MODEL YEAR	PART 9 FACTOR	PART 7 & 8 FACTOR
2017	1.478	1.478
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 & Prior	0.864	0.864

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



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

OTHER AUTO RATING FACTORS

RATING PLAN	RULE	FACTOR										
		Part 1	Part 2	Part 4	Part 5	Part 6	Part 7	Part 8	Part 9	Part 3	Part 12	
ANNUAL MILEAGE DISCOUNT	19											
0-5,000 Miles		0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93	0.93
5,001-7,500 Miles		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
MULTI-CAR DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
CLASS 15 DISCOUNT	19	0.75	0.75	0.75		0.75	0.75	0.75	0.75	0.75	0.75	0.75
NEW CAR DISCOUNT	19											
Months since vehicle purchase												
0-<=12 months		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
>12-<=24 months		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
>24-<=36 months		0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
GOOD PAYER DISCOUNT	19	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
PAID-IN-FULL DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
FUTURE EFFECTIVE DATE DISCOUNT (Year 1)	19	0.90	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	0.94	0.94	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	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	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	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	1.00	0.71	0.71	1.00	0.71	0.71	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	0.90	0.90
GOOD STUDENT DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
ENHANCED PROTECTION DISCOUNT	19											
Level 1		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Level 2		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
YEARS WITH PRIOR CARRIER OR CURRENT AGENT DISCOUNT	19	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
PROPERTY INSURANCE POLICY DISCOUNT	19											
Homeowners Policy		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
Condominium or Renters Policy		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
EXCELLENT DRIVER DISCOUNT	56											
Experienced Operator (Class 10, 15, 30)		0.93	0.93	0.93	1.00	1.00	0.93	1.00	1.00	1.00	1.00	1.00
Inexperienced Operator (All Other Classes)		0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
EXCELLENT DRIVER PLUS DISCOUNT	56	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79



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



**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	204	349	368	199	230	598	691	345	364	538	621	280	323	474	198
2	234	270	424	486	274	313	787	909	432	499	709	819	388	448	225	260
3	244	282	440	508	288	333	847	978	464	532	766	885	416	480	244	278
4	265	306	492	568	304	351	946	1093	536	619	853	985	483	558	253	292
5	268	310	484	559	336	388	984	1137	566	654	883	1020	509	588	266	307
6	284	328	525	606	323	373	1029	1188	633	731	927	1071	569	657	277	320
7	277	320	490	566	348	402	1054	1217	624	717	954	1098	560	647	270	312
8	324	371	589	680	386	446	1200	1386	723	835	1082	1250	652	753	344	363
9	327	378	560	647	388	448	1102	1273	668	772	990	1143	600	693	347	366
10	372	430	734	848	488	564	1317	1521	867	1001	1186	1370	780	901	377	435
11	352	407	783	904	475	549	1270	1467	856	989	1143	1320	770	889	404	463
12	397	459	759	877	526	608	1294	1495	933	1078	1162	1342	844	971	387	447
13	414	478	758	875	520	601	1190	1374	863	997	1072	1238	773	893	403	465
14	548	633	937	1082	690	797	1384	1595	1053	1216	1242	1435	945	1091	534	617
15	644	709	984	1137	684	787	1296	1497	1069	1235	1165	1346	964	1113	586	677
16	560	647	1090	1259	965	1115	1384	1595	1128	1303	1242	1435	1045	1172	573	662
17	338	390	656	758	444	478	1117	1290	664	763	1002	1157	593	685	339	392
18	439	507	1085	1253	595	687	1453	1678	1048	1210	1308	1511	943	1089	496	573
19	466	538	934	1075	647	713	1215	1403	934	1075	1097	1267	836	966	549	599
20	507	586	1112	1284	685	791	1482	1712	1127	1302	1336	1543	1012	1169	564	648
21	619	715	1127	1302	930	1074	1444	1664	1182	1365	1295	1496	1063	1228	864	998
22	624	721	1146	1324	920	1063	1468	1696	1185	1369	1322	1527	1065	1230	854	986
23	404	467	897	1036	626	723	1262	1458	930	1074	1135	1311	836	966	409	472
24	408	471	802	926	516	596	1265	1461	832	961	1139	1316	750	866	416	480
25	404	467	908	1049	542	626	1270	1467	957	1105	1144	1318	863	997	440	508
26	533	616	1052	1215	743	858	1328	1534	1094	1260	1193	1378	984	1137	544	594
27	173	200	330	381	193	223	604	698	302	349	544	628	270	312	177	204
40	556	642	1043	1205	687	793	1527	1764	1089	1258	1374	1587	980	1132	585	676
41	507	586	944	1052	667	770	1350	1559	1008	1164	1214	1402	914	1052	549	599
42	652	753	1054	1214	750	866	1394	1610	1140	1317	1257	1452	1029	1188	664	763
43	619	715	1102	1273	780	901	1478	1707	1214	1402	1333	1540	1094	1260	670	774
44	544	628	1123	1297	986	1139	1417	1637	1154	1329	1275	1473	1036	1197	553	639
45	711	821	1198	1384	855	988	1643	1898	1342	1550	1482	1712	1297	1394	740	855
46	277	320	504	582	333	385	994	1145	560	647	893	1031	503	581	274	313
47	406	469	758	875	523	604	1239	1431	896	1035	1114	1287	805	930	396	457
48	455	526	833	962	572	661	1308	1511	949	1096	1179	1362	850	982	443	512
49	209	241	394	452	235	271	722	834	369	426	650	751	329	380	240	243
50	173	200	330	381	193	223	604	698	302	349	544	628	270	312	177	204
51	558	644	954	1102	703	812	1406	1624	1072	1238	1264	1460	962	1111	544	628
52	294	340	536	619	354	409	1070	1236	634	729	962	1111	567	655	290	335
53	354	405	609	703	418	483	1209	1396	732	845	1087	1255	658	760	344	394
54	319	368	574	660	395	456	1207	1394	746	827	1089	1258	646	746	344	359

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	62	92	106	64	70	172	199	97	112	154	178	84	97	54	62
2	62	72	108	125	70	81	197	227	111	128	178	206	100	115	60	69
3	67	77	111	128	77	89	212	245	118	136	190	219	107	124	64	74
4	67	77	122	141	78	90	232	268	133	154	208	240	118	136	65	75
5	86	99	145	167	102	118	291	336	169	195	263	304	156	180	86	99
6	76	88	133	154	84	97	261	301	163	188	233	269	145	167	75	87
7	75	87	123	142	86	99	264	305	158	182	238	275	140	162	70	81
8	89	103	153	177	106	122	314	363	193	223	284	328	173	200	85	98
9	94	105	148	171	107	124	293	338	181	209	266	307	163	188	86	99
10	106	122	194	224	132	152	346	400	234	270	311	359	210	242	104	120
11	96	111	198	229	123	142	315	364	218	252	285	329	194	224	102	118
12	114	132	209	241	146	169	348	402	260	300	315	364	233	269	109	126
13	126	145	227	262	157	181	339	391	254	293	307	354	228	263	123	142
14	150	173	259	299	186	215	359	415	281	324	325	375	255	294	145	167
15	176	203	281	324	192	222	358	413	302	349	323	373	274	313	163	188
16	178	206	339	391	296	342	412	476	346	400	372	430	312	360	180	208
17	98	113	181	209	117	135	312	360	186	215	276	319	166	192	98	113
18	128	148	304	351	170	196	404	466	300	346	363	419	268	309	145	167
19	150	173	293	338	197	227	371	428	291	336	334	386	264	301	165	191
20	144	166	316	365	190	219	399	461	313	361	359	415	281	324	165	191
21	176	203	316	365	264	305	388	448	325	375	350	404	293	338	243	281
22	180	208	330	381	271	313	410	473	338	390	367	424	303	350	248	286
23	115	133	259	299	177	204	345	398	261	301	307	354	234	270	116	134
24	117	135	220	254	145	167	344	397	232	268	306	353	209	241	117	135
25	115	133	255	294	153	177	345	398	266	307	308	356	238	275	129	149
26	157	181	303	350	212	245	369	426	312	360	332	383	281	324	153	177
27	51	59	90	104	55	64	163	188	85	98	146	169	77	89	54	62
40	160	185	292	337	191	221	412	476	301	348	372	430	272	314	165	191
41	207	239	376	434	268	309	528	610	402	464	474	547	364	420	209	241
42	229	264	371	428	262	303	475	548	394	455	427	493	360	416	229	264
43	230	266	410	473	290	335	533	615	445	514	481	555	405	468	249	288
44	210	242	434	501	376	434	529	611	440	508	476	550	395	456	215	248
45	205	237	345	398	240	277	451	521	373	431	405	468	342	395	210	242
46	93	107	159	184	108	125	309	357	177	204	278	321	160	185	91	105
47	124	143	227	262	158	182	366	423	273	315	331	382	246	284	120	139
48	133	154	239	276	165	191	357	412	267	308	323	373	240	277	129	149
49	60	69	104	120	65	75	190	219	102	118	170	196	90	104	61	70
50	51	59	90	104	55	64	163	188	85	98	146	169	77	89	54	62
51	161	186	277	320	199	230	385	445	301	348	348	402	274	316	155	179
52	82	95	139	160	95	110	276	319	163	188	248	286	148	171	81	94
53	91	105	149	172	107	124	295	341	182	210	267	308	164	189	86	99
54	86	99	144	166	100	115	304	351	183	211	274	316	163	188	82	95

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	244	282	435	502	309	357	857	990	533	615	774	894	477	551	256	296
2	303	350	524	605	363	419	1058	1222	650	750	953	1100	589	680	340	358
3	307	354	530	612	382	441	1088	1256	650	750	984	1133	587	678	326	376
4	344	359	530	612	374	432	1120	1293	668	771	1007	1163	604	694	343	396
5	329	380	564	651	394	451	1218	1406	750	866	1095	1264	676	781	367	424
6	339	391	564	648	404	466	1193	1377	752	868	1073	1239	679	784	362	418
7	337	389	553	638	415	479	1198	1383	785	906	1077	1244	704	813	368	425
8	374	432	640	739	466	538	1349	1558	856	988	1211	1398	772	891	421	486
9	370	427	633	731	447	516	1324	1529	832	961	1193	1377	749	865	385	445
10	397	458	673	777	474	547	1399	1615	879	1015	1261	1456	788	910	406	469
11	324	371	590	681	398	460	1147	1324	722	834	1030	1189	648	748	337	389
12	430	496	724	832	510	589	1409	1627	927	1070	1267	1463	837	966	436	503
13	449	518	719	830	507	585	1404	1621	927	1070	1265	1461	835	964	449	518
14	488	563	810	935	564	648	1470	1697	999	1153	1324	1529	898	1037	500	577
15	503	581	855	987	573	662	1435	1657	1036	1196	1294	1491	930	1074	510	589
16	478	552	918	1060	616	711	1531	1768	1011	1167	1378	1591	914	1055	495	572
17	389	449	749	865	466	538	1352	1561	788	910	1216	1404	710	820	389	449
18	439	507	870	1005	536	619	1429	1650	925	1068	1288	1487	835	964	435	502
19	437	505	824	951	526	607	1327	1532	857	990	1194	1379	769	888	426	492
20	467	539	934	1075	566	654	1553	1793	986	1138	1395	1611	890	1028	491	567
21	506	584	947	1093	607	701	1404	1621	1017	1174	1267	1463	915	1056	507	585
22	614	709	974	1121	724	832	1347	1555	1051	1213	1211	1398	947	1093	599	692
23	386	446	886	1023	570	658	1433	1655	949	1096	1290	1489	854	986	425	491
24	452	522	848	979	542	626	1377	1590	874	1006	1239	1431	781	902	440	508
25	455	525	969	1119	567	655	1454	1679	1015	1172	1312	1515	915	1056	479	553
26	514	593	944	1090	668	771	1355	1564	1033	1193	1216	1404	927	1070	509	588
27	259	299	464	532	307	354	900	1039	523	604	813	939	470	543	259	299
40	400	462	746	861	494	567	1352	1561	850	981	1216	1404	766	884	458	529
41	464	536	834	963	587	678	1554	1794	1039	1200	1399	1615	937	1082	495	572
42	412	476	788	910	562	649	1401	1618	993	1147	1265	1461	894	1032	488	563
43	492	568	848	979	582	672	1459	1685	1048	1210	1313	1516	943	1089	502	580
44	382	441	818	944	554	640	1398	1614	925	1068	1255	1449	831	959	397	458
45	524	605	885	1022	596	688	1522	1757	1091	1260	1371	1583	980	1132	532	614
46	317	366	544	628	383	442	1151	1329	696	804	1035	1195	627	724	347	401
47	440	508	720	831	508	587	1406	1623	927	1070	1266	1462	836	965	443	511
48	449	518	719	830	507	585	1404	1621	927	1070	1265	1461	835	964	449	518
49	263	304	468	540	319	368	917	1059	547	632	829	957	491	567	268	309
50	259	299	464	532	307	354	900	1039	523	604	813	939	470	543	259	299
51	533	615	884	1021	613	708	1605	1853	1090	1259	1445	1668	981	1133	546	630
52	334	382	560	647	395	456	1198	1383	743	858	1077	1244	670	774	362	418
53	374	428	634	732	454	521	1329	1534	837	966	1197	1382	753	869	392	453
54	382	441	637	735	474	547	1367	1578	886	1023	1229	1419	796	919	422	487

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	34	39	72	83	45	52	120	138	64	74	107	123	55	63	37	43
2	43	50	94	108	59	68	153	176	84	97	143	165	77	89	45	52
3	45	52	99	114	65	75	168	194	94	105	153	176	84	93	48	55
4	49	57	111	128	67	77	189	218	106	122	173	199	95	110	52	60
5	49	57	109	126	74	82	196	226	108	125	175	202	104	116	57	66
6	53	61	117	135	74	82	206	238	123	142	186	214	110	127	58	67
7	53	61	109	126	75	86	209	241	122	141	188	217	108	125	56	65
8	63	73	130	150	85	98	239	276	142	164	216	249	128	148	67	77
9	64	74	124	143	85	98	247	250	130	150	199	229	118	136	66	76
10	70	81	156	180	109	126	248	286	165	190	224	258	152	175	73	84
11	74	82	172	198	104	116	240	277	166	191	216	249	149	172	87	100
12	78	90	166	191	115	133	245	283	179	206	221	255	165	190	89	103
13	80	92	172	198	113	130	224	258	170	196	203	234	154	178	85	98
14	107	123	217	250	146	168	264	304	206	238	240	277	182	210	108	125
15	123	142	222	256	147	170	248	286	210	242	223	257	189	218	129	149
16	146	168	232	268	195	225	257	296	224	255	235	271	197	227	163	188
17	67	77	140	161	86	99	217	250	129	149	196	226	115	133	74	82
18	102	118	239	276	129	149	272	314	203	234	245	283	187	216	125	144
19	102	118	206	238	129	149	230	265	180	208	209	241	164	189	125	144
20	124	140	254	289	153	176	279	322	217	250	253	292	195	225	145	167
21	164	189	245	283	203	234	274	316	234	266	246	284	208	240	209	241
22	158	182	248	286	208	240	275	317	232	268	250	288	208	240	209	241
23	77	89	209	241	134	151	232	268	178	205	214	247	164	186	85	98
24	78	90	166	191	108	125	232	268	157	181	214	247	144	166	88	101
25	89	103	211	243	118	136	243	280	187	216	217	250	172	198	104	116
26	115	133	223	257	152	175	252	291	214	243	228	263	192	221	122	141
27	36	42	75	86	42	48	122	141	59	68	107	123	55	63	39	45
40	102	118	232	268	147	170	287	331	212	244	262	302	192	221	117	135
41	95	110	208	240	143	165	253	292	196	226	228	263	178	205	107	123
42	124	143	238	274	163	188	264	304	221	255	238	274	199	229	143	165
43	124	143	246	284	173	199	277	319	232	268	251	289	211	243	147	170
44	134	155	237	273	199	229	261	301	222	256	240	277	198	228	163	188
45	142	164	278	321	192	221	313	361	258	297	282	325	234	270	162	187
46	54	59	113	130	73	84	198	228	109	126	179	206	99	114	56	65
47	79	91	169	195	114	131	234	270	174	201	211	243	159	183	87	100
48	88	101	189	218	124	143	246	284	186	214	223	257	170	196	93	107
49	42	48	89	103	52	60	145	167	73	84	128	148	65	75	46	53
50	36	42	75	86	42	48	122	141	59	68	107	123	55	63	39	45
51	109	126	224	255	149	172	268	309	209	241	245	283	186	214	110	127
52	54	62	120	138	76	88	214	247	121	140	192	221	111	128	61	70
53	69	80	135	156	94	105	239	276	143	165	218	251	130	150	72	83
54	62	71	127	146	86	99	240	277	141	163	216	249	125	144	65	75

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	245	544	540	334	330	987	985	554	550	888	886	508	507	244	243
2	254	253	546	545	333	332	1029	1027	540	539	926	924	497	496	253	252
3	263	262	579	578	360	359	1060	1058	575	574	953	951	534	530	262	261
4	276	275	609	608	368	367	1107	1105	620	619	996	994	573	572	275	274
5	283	282	649	618	382	381	1135	1133	657	656	1024	1019	607	606	282	281
6	277	276	640	609	373	372	1075	1073	642	641	969	967	594	590	275	274
7	289	288	647	616	398	397	1062	1060	664	663	955	953	613	612	285	284
8	339	338	696	695	476	475	1214	1209	756	754	1094	1089	695	694	337	336
9	318	317	655	654	424	423	1134	1132	715	714	1024	1019	659	658	346	345
10	313	312	676	675	434	430	1149	1147	744	739	1035	1033	682	681	347	346
11	337	336	749	747	466	465	1106	1104	743	741	996	994	683	682	335	334
12	377	376	779	777	492	491	1124	1122	822	820	1009	1007	756	754	376	375
13	378	377	704	703	524	523	1132	1130	828	826	1017	1015	764	762	375	374
14	462	461	864	859	629	628	1216	1214	952	950	1094	1092	879	877	459	458
15	554	550	902	900	677	676	1213	1211	998	996	1092	1090	949	947	540	539
16	580	579	1038	1036	728	727	1406	1403	1097	1095	1263	1260	929	927	557	556
17	354	350	739	737	470	469	1124	1122	707	706	1012	1010	654	653	350	349
18	430	429	825	823	558	557	1108	1106	839	837	997	995	773	771	422	421
19	426	425	799	797	605	604	1024	1019	830	828	948	946	765	763	425	424
20	529	528	927	925	682	681	1204	1202	964	959	1084	1082	887	885	543	542
21	544	543	929	927	774	772	1184	1179	1078	1076	1063	1061	994	992	653	652
22	624	620	948	946	819	817	1203	1201	1072	1070	1082	1080	990	988	835	833
23	409	408	907	905	733	731	1182	1180	968	966	1065	1063	892	890	459	458
24	419	418	844	842	604	600	1104	1099	843	841	992	990	778	776	447	446
25	440	439	859	857	660	659	1119	1117	908	906	1008	1006	837	835	463	462
26	559	558	924	919	777	775	1160	1158	1045	1043	1042	1040	937	935	643	642
27	226	226	496	495	295	294	924	919	493	492	828	826	455	454	224	224
40	384	383	739	737	532	531	1113	1111	809	807	1003	1001	749	747	392	391
41	411	410	875	873	642	641	1292	1289	979	977	1163	1161	904	902	428	427
42	415	414	845	843	636	635	1114	1112	908	906	1004	1002	837	835	404	403
43	469	468	852	850	647	646	1156	1154	957	955	1044	1039	883	881	456	455
44	405	404	844	842	543	542	1104	1099	770	768	992	990	714	710	389	388
45	509	508	878	876	684	680	1213	1211	998	996	1092	1090	920	918	494	493
46	274	273	603	602	370	369	1104	1099	619	618	994	989	572	571	273	272
47	405	404	796	794	547	546	1213	1211	887	885	1089	1087	817	815	403	402
48	378	377	704	703	524	523	1132	1130	828	826	1017	1015	764	762	375	374
49	234	234	514	513	309	308	947	945	517	516	852	850	476	475	232	232
50	226	226	496	495	295	294	924	919	493	492	828	826	455	454	224	224
51	535	534	998	996	729	728	1409	1406	1103	1101	1267	1264	1019	1017	534	530
52	279	278	613	612	376	375	1107	1105	645	644	996	994	595	594	277	276
53	339	338	699	698	457	456	1214	1209	762	760	1094	1089	702	701	337	336
54	333	332	703	702	462	461	1214	1212	759	757	1092	1090	700	699	329	328

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	87	<u>86</u>	87	<u>86</u>	87	<u>86</u>	87	<u>86</u>	87	<u>86</u>	87	<u>86</u>	87	<u>86</u>	87	<u>86</u>
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	100	<u>99</u>	100	<u>99</u>	100	<u>99</u>	100	<u>99</u>	100	<u>99</u>	100	<u>99</u>	100	<u>99</u>	100	<u>99</u>
13	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>
14	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>
15	152	<u>151</u>	152	<u>151</u>	152	<u>151</u>	152	<u>151</u>	152	<u>151</u>	152	<u>151</u>	152	<u>151</u>	152	<u>151</u>
16	222	<u>221</u>	222	<u>221</u>	222	<u>221</u>	222	<u>221</u>	222	<u>221</u>	222	<u>221</u>	222	<u>221</u>	222	<u>221</u>
17	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80	80
18	162	<u>161</u>	162	<u>161</u>	162	<u>161</u>	162	<u>161</u>	162	<u>161</u>	162	<u>161</u>	162	<u>161</u>	162	<u>161</u>
19	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>
20	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>	166	<u>165</u>
21	220	<u>219</u>	220	<u>219</u>	220	<u>219</u>	220	<u>219</u>	220	<u>219</u>	220	<u>219</u>	220	<u>219</u>	220	<u>219</u>
22	248	<u>247</u>	248	<u>247</u>	248	<u>247</u>	248	<u>247</u>	248	<u>247</u>	248	<u>247</u>	248	<u>247</u>	248	<u>247</u>
23	154	<u>153</u>	154	<u>153</u>	154	<u>153</u>	154	<u>153</u>	154	<u>153</u>	154	<u>153</u>	154	<u>153</u>	154	<u>153</u>
24	443	<u>443</u>	443	<u>443</u>	443	<u>443</u>	443	<u>443</u>	443	<u>443</u>	443	<u>443</u>	443	<u>443</u>	443	<u>443</u>
25	168	<u>167</u>	168	<u>167</u>	168	<u>167</u>	168	<u>167</u>	168	<u>167</u>	168	<u>167</u>	168	<u>167</u>	168	<u>167</u>
26	202	<u>201</u>	202	<u>201</u>	202	<u>201</u>	202	<u>201</u>	202	<u>201</u>	202	<u>201</u>	202	<u>201</u>	202	<u>201</u>
27	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66
40	444	<u>443</u>	444	<u>443</u>	444	<u>443</u>	444	<u>443</u>	444	<u>443</u>	444	<u>443</u>	444	<u>443</u>	444	<u>443</u>
41	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>	120	<u>119</u>
42	126	<u>125</u>	126	<u>125</u>	126	<u>125</u>	126	<u>125</u>	126	<u>125</u>	126	<u>125</u>	126	<u>125</u>	126	<u>125</u>
43	183	<u>182</u>	183	<u>182</u>	183	<u>182</u>	183	<u>182</u>	183	<u>182</u>	183	<u>182</u>	183	<u>182</u>	183	<u>182</u>
44	245	<u>244</u>	245	<u>244</u>	245	<u>244</u>	245	<u>244</u>	245	<u>244</u>	245	<u>244</u>	245	<u>244</u>	245	<u>244</u>
45	153	<u>152</u>	153	<u>152</u>	153	<u>152</u>	153	<u>152</u>	153	<u>152</u>	153	<u>152</u>	153	<u>152</u>	153	<u>152</u>
46	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75	75
47	127	<u>126</u>	127	<u>126</u>	127	<u>126</u>	127	<u>126</u>	127	<u>126</u>	127	<u>126</u>	127	<u>126</u>	127	<u>126</u>
48	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>	104	<u>103</u>
49	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69	69
50	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66	66
51	150	<u>149</u>	150	<u>149</u>	150	<u>149</u>	150	<u>149</u>	150	<u>149</u>	150	<u>149</u>	150	<u>149</u>	150	<u>149</u>
52	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78	78
53	103	<u>102</u>	103	<u>102</u>	103	<u>102</u>	103	<u>102</u>	103	<u>102</u>	103	<u>102</u>	103	<u>102</u>	103	<u>102</u>
54	89	<u>88</u>	89	<u>88</u>	89	<u>88</u>	89	<u>88</u>	89	<u>88</u>	89	<u>88</u>	89	<u>88</u>	89	<u>88</u>



**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	<u>\$28</u>	\$0	\$0
40/40	32	<u>37</u>	20	<u>23</u>
20/50	24	<u>28</u>	3	3
25/50	28	<u>33</u>	5	<u>6</u>
25/60	34	<u>36</u>	6	<u>7</u>
30/60	32	<u>37</u>	14	<u>16</u>
30/70	32	<u>37</u>	14	<u>16</u>
35/80	32	<u>37</u>	15	<u>17</u>
45/45	35	<u>41</u>	27	<u>31</u>
50/50	35	<u>41</u>	35	<u>41</u>
50/100	35	<u>41</u>	37	<u>43</u>
100/100	36	<u>42</u>	66	<u>77</u>
100/150	38	<u>44</u>	67	<u>78</u>
100/200	38	<u>44</u>	67	<u>78</u>
100/300	39	<u>45</u>	68	<u>79</u>
100/500	39	<u>45</u>	72	<u>84</u>
150/300	45	<u>52</u>	109	<u>127</u>
200/200	46	<u>54</u>	135	<u>157</u>
200/300	46	<u>54</u>	138	<u>161</u>
200/400	46	<u>54</u>	138	<u>161</u>
200/500	46	<u>54</u>	139	<u>162</u>
250/1000	54	<u>59</u>	173	<u>201</u>
200/600	46	<u>54</u>	140	<u>163</u>
250/500	50	<u>58</u>	163	<u>190</u>
300/300	55	<u>64</u>	217	<u>252</u>
300/500	55	<u>64</u>	227	<u>264</u>
300/600	55	<u>64</u>	230	<u>268</u>
300/1000	57	<u>66</u>	239	<u>278</u>
500/500	72	<u>84</u>	413	<u>480</u>
500/1000	74	<u>86</u>	447	<u>520</u>
750/750	76	<u>89</u>	464	<u>536</u>
1000/1000	77	<u>90</u>	469	<u>546</u>
1000/2000	77	<u>90</u>	475	<u>553</u>
2000/2000	88	<u>103</u>	549	<u>604</u>

Limit	Part 6	
\$5,000	\$54	<u>\$63</u>
\$10,000	72	<u>85</u>
\$15,000	90	<u>106</u>
\$20,000	94	<u>110</u>
\$25,000	109	<u>128</u>
\$50,000	122	<u>143</u>
\$100,000	150	<u>176</u>



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

AUTO MODEL YEAR AND SYMBOL FACTORS

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

MODEL YEAR	PART 9 FACTOR	PART 7 & 8 FACTOR
2017	1.478	1.478
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 & Prior	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	0.93	0.93
5,001-7,500 Miles		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
MULTI-CAR DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
CLASS 15 DISCOUNT	19	0.75	0.75	0.75		0.75	0.75	0.75	0.75	0.75	0.75	0.75
NEW CAR DISCOUNT	19											
Months since vehicle purchase												
0-<=12 months		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
>12-<=24 months		0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
>24-<=36 months		0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99	0.99
GOOD PAYER DISCOUNT	19	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
PAID-IN-FULL DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
FUTURE EFFECTIVE DATE DISCOUNT (Year 1)	19	0.90	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	0.94	0.94	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	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	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	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	1.00	0.71	0.71	1.00	0.71	0.71	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	0.90	0.90
GOOD STUDENT DISCOUNT	19	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
ENHANCED PROTECTION DISCOUNT	19											
Level 1		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
Level 2		0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
YEARS WITH PRIOR CARRIER OR CURRENT AGENT DISCOUNT	19	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97
PROPERTY INSURANCE POLICY DISCOUNT	19											
Homeowners Policy		0.97 1.00	0.97 1.00	0.97 1.00	0.97 1.00	0.97 1.00	0.97 1.00	0.97 1.00	0.97 1.00	0.97 1.00	0.97 1.00	0.97 1.00
Condominium or Renters Policy		0.99 1.00	0.99 1.00	0.99 1.00	0.99 1.00	0.99 1.00	0.99 1.00	0.99 1.00	0.99 1.00	0.99 1.00	0.99 1.00	0.99 1.00
EXCELLENT DRIVER DISCOUNT	56											
Experienced Operator (Class 10, 15, 30)		0.93	0.93	0.93	1.00	1.00	0.93	1.00	1.00	1.00	1.00	1.00
Inexperienced Operator (All Other Classes)		0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86	0.86
EXCELLENT DRIVER PLUS DISCOUNT	56	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79	0.79

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

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