

**ESURANCE INSURANCE COMPANY  
COMMONWEALTH OF MASSACHUSETTS**

**Exhibit 2**

**Base Rates**

<b>Coverage</b>	<b>Base Rate</b>
<b>RBI</b>	73.16
<b>OBI</b>	73.16
<b>PD</b>	81.90
<b>UM</b>	4.20
<b>UIM</b>	1.15
<b>PIP</b>	13.94
<b>MED</b>	3.46
<b>COMP</b>	85.54
<b>COLL</b>	214.93
<b>Ltd. COLL</b>	12.54
<b>LLG</b>	8.46
<b>RC</b>	12.36
<b>TL</b>	8.20
<b>CPE</b>	7.78

**ESRUANCE INSURANCE COMPANY  
COMMONWEALTH OF MASSACHUSETTS**

Exhibit 3

**Territory Factors**

<b>Garaging Zip</b>	<b>Town</b>	<b>RBI/OBI</b>	<b>PD</b>	<b>COMP/LLG</b>	<b>COLL/Ltd. COLL/R</b>	<b>UM/UIM</b>	<b>PIP/MED</b>
01001	Agawam	0.90	0.87	0.82	0.85	0.74	0.74
01001	Longmeadow	0.95	0.87	0.99	0.72	0.69	0.69
01001	Springfield	1.54	1.02	1.45	1.14	2.09	2.09
01001	West Springfield	1.15	1.02	0.87	0.84	0.92	0.92
01002	Amherst	0.73	0.79	0.70	0.71	0.68	0.68
01002	Belchertown	0.70	0.81	0.71	0.69	0.71	0.71
01002	Leverett	0.54	0.72	0.82	0.71	0.64	0.64
01002	New Salem	0.53	0.60	0.90	0.73	0.58	0.58
01002	Pelham	0.59	0.68	0.69	0.65	0.53	0.53
01002	Shutesbury	0.55	0.71	0.71	0.76	0.67	0.67
01003	Amherst	0.73	0.79	0.70	0.71	0.68	0.68
01005	Barre	0.65	0.77	0.72	0.73	0.62	0.62
01007	Belchertown	0.70	0.81	0.71	0.69	0.71	0.71
01007	Pelham	0.59	0.68	0.69	0.65	0.53	0.53
01008	Becket	0.69	0.79	0.83	0.87	0.71	0.71
01008	Blandford	0.66	0.83	0.80	0.75	0.65	0.65
01008	Granville	0.58	0.70	0.94	0.78	0.67	0.67
01008	Otis	0.45	0.75	0.73	0.86	0.58	0.58
01009	Palmer	0.95	0.85	0.74	0.71	0.86	0.86
01010	Brimfield	0.66	0.77	0.93	0.71	0.70	0.70
01010	Holland	0.56	0.78	0.82	0.92	0.63	0.63
01010	Wales	0.66	0.67	0.98	0.74	0.59	0.59
01010	Warren	0.67	0.75	0.75	0.84	0.66	0.66
01011	Becket	0.69	0.79	0.83	0.87	0.71	0.71
01011	Blandford	0.66	0.83	0.80	0.75	0.65	0.65
01011	Chester	0.72	0.68	0.73	0.79	0.66	0.66
01011	Middlefield	0.60	0.74	0.76	1.00	0.60	0.60
01012	Chesterfield	0.45	0.64	0.73	0.67	0.50	0.50
01012	Huntington	0.97	0.81	0.72	0.69	0.64	0.64
01013	Chicopee	1.06	0.91	0.88	0.87	1.05	1.05
01013	Springfield	1.54	1.02	1.45	1.14	2.09	2.09
01013	West Springfield	1.15	1.02	0.87	0.84	0.92	0.92
01020	Chicopee	1.06	0.91	0.88	0.87	1.05	1.05
01020	Springfield	1.54	1.02	1.45	1.14	2.09	2.09
01022	Chicopee	1.06	0.91	0.88	0.87	1.05	1.05
01026	Chesterfield	0.45	0.64	0.73	0.67	0.50	0.50
01026	Cummington	0.45	0.66	0.70	0.66	0.55	0.55
01026	Plainfield	0.57	0.68	0.84	0.77	0.56	0.56
01026	Windsor	0.77	0.71	0.70	0.69	0.60	0.60
01026	Worthington	0.50	0.87	0.72	0.80	0.99	0.99
01027	Easthampton	0.69	0.72	0.70	0.62	0.65	0.65
01027	Northampton	0.81	0.78	0.81	0.68	0.70	0.70
01027	Westhampton	0.52	0.62	0.67	0.66	0.48	0.48
01028	East Longmeadow	0.83	0.94	1.00	0.80	0.76	0.76
01029	Otis	0.45	0.75	0.73	0.86	0.58	0.58
01030	Agawam	0.90	0.87	0.82	0.85	0.74	0.74
01030	West Springfield	1.15	1.02	0.87	0.84	0.92	0.92
01031	Hardwick	0.59	0.74	0.70	0.68	0.58	0.58
01032	Ashfield	0.54	0.66	0.72	0.66	0.58	0.58
01032	Goshen	0.58	0.65	0.76	0.68	0.57	0.57
01033	Granby	0.77	0.81	0.82	0.69	0.88	0.88
01033	Ludlow	0.85	0.87	0.81	0.82	0.72	0.72
01033	South Hadley	0.85	0.84	0.68	0.79	0.64	0.64
01034	Blandford	0.66	0.83	0.80	0.75	0.65	0.65
01034	Granville	0.58	0.70	0.94	0.78	0.67	0.67
01034	Southwick	0.72	0.91	0.82	0.79	0.69	0.69
01034	Tolland	0.51	0.70	0.90	0.73	0.67	0.67
01035	Hadley	0.55	0.84	0.75	0.72	0.64	0.64
01036	East Longmeadow	0.83	0.94	1.00	0.80	0.76	0.76
01036	Hampden	0.95	0.89	0.76	0.79	0.70	0.70
01036	Monson	0.71	0.82	0.89	0.72	0.68	0.68
01036	Wilbraham	0.84	0.94	0.80	0.79	0.67	0.67
01037	Hardwick	0.59	0.74	0.70	0.68	0.58	0.58
01038	Hatfield	0.49	0.69	0.68	0.71	0.50	0.50
01039	Hatfield	0.49	0.69	0.68	0.71	0.50	0.50
01039	Whately	0.45	0.58	0.70	0.85	0.55	0.55
01039	Williamsburg	0.56	0.70	0.77	0.68	0.51	0.51
01040	Holyoke	1.50	1.00	1.13	1.08	1.51	1.51
01040	Southampton	0.66	0.84	0.65	0.80	0.69	0.69
01040	West Springfield	1.15	1.02	0.87	0.84	0.92	0.92
01050	Chester	0.72	0.68	0.73	0.79	0.66	0.66
01050	Huntington	0.97	0.81	0.72	0.69	0.64	0.64

**ESRUANCE INSURANCE COMPANY  
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Exhibit 3

**Territory Factors**

<b>Garaging Zip</b>	<b>Town</b>	<b>RBI/OBI</b>	<b>PD</b>	<b>COMP/LLG</b>	<b>COLL/Ltd. COLL/R</b>	<b>UM/UIM</b>	<b>PIP/MED</b>
01050	Middlefield	0.60	0.74	0.76	1.00	0.60	0.60
01050	Montgomery	0.61	0.67	0.75	0.69	0.50	0.50
01053	Northampton	0.81	0.78	0.81	0.68	0.70	0.70
01054	Leverett	0.54	0.72	0.82	0.71	0.64	0.64
01054	Montague	0.55	0.70	0.66	0.73	0.57	0.57
01054	Sunderland	0.61	0.75	0.71	0.79	0.63	0.63
01056	Ludlow	0.85	0.87	0.81	0.82	0.72	0.72
01057	Monson	0.71	0.82	0.89	0.72	0.68	0.68
01057	Wales	0.66	0.67	0.98	0.74	0.59	0.59
01060	Northampton	0.81	0.78	0.81	0.68	0.70	0.70
01060	Hadley	0.55	0.84	0.75	0.72	0.64	0.64
01062	Northampton	0.81	0.78	0.81	0.68	0.70	0.70
01062	Williamsburg	0.56	0.70	0.77	0.68	0.51	0.51
01063	Northampton	0.81	0.78	0.81	0.68	0.70	0.70
01066	Hatfield	0.49	0.69	0.68	0.71	0.50	0.50
01068	Barre	0.65	0.77	0.72	0.73	0.62	0.62
01068	Oakham	0.69	0.71	0.77	0.72	0.67	0.67
01068	Spencer	0.83	0.96	0.88	0.83	0.81	0.81
01069	Brimfield	0.66	0.77	0.93	0.71	0.70	0.70
01069	Monson	0.71	0.82	0.89	0.72	0.68	0.68
01069	Palmer	0.95	0.85	0.74	0.71	0.86	0.86
01070	Plainfield	0.57	0.68	0.84	0.77	0.56	0.56
01071	Montgomery	0.61	0.67	0.75	0.69	0.50	0.50
01071	Russell	0.96	0.95	0.71	0.80	0.70	0.70
01072	New Salem	0.53	0.60	0.90	0.73	0.58	0.58
01072	Shutesbury	0.55	0.71	0.71	0.76	0.67	0.67
01072	Wendell	0.54	0.65	0.74	0.88	0.53	0.53
01073	Southampton	0.66	0.84	0.65	0.80	0.69	0.69
01074	Barre	0.65	0.77	0.72	0.73	0.62	0.62
01075	Granby	0.77	0.81	0.82	0.69	0.88	0.88
01075	Hadley	0.55	0.84	0.75	0.72	0.64	0.64
01075	South Hadley	0.85	0.84	0.68	0.79	0.64	0.64
01077	Southwick	0.72	0.91	0.82	0.79	0.69	0.69
01079	Palmer	0.95	0.85	0.74	0.71	0.86	0.86
01080	Belchertown	0.70	0.81	0.71	0.69	0.71	0.71
01080	Palmer	0.95	0.85	0.74	0.71	0.86	0.86
01081	Holland	0.56	0.78	0.82	0.92	0.63	0.63
01081	Wales	0.66	0.67	0.98	0.74	0.59	0.59
01082	Hardwick	0.59	0.74	0.70	0.68	0.58	0.58
01082	Palmer	0.95	0.85	0.74	0.71	0.86	0.86
01082	Ware	0.66	0.83	0.77	0.76	0.73	0.73
01083	Warren	0.67	0.75	0.75	0.84	0.66	0.66
01084	Chesterfield	0.45	0.64	0.73	0.67	0.50	0.50
01085	Montgomery	0.61	0.67	0.75	0.69	0.50	0.50
01085	Russell	0.96	0.95	0.71	0.80	0.70	0.70
01085	Westfield	0.89	0.87	0.84	0.78	0.84	0.84
01086	Westfield	0.89	0.87	0.84	0.78	0.84	0.84
01088	Hatfield	0.49	0.69	0.68	0.71	0.50	0.50
01088	Northampton	0.81	0.78	0.81	0.68	0.70	0.70
01088	Williamsburg	0.56	0.70	0.77	0.68	0.51	0.51
01089	West Springfield	1.15	1.02	0.87	0.84	0.92	0.92
01092	Warren	0.67	0.75	0.75	0.84	0.66	0.66
01093	Whately	0.45	0.58	0.70	0.85	0.55	0.55
01094	Hardwick	0.59	0.74	0.70	0.68	0.58	0.58
01095	Palmer	0.95	0.85	0.74	0.71	0.86	0.86
01095	Wilbraham	0.84	0.94	0.80	0.79	0.67	0.67
01096	Williamsburg	0.56	0.70	0.77	0.68	0.51	0.51
01097	Russell	0.96	0.95	0.71	0.80	0.70	0.70
01098	Worthington	0.50	0.87	0.72	0.80	0.99	0.99
01103	Springfield	1.54	1.02	1.45	1.14	2.09	2.09
01104	Springfield	1.54	1.02	1.45	1.14	2.09	2.09
01105	Springfield	1.54	1.02	1.45	1.14	2.09	2.09
01106	East Longmeadow	0.83	0.94	1.00	0.80	0.76	0.76
01106	Longmeadow	0.95	0.87	0.99	0.72	0.69	0.69
01106	Springfield	1.54	1.02	1.45	1.14	2.09	2.09
01107	Springfield	1.54	1.02	1.45	1.14	2.09	2.09
01107	West Springfield	1.15	1.02	0.87	0.84	0.92	0.92
01108	East Longmeadow	0.83	0.94	1.00	0.80	0.76	0.76
01108	Springfield	1.54	1.02	1.45	1.14	2.09	2.09
01109	Springfield	1.54	1.02	1.45	1.14	2.09	2.09
01118	Springfield	1.54	1.02	1.45	1.14	2.09	2.09
01119	Springfield	1.54	1.02	1.45	1.14	2.09	2.09

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Exhibit 3

**Territory Factors**

<b>Garaging Zip</b>	<b>Town</b>	<b>RBI/OBI</b>	<b>PD</b>	<b>COMP/LLG</b>	<b>COLL/Ltd. COLL/R</b>	<b>UM/UIM</b>	<b>PIP/MED</b>
01128	Springfield	1.54	1.02	1.45	1.14	2.09	2.09
01129	Springfield	1.54	1.02	1.45	1.14	2.09	2.09
01129	Wilbraham	0.84	0.94	0.80	0.79	0.67	0.67
01144	Springfield	1.54	1.02	1.45	1.14	2.09	2.09
01151	Springfield	1.54	1.02	1.45	1.14	2.09	2.09
01152	Springfield	1.54	1.02	1.45	1.14	2.09	2.09
01201	Dalton	0.55	0.83	0.68	0.65	0.52	0.52
01201	Hancock	0.60	0.67	0.68	0.66	0.58	0.58
01201	Lanesborough	0.61	0.71	0.68	0.74	0.82	0.82
01201	Pittsfield	0.89	1.00	0.70	0.81	0.77	0.77
01201	Richmond	0.55	0.83	0.72	0.74	0.52	0.52
01220	Adams	0.66	0.75	0.63	0.63	0.62	0.62
01222	Sheffield	0.47	0.71	0.82	0.85	0.49	0.49
01223	Becket	0.69	0.79	0.83	0.87	0.71	0.71
01223	Hinsdale	0.58	0.72	0.74	0.72	0.55	0.55
01223	Washington	0.62	0.66	0.69	0.68	0.58	0.58
01224	Lanesborough	0.61	0.71	0.68	0.74	0.82	0.82
01225	Cheshire	0.56	0.66	0.66	0.68	0.56	0.56
01225	Lanesborough	0.61	0.71	0.68	0.74	0.82	0.82
01226	Dalton	0.55	0.83	0.68	0.65	0.52	0.52
01226	Hinsdale	0.58	0.72	0.74	0.72	0.55	0.55
01226	Lanesborough	0.61	0.71	0.68	0.74	0.82	0.82
01226	Windsor	0.77	0.71	0.70	0.69	0.60	0.60
01229	Stockbridge	0.50	0.80	0.84	0.70	0.61	0.61
01230	Alford	0.53	0.65	0.73	0.79	0.55	0.55
01230	Egremont	0.45	0.63	0.83	0.69	0.47	0.47
01230	Great Barrington	0.54	0.73	0.89	0.67	0.59	0.59
01230	Monterey	0.45	0.67	0.79	0.77	0.66	0.66
01230	New Marlborough	0.41	0.59	0.84	0.70	0.50	0.50
01230	Sheffield	0.47	0.71	0.82	0.85	0.49	0.49
01235	Hinsdale	0.58	0.72	0.74	0.72	0.55	0.55
01235	Middlefield	0.60	0.74	0.76	1.00	0.60	0.60
01235	Peru	0.60	0.75	0.75	0.71	0.64	0.64
01235	Washington	0.62	0.66	0.69	0.68	0.58	0.58
01235	Windsor	0.77	0.71	0.70	0.69	0.60	0.60
01236	Great Barrington	0.54	0.73	0.89	0.67	0.59	0.59
01237	Hancock	0.60	0.67	0.68	0.66	0.58	0.58
01237	Lanesborough	0.61	0.71	0.68	0.74	0.82	0.82
01237	New Ashford	0.46	0.64	0.79	0.65	0.50	0.50
01238	Becket	0.69	0.79	0.83	0.87	0.71	0.71
01238	Lee	0.53	0.80	0.70	0.75	0.99	0.99
01238	Lenox	0.57	0.69	0.63	0.72	0.66	0.66
01238	Tyringham	0.45	0.76	0.74	0.69	0.53	0.53
01240	Lee	0.53	0.80	0.70	0.75	0.99	0.99
01240	Lenox	0.57	0.69	0.63	0.72	0.66	0.66
01240	Richmond	0.55	0.83	0.72	0.74	0.52	0.52
01240	Stockbridge	0.50	0.80	0.84	0.70	0.61	0.61
01240	Washington	0.62	0.66	0.69	0.68	0.58	0.58
01243	Middlefield	0.60	0.74	0.76	1.00	0.60	0.60
01245	Monterey	0.45	0.67	0.79	0.77	0.66	0.66
01247	Clarksburg	0.47	0.65	0.60	0.66	0.54	0.54
01247	Florida	0.66	0.67	0.76	0.79	0.70	0.70
01247	North Adams	0.65	0.73	0.68	0.67	0.71	0.71
01253	Otis	0.45	0.75	0.73	0.86	0.58	0.58
01254	Richmond	0.55	0.83	0.72	0.74	0.52	0.52
01255	Monterey	0.45	0.67	0.79	0.77	0.66	0.66
01255	Sandisfield	0.51	0.62	0.83	0.70	0.54	0.54
01255	Tolland	0.51	0.70	0.90	0.73	0.67	0.67
01256	Florida	0.66	0.67	0.76	0.79	0.70	0.70
01256	Savoy	0.57	0.69	0.79	0.91	0.50	0.50
01256	Windsor	0.77	0.71	0.70	0.69	0.60	0.60
01257	Sheffield	0.47	0.71	0.82	0.85	0.49	0.49
01258	Egremont	0.45	0.63	0.83	0.69	0.47	0.47
01258	Mount Washington	0.53	0.64	0.84	0.69	0.42	0.42
01259	Monterey	0.45	0.67	0.79	0.77	0.66	0.66
01260	Lee	0.53	0.80	0.70	0.75	0.99	0.99
01262	Stockbridge	0.50	0.80	0.84	0.70	0.61	0.61
01264	Tyringham	0.45	0.76	0.74	0.69	0.53	0.53
01266	Alford	0.53	0.65	0.73	0.79	0.55	0.55
01266	Stockbridge	0.50	0.80	0.84	0.70	0.61	0.61
01266	West Stockbridge	0.62	0.84	0.73	0.74	0.72	0.72
01267	Williamstown	0.52	0.68	0.63	0.65	0.89	0.89

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**Territory Factors**

<b>Garaging Zip</b>	<b>Town</b>	<b>RBI/OBI</b>	<b>PD</b>	<b>COMP/LLG</b>	<b>COLL/Ltd. COLL/R</b>	<b>UM/UIM</b>	<b>PIP/MED</b>
01270	Windsor	0.77	0.71	0.70	0.69	0.60	0.60
01301	Colrain	0.60	0.67	0.85	0.70	0.64	0.64
01301	Deerfield	0.51	0.63	0.67	0.63	0.49	0.49
01301	Gill	0.50	0.64	0.69	0.56	0.52	0.52
01301	Greenfield	0.66	0.66	0.76	0.65	0.65	0.65
01301	Leyden	0.51	0.63	0.75	0.74	0.51	0.51
01301	Shelburne	0.54	0.63	0.82	0.67	0.52	0.52
01330	Ashfield	0.54	0.66	0.72	0.66	0.58	0.58
01331	Athol	0.65	0.80	0.80	0.80	0.75	0.75
01331	New Salem	0.53	0.60	0.90	0.73	0.58	0.58
01331	Orange	0.61	0.73	0.83	0.68	0.68	0.68
01331	Petersham	0.52	0.65	0.69	0.69	0.58	0.58
01331	Phillipston	0.51	0.62	0.93	0.77	0.59	0.59
01331	Templeton	0.54	0.72	0.75	0.64	0.53	0.53
01337	Bernardston	0.50	0.79	0.79	0.69	0.45	0.45
01337	Leyden	0.51	0.63	0.75	0.74	0.51	0.51
01338	Buckland	0.48	0.78	0.76	0.65	0.52	0.52
01339	Buckland	0.48	0.78	0.76	0.65	0.52	0.52
01339	Charlemont	0.50	0.67	0.76	0.67	0.49	0.49
01339	Hawley	0.85	0.86	1.00	0.80	0.83	0.83
01339	Heath	0.59	0.76	0.86	0.67	0.61	0.61
01339	Rowe	0.55	0.65	0.85	0.59	0.45	0.45
01340	Colrain	0.60	0.67	0.85	0.70	0.64	0.64
01340	Heath	0.59	0.76	0.86	0.67	0.61	0.61
01340	Shelburne	0.54	0.63	0.82	0.67	0.52	0.52
01341	Conway	0.50	0.75	0.76	0.70	0.53	0.53
01342	Conway	0.50	0.75	0.76	0.70	0.53	0.53
01342	Deerfield	0.51	0.63	0.67	0.63	0.49	0.49
01342	Shelburne	0.54	0.63	0.82	0.67	0.52	0.52
01343	Florida	0.66	0.67	0.76	0.79	0.70	0.70
01343	Savoy	0.57	0.69	0.79	0.91	0.50	0.50
01344	Erving	0.55	0.69	0.71	0.69	0.50	0.50
01346	Heath	0.59	0.76	0.86	0.67	0.61	0.61
01347	Montague	0.55	0.70	0.66	0.73	0.57	0.57
01349	Montague	0.55	0.70	0.66	0.73	0.57	0.57
01350	Monroe	0.85	0.86	0.95	0.85	1.02	1.02
01350	Rowe	0.55	0.65	0.85	0.59	0.45	0.45
01351	Montague	0.55	0.70	0.66	0.73	0.57	0.57
01354	Gill	0.50	0.64	0.69	0.56	0.52	0.52
01355	New Salem	0.53	0.60	0.90	0.73	0.58	0.58
01355	Pelham	0.59	0.68	0.69	0.65	0.53	0.53
01355	Petersham	0.52	0.65	0.69	0.69	0.58	0.58
01355	Shutesbury	0.55	0.71	0.71	0.76	0.67	0.67
01360	Northfield	0.47	0.71	0.72	0.59	0.51	0.51
01364	New Salem	0.53	0.60	0.90	0.73	0.58	0.58
01364	Orange	0.61	0.73	0.83	0.68	0.68	0.68
01364	Royalston	0.62	0.90	0.76	0.78	0.73	0.73
01364	Warwick	0.66	0.74	0.75	0.69	0.50	0.50
01366	Petersham	0.52	0.65	0.69	0.69	0.58	0.58
01367	Charlemont	0.50	0.67	0.76	0.67	0.49	0.49
01367	Florida	0.66	0.67	0.76	0.79	0.70	0.70
01367	Heath	0.59	0.76	0.86	0.67	0.61	0.61
01367	Monroe	0.85	0.86	0.95	0.85	1.02	1.02
01367	Rowe	0.55	0.65	0.85	0.59	0.45	0.45
01368	Athol	0.65	0.80	0.80	0.80	0.75	0.75
01368	Royalston	0.62	0.90	0.76	0.78	0.73	0.73
01370	Ashfield	0.54	0.66	0.72	0.66	0.58	0.58
01370	Buckland	0.48	0.78	0.76	0.65	0.52	0.52
01370	Charlemont	0.50	0.67	0.76	0.67	0.49	0.49
01370	Conway	0.50	0.75	0.76	0.70	0.53	0.53
01370	Deerfield	0.51	0.63	0.67	0.63	0.49	0.49
01370	Greenfield	0.66	0.66	0.76	0.65	0.65	0.65
01370	Heath	0.59	0.76	0.86	0.67	0.61	0.61
01370	Shelburne	0.54	0.63	0.82	0.67	0.52	0.52
01373	Deerfield	0.51	0.63	0.67	0.63	0.49	0.49
01375	Leverett	0.54	0.72	0.82	0.71	0.64	0.64
01375	Sunderland	0.61	0.75	0.71	0.79	0.63	0.63
01376	Deerfield	0.51	0.63	0.67	0.63	0.49	0.49
01376	Greenfield	0.66	0.66	0.76	0.65	0.65	0.65
01376	Montague	0.55	0.70	0.66	0.73	0.57	0.57
01378	Orange	0.61	0.73	0.83	0.68	0.68	0.68
01378	Warwick	0.66	0.74	0.75	0.69	0.50	0.50

**ESRUANCE INSURANCE COMPANY  
COMMONWEALTH OF MASSACHUSETTS**

Exhibit 3

**Territory Factors**

<b>Garaging Zip</b>	<b>Town</b>	<b>RBI/OBI</b>	<b>PD</b>	<b>COMP/LLG</b>	<b>COLL/Ltd. COLL/R</b>	<b>UM/UIM</b>	<b>PIP/MED</b>
01379	Wendell	0.54	0.65	0.74	0.88	0.53	0.53
01380	Wendell	0.54	0.65	0.74	0.88	0.53	0.53
01420	Ashby	0.60	0.81	0.81	0.79	0.51	0.51
01420	Fitchburg	0.80	0.87	0.88	0.83	0.76	0.76
01420	Leominster	0.73	0.84	0.86	0.79	0.68	0.68
01430	Ashburnham	0.53	0.70	0.78	0.67	0.65	0.65
01430	Winchendon	0.74	0.82	0.95	0.79	0.71	0.71
01431	Ashburnham	0.53	0.70	0.78	0.67	0.65	0.65
01431	Ashby	0.60	0.81	0.81	0.79	0.51	0.51
01431	Townsend	0.57	0.86	0.80	0.67	0.48	0.48
01432	Ayer	0.68	0.86	0.73	0.74	0.65	0.65
01432	Groton	0.51	0.74	0.77	0.75	0.45	0.45
01432	Shirley	0.62	0.77	0.76	0.74	0.54	0.54
01434	Ayer	0.68	0.86	0.73	0.74	0.65	0.65
01434	Harvard	0.44	0.70	0.92	0.73	0.43	0.43
01434	Shirley	0.62	0.77	0.76	0.74	0.54	0.54
01436	Gardner	0.64	0.78	0.77	0.76	0.68	0.68
01436	Phillipston	0.51	0.62	0.93	0.77	0.59	0.59
01436	Templeton	0.54	0.72	0.75	0.64	0.53	0.53
01436	Winchendon	0.74	0.82	0.95	0.79	0.71	0.71
01438	Templeton	0.54	0.72	0.75	0.64	0.53	0.53
01440	Ashburnham	0.53	0.70	0.78	0.67	0.65	0.65
01440	Gardner	0.64	0.78	0.77	0.76	0.68	0.68
01440	Templeton	0.54	0.72	0.75	0.64	0.53	0.53
01440	Westminster	0.68	0.79	0.86	0.76	0.58	0.58
01440	Winchendon	0.74	0.82	0.95	0.79	0.71	0.71
01450	Groton	0.51	0.74	0.77	0.75	0.45	0.45
01451	Ayer	0.68	0.86	0.73	0.74	0.65	0.65
01451	Boxborough	0.50	0.74	0.73	0.71	0.48	0.48
01451	Harvard	0.44	0.70	0.92	0.73	0.43	0.43
01452	Hubbardston	0.57	0.91	0.73	0.81	0.61	0.61
01453	Fitchburg	0.80	0.87	0.88	0.83	0.76	0.76
01453	Lancaster	0.67	1.03	0.82	0.76	0.59	0.59
01453	Leominster	0.73	0.84	0.86	0.79	0.68	0.68
01460	Littleton	0.52	0.70	0.69	0.70	0.48	0.48
01462	Lunenburg	0.58	0.81	0.75	0.78	0.59	0.59
01463	Pepperell	0.57	0.73	0.69	0.72	0.50	0.50
01464	Ayer	0.68	0.86	0.73	0.74	0.65	0.65
01464	Groton	0.51	0.74	0.77	0.75	0.45	0.45
01464	Lunenburg	0.58	0.81	0.75	0.78	0.59	0.59
01464	Shirley	0.62	0.77	0.76	0.74	0.54	0.54
01468	Phillipston	0.51	0.62	0.93	0.77	0.59	0.59
01468	Templeton	0.54	0.72	0.75	0.64	0.53	0.53
01469	Lunenburg	0.58	0.81	0.75	0.78	0.59	0.59
01469	Townsend	0.57	0.86	0.80	0.67	0.48	0.48
01473	Fitchburg	0.80	0.87	0.88	0.83	0.76	0.76
01473	Gardner	0.64	0.78	0.77	0.76	0.68	0.68
01473	Westminster	0.68	0.79	0.86	0.76	0.58	0.58
01474	Townsend	0.57	0.86	0.80	0.67	0.48	0.48
01475	Winchendon	0.74	0.82	0.95	0.79	0.71	0.71
01501	Auburn	0.80	0.90	0.83	0.87	0.76	0.76
01501	Oxford	0.74	1.01	0.82	0.84	0.76	0.76
01503	Berlin	0.57	0.91	0.69	0.70	0.50	0.50
01504	Blackstone	0.76	1.07	0.71	1.09	0.64	0.64
01505	Boylston	0.77	0.86	0.83	0.86	0.63	0.63
01505	Northborough	0.53	0.83	0.71	0.72	0.47	0.47
01506	Brookfield	0.69	0.88	0.97	0.84	0.69	0.69
01506	East Brookfield	0.64	0.91	0.85	0.83	0.62	0.62
01507	Charlton	0.75	0.87	0.90	0.83	0.70	0.70
01507	Southbridge	0.80	1.00	1.06	0.85	0.78	0.78
01510	Clinton	0.77	0.88	0.78	0.77	0.79	0.79
01510	Lancaster	0.67	1.03	0.82	0.76	0.59	0.59
01515	East Brookfield	0.64	0.91	0.85	0.83	0.62	0.62
01515	North Brookfield	0.68	0.76	0.69	0.69	0.69	0.69
01516	Douglas	0.68	0.89	0.84	0.70	0.75	0.75
01516	Sutton	0.54	0.77	0.85	0.74	0.49	0.49
01516	Uxbridge	0.63	0.75	0.74	0.72	0.57	0.57
01518	Brookfield	0.69	0.88	0.97	0.84	0.69	0.69
01518	Sturbridge	0.65	0.79	0.72	0.72	0.59	0.59
01519	Grafton	0.68	0.94	1.07	0.80	0.58	0.58
01520	Holden	0.71	0.91	0.89	0.85	0.60	0.60
01521	Brimfield	0.66	0.77	0.93	0.71	0.70	0.70

**ESRUANCE INSURANCE COMPANY  
COMMONWEALTH OF MASSACHUSETTS**

Exhibit 3

**Territory Factors**

Garaging Zip	Town	RBI/OBI	PD	COMP/LLG	COLL/Ltd. COLL/R	UM/UIM	PIP/MED
01521	Holland	0.56	0.78	0.82	0.92	0.63	0.63
01521	Wales	0.66	0.67	0.98	0.74	0.59	0.59
01522	Holden	0.71	0.91	0.89	0.85	0.60	0.60
01523	Harvard	0.44	0.70	0.92	0.73	0.43	0.43
01523	Lancaster	0.67	1.03	0.82	0.76	0.59	0.59
01524	Leicester	1.05	1.07	0.90	1.03	0.93	0.93
01524	Paxton	0.79	0.93	0.88	0.85	0.67	0.67
01524	Spencer	0.83	0.96	0.88	0.83	0.81	0.81
01525	Northbridge	0.78	0.97	0.69	0.72	0.67	0.67
01527	Auburn	0.80	0.90	0.83	0.87	0.76	0.76
01527	Millbury	0.89	0.96	0.99	1.05	0.66	0.66
01527	Oxford	0.74	1.01	0.82	0.84	0.76	0.76
01529	Millville	0.66	0.77	0.74	0.77	0.57	0.57
01531	Hardwick	0.59	0.74	0.70	0.68	0.58	0.58
01531	New Braintree	0.58	0.72	0.70	0.68	0.53	0.53
01531	North Brookfield	0.68	0.76	0.69	0.69	0.69	0.69
01531	Oakham	0.69	0.71	0.77	0.72	0.67	0.67
01532	Boylston	0.77	0.86	0.83	0.86	0.63	0.63
01532	Northborough	0.53	0.83	0.71	0.72	0.47	0.47
01534	Northbridge	0.78	0.97	0.69	0.72	0.67	0.67
01534	Upton	0.52	0.78	0.70	0.66	0.52	0.52
01535	New Braintree	0.58	0.72	0.70	0.68	0.53	0.53
01535	North Brookfield	0.68	0.76	0.69	0.69	0.69	0.69
01535	West Brookfield	0.53	0.71	0.79	0.70	0.52	0.52
01536	Grafton	0.68	0.94	1.07	0.80	0.58	0.58
01536	Westborough	0.59	0.84	0.75	0.75	0.60	0.60
01537	Oxford	0.74	1.01	0.82	0.84	0.76	0.76
01540	Dudley	0.69	0.86	0.93	0.78	0.64	0.64
01540	Oxford	0.74	1.01	0.82	0.84	0.76	0.76
01541	Hubbardston	0.57	0.91	0.73	0.81	0.61	0.61
01541	Princeton	0.53	0.68	0.83	0.75	0.45	0.45
01541	Rutland	0.69	0.89	0.93	0.86	0.75	0.75
01542	Leicester	1.05	1.07	0.90	1.03	0.93	0.93
01542	Oxford	0.74	1.01	0.82	0.84	0.76	0.76
01542	Spencer	0.83	0.96	0.88	0.83	0.81	0.81
01543	Rutland	0.69	0.89	0.93	0.86	0.75	0.75
01545	Boylston	0.77	0.86	0.83	0.86	0.63	0.63
01545	Shrewsbury	0.78	0.85	0.77	0.79	0.63	0.63
01550	Southbridge	0.80	1.00	1.06	0.85	0.78	0.78
01560	Grafton	0.68	0.94	1.07	0.80	0.58	0.58
01561	Lancaster	0.67	1.03	0.82	0.76	0.59	0.59
01562	Spencer	0.83	0.96	0.88	0.83	0.81	0.81
01564	Sterling	0.59	0.83	0.77	0.72	0.52	0.52
01566	Sturbridge	0.65	0.79	0.72	0.72	0.59	0.59
01568	Upton	0.52	0.78	0.70	0.66	0.52	0.52
01569	Douglas	0.68	0.89	0.84	0.70	0.75	0.75
01569	Uxbridge	0.63	0.75	0.74	0.72	0.57	0.57
01570	Dudley	0.69	0.86	0.93	0.78	0.64	0.64
01570	Webster	0.85	0.94	0.91	0.83	0.79	0.79
01571	Dudley	0.69	0.86	0.93	0.78	0.64	0.64
01581	Westborough	0.59	0.84	0.75	0.75	0.60	0.60
01583	Sterling	0.59	0.83	0.77	0.72	0.52	0.52
01583	West Boylston	0.62	0.75	0.81	0.78	0.51	0.51
01585	Warren	0.67	0.75	0.75	0.84	0.66	0.66
01585	West Brookfield	0.53	0.71	0.79	0.70	0.52	0.52
01588	Northbridge	0.78	0.97	0.69	0.72	0.67	0.67
01588	Sutton	0.54	0.77	0.85	0.74	0.49	0.49
01588	Uxbridge	0.63	0.75	0.74	0.72	0.57	0.57
01590	Sutton	0.54	0.77	0.85	0.74	0.49	0.49
01602	Worcester	1.17	1.12	1.31	1.28	1.26	1.26
01603	Auburn	0.80	0.90	0.83	0.87	0.76	0.76
01603	Leicester	1.05	1.07	0.90	1.03	0.93	0.93
01603	Worcester	1.17	1.12	1.31	1.28	1.26	1.26
01604	Worcester	1.17	1.12	1.31	1.28	1.26	1.26
01605	Shrewsbury	0.78	0.85	0.77	0.79	0.63	0.63
01605	Worcester	1.17	1.12	1.31	1.28	1.26	1.26
01606	Worcester	1.17	1.12	1.31	1.28	1.26	1.26
01607	Auburn	0.80	0.90	0.83	0.87	0.76	0.76
01607	Millbury	0.89	0.96	0.99	1.05	0.66	0.66
01607	Worcester	1.17	1.12	1.31	1.28	1.26	1.26
01608	Worcester	1.17	1.12	1.31	1.28	1.26	1.26
01609	Holden	0.71	0.91	0.89	0.85	0.60	0.60

**ESRUANCE INSURANCE COMPANY  
COMMONWEALTH OF MASSACHUSETTS**

Exhibit 3

**Territory Factors**

<b>Garaging Zip</b>	<b>Town</b>	<b>RBI/OBI</b>	<b>PD</b>	<b>COMP/LLG</b>	<b>COLL/Ltd. COLL/R</b>	<b>UM/UIM</b>	<b>PIP/MED</b>
01609	Worcester	1.17	1.12	1.31	1.28	1.26	1.26
01610	Auburn	0.80	0.90	0.83	0.87	0.76	0.76
01610	Worcester	1.17	1.12	1.31	1.28	1.26	1.26
01611	Auburn	0.80	0.90	0.83	0.87	0.76	0.76
01611	Leicester	1.05	1.07	0.90	1.03	0.93	0.93
01611	Worcester	1.17	1.12	1.31	1.28	1.26	1.26
01612	Paxton	0.79	0.93	0.88	0.85	0.67	0.67
01655	Worcester	1.17	1.12	1.31	1.28	1.26	1.26
01701	Framingham	0.98	1.03	0.78	0.85	0.92	0.92
01702	Framingham	0.98	1.03	0.78	0.85	0.92	0.92
01702	Natick	0.65	0.82	0.65	0.74	0.64	0.64
01718	Concord	0.51	0.73	0.62	0.71	0.41	0.41
01719	Boxborough	0.50	0.74	0.73	0.71	0.48	0.48
01720	Acton	0.54	0.79	0.74	0.65	0.48	0.48
01721	Ashland	0.68	1.05	0.73	0.96	0.50	0.50
01721	Hopkinton	0.52	0.78	0.90	0.71	0.45	0.45
01721	Sherborn	0.55	0.84	0.68	0.81	0.54	0.54
01730	Bedford	0.62	0.87	0.86	0.73	0.52	0.52
01730	Billerica	0.71	1.01	0.71	0.82	0.62	0.62
01730	Burlington	0.75	0.89	0.78	0.88	0.57	0.57
01731	Bedford	0.62	0.87	0.86	0.73	0.52	0.52
01731	Concord	0.51	0.73	0.62	0.71	0.41	0.41
01731	Lexington	0.66	1.02	0.83	0.77	0.49	0.49
01731	Lincoln	0.54	1.04	0.73	0.88	0.55	0.55
01740	Bolton	0.59	0.70	0.76	0.69	0.55	0.55
01740	Harvard	0.44	0.70	0.92	0.73	0.43	0.43
01740	Lancaster	0.67	1.03	0.82	0.76	0.59	0.59
01740	Hudson	0.66	0.86	0.77	0.78	0.65	0.65
01741	Carlisle	0.58	0.95	0.65	0.82	0.44	0.44
01742	Acton	0.54	0.79	0.74	0.65	0.48	0.48
01742	Concord	0.51	0.73	0.62	0.71	0.41	0.41
01742	Lincoln	0.54	1.04	0.73	0.88	0.55	0.55
01745	Southborough	0.53	0.75	0.70	0.75	0.48	0.48
01746	Holliston	0.63	0.79	0.84	0.93	0.57	0.57
01747	Bellingham	0.67	0.85	0.75	0.71	0.66	0.66
01747	Hopedale	0.65	1.03	0.70	0.71	0.62	0.62
01747	Mendon	0.53	0.82	0.69	0.66	0.49	0.49
01747	Milford	0.76	0.98	0.78	0.87	0.74	0.74
01748	Hopkinton	0.52	0.78	0.90	0.71	0.45	0.45
01748	Westborough	0.59	0.84	0.75	0.75	0.60	0.60
01749	Bolton	0.59	0.70	0.76	0.69	0.55	0.55
01749	Hudson	0.66	0.86	0.77	0.78	0.65	0.65
01749	Marlborough	0.77	1.11	0.80	0.84	0.70	0.70
01749	Stow	0.52	0.75	0.74	0.63	0.42	0.42
01752	Hudson	0.66	0.86	0.77	0.78	0.65	0.65
01752	Marlborough	0.77	1.11	0.80	0.84	0.70	0.70
01754	Maynard	0.51	0.77	0.68	0.69	0.47	0.47
01756	Mendon	0.53	0.82	0.69	0.66	0.49	0.49
01757	Hopedale	0.65	1.03	0.70	0.71	0.62	0.62
01757	Milford	0.76	0.98	0.78	0.87	0.74	0.74
01757	Upton	0.52	0.78	0.70	0.66	0.52	0.52
01760	Natick	0.65	0.82	0.65	0.74	0.64	0.64
01760	Sherborn	0.55	0.84	0.68	0.81	0.54	0.54
01770	Dover	0.68	0.83	0.75	0.78	0.48	0.48
01770	Sherborn	0.55	0.84	0.68	0.81	0.54	0.54
01772	Framingham	0.98	1.03	0.78	0.85	0.92	0.92
01772	Southborough	0.53	0.75	0.70	0.75	0.48	0.48
01772	Westborough	0.59	0.84	0.75	0.75	0.60	0.60
01773	Concord	0.51	0.73	0.62	0.71	0.41	0.41
01773	Lexington	0.66	1.02	0.83	0.77	0.49	0.49
01773	Lincoln	0.54	1.04	0.73	0.88	0.55	0.55
01773	Wayland	0.61	0.91	0.71	0.77	0.49	0.49
01775	Hudson	0.66	0.86	0.77	0.78	0.65	0.65
01775	Maynard	0.51	0.77	0.68	0.69	0.47	0.47
01775	Stow	0.52	0.75	0.74	0.63	0.42	0.42
01776	Sudbury	0.51	0.78	0.86	0.74	0.43	0.43
01776	Wayland	0.61	0.91	0.71	0.77	0.49	0.49
01778	Natick	0.65	0.82	0.65	0.74	0.64	0.64
01778	Sudbury	0.51	0.78	0.86	0.74	0.43	0.43
01778	Wayland	0.61	0.91	0.71	0.77	0.49	0.49
01801	Stoneham	0.99	1.11	0.92	1.02	0.80	0.80
01801	Woburn	0.84	1.16	0.95	0.99	0.77	0.77

**ESRUANCE INSURANCE COMPANY  
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Exhibit 3

**Territory Factors**

Garaging Zip	Town	RBI/OBI	PD	COMP/LLG	COLL/Ltd. COLL/R	UM/UIM	PIP/MED
01803	Burlington	0.75	0.89	0.78	0.88	0.57	0.57
01810	Andover	0.64	0.86	0.81	0.73	0.55	0.55
01810	Wilmington	0.75	1.03	0.76	0.84	0.68	0.68
01821	Bedford	0.62	0.87	0.86	0.73	0.52	0.52
01821	Billerica	0.71	1.01	0.71	0.82	0.62	0.62
01821	Tewksbury	0.75	0.97	0.81	0.87	0.69	0.69
01824	Billerica	0.71	1.01	0.71	0.82	0.62	0.62
01824	Carlisle	0.58	0.95	0.65	0.82	0.44	0.44
01824	Chelmsford	0.64	0.88	0.80	0.73	0.51	0.51
01824	Lowell	1.23	0.95	1.05	1.02	1.20	1.20
01824	Westford	0.53	0.81	0.66	0.68	0.43	0.43
01826	Dracut	0.90	0.92	0.77	0.73	0.76	0.76
01826	Lowell	1.23	0.95	1.05	1.02	1.20	1.20
01826	Methuen	1.00	0.90	0.96	0.87	0.98	0.98
01827	Dunstable	0.59	0.72	0.66	0.67	0.51	0.51
01830	Haverhill	0.85	0.93	0.87	0.85	0.78	0.78
01832	Haverhill	0.85	0.93	0.87	0.85	0.78	0.78
01833	Georgetown	0.61	0.71	0.79	0.66	0.55	0.55
01834	Groveland	0.65	0.74	0.73	0.67	0.64	0.64
01835	Boxford	0.70	0.80	0.97	0.83	0.57	0.57
01835	Haverhill	0.85	0.93	0.87	0.85	0.78	0.78
01840	Lawrence	1.29	1.00	1.69	1.18	1.25	1.25
01841	Lawrence	1.29	1.00	1.69	1.18	1.25	1.25
01841	Methuen	1.00	0.90	0.96	0.87	0.98	0.98
01843	Lawrence	1.29	1.00	1.69	1.18	1.25	1.25
01844	Haverhill	0.85	0.93	0.87	0.85	0.78	0.78
01844	Methuen	1.00	0.90	0.96	0.87	0.98	0.98
01845	Methuen	1.00	0.90	0.96	0.87	0.98	0.98
01845	Middleton	0.81	0.91	0.91	0.84	0.73	0.73
01845	North Andover	0.76	1.00	0.77	0.79	0.63	0.63
01850	Dracut	0.90	0.92	0.77	0.73	0.76	0.76
01850	Lowell	1.23	0.95	1.05	1.02	1.20	1.20
01851	Chelmsford	0.64	0.88	0.80	0.73	0.51	0.51
01851	Lowell	1.23	0.95	1.05	1.02	1.20	1.20
01852	Chelmsford	0.64	0.88	0.80	0.73	0.51	0.51
01852	Lowell	1.23	0.95	1.05	1.02	1.20	1.20
01854	Dracut	0.90	0.92	0.77	0.73	0.76	0.76
01854	Lowell	1.23	0.95	1.05	1.02	1.20	1.20
01860	Amesbury	0.61	0.72	0.82	0.73	0.53	0.53
01860	Haverhill	0.85	0.93	0.87	0.85	0.78	0.78
01860	Merrimac	0.66	0.85	0.82	0.73	0.65	0.65
01862	Billerica	0.71	1.01	0.71	0.82	0.62	0.62
01862	Carlisle	0.58	0.95	0.65	0.82	0.44	0.44
01862	Tewksbury	0.75	0.97	0.81	0.87	0.69	0.69
01863	Chelmsford	0.64	0.88	0.80	0.73	0.51	0.51
01863	Lowell	1.23	0.95	1.05	1.02	1.20	1.20
01863	Tyngsborough	0.64	0.94	0.78	0.77	0.61	0.61
01863	Westford	0.53	0.81	0.66	0.68	0.43	0.43
01864	North Reading	0.74	0.88	0.73	0.82	0.65	0.65
01864	Wilmington	0.75	1.03	0.76	0.84	0.68	0.68
01867	North Reading	0.74	0.88	0.73	0.82	0.65	0.65
01867	Reading	0.66	0.78	0.75	0.75	0.58	0.58
01876	Andover	0.64	0.86	0.81	0.73	0.55	0.55
01876	Billerica	0.71	1.01	0.71	0.82	0.62	0.62
01876	Lowell	1.23	0.95	1.05	1.02	1.20	1.20
01876	Tewksbury	0.75	0.97	0.81	0.87	0.69	0.69
01879	Dunstable	0.59	0.72	0.66	0.67	0.51	0.51
01879	Tyngsborough	0.64	0.94	0.78	0.77	0.61	0.61
01879	Westford	0.53	0.81	0.66	0.68	0.43	0.43
01880	Lynnfield	0.80	0.98	0.91	0.90	0.62	0.62
01880	Reading	0.66	0.78	0.75	0.75	0.58	0.58
01880	Stoneham	0.99	1.11	0.92	1.02	0.80	0.80
01880	Wakefield	0.85	1.00	0.90	1.07	0.71	0.71
01886	Westford	0.53	0.81	0.66	0.68	0.43	0.43
01887	Wilmington	0.75	1.03	0.76	0.84	0.68	0.68
01890	Medford	1.00	1.19	0.87	1.26	1.10	1.10
01890	Woburn	0.84	1.16	0.95	0.99	0.77	0.77
01890	Winchester	0.73	0.97	0.75	0.81	0.61	0.61
01901	Lynn	1.44	1.11	1.46	1.39	1.77	1.77
01902	Lynn	1.44	1.11	1.46	1.39	1.77	1.77
01902	Swampscott	0.98	1.13	0.94	1.02	0.91	0.91
01904	Lynn	1.44	1.11	1.46	1.39	1.77	1.77

**ESRUANCE INSURANCE COMPANY  
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Exhibit 3

**Territory Factors**

<b>Garaging Zip</b>	<b>Town</b>	<b>RBI/OBI</b>	<b>PD</b>	<b>COMP/LLG</b>	<b>COLL/Ltd. COLL/R</b>	<b>UM/UIM</b>	<b>PIP/MED</b>
01905	Lynn	1.44	1.11	1.46	1.39	1.77	1.77
01905	Saugus	1.18	1.23	0.91	1.16	1.12	1.12
01906	Saugus	1.18	1.23	0.91	1.16	1.12	1.12
01907	Lynn	1.44	1.11	1.46	1.39	1.77	1.77
01907	Swampscott	0.98	1.13	0.94	1.02	0.91	0.91
01908	Nahant	0.97	1.05	0.77	1.02	0.78	0.78
01913	Amesbury	0.61	0.72	0.82	0.73	0.53	0.53
01913	Salisbury	0.72	0.82	0.78	0.78	0.69	0.69
01915	Beverly	0.77	0.90	0.78	0.90	0.74	0.74
01915	Wenham	0.60	0.83	0.72	0.74	0.56	0.56
01921	Boxford	0.70	0.80	0.97	0.83	0.57	0.57
01921	Georgetown	0.61	0.71	0.79	0.66	0.55	0.55
01921	North Andover	0.76	1.00	0.77	0.79	0.63	0.63
01921	Topsfield	0.69	0.86	0.96	0.82	0.59	0.59
01922	Georgetown	0.61	0.71	0.79	0.66	0.55	0.55
01922	Newbury	0.59	0.80	0.77	0.65	0.55	0.55
01922	Rowley	0.64	0.80	0.78	0.75	0.59	0.59
01923	Beverly	0.77	0.90	0.78	0.90	0.74	0.74
01923	Danvers	0.77	1.18	0.79	0.82	0.70	0.70
01923	Middleton	0.81	0.91	0.91	0.84	0.73	0.73
01923	Peabody	0.97	1.12	0.93	1.09	0.96	0.96
01923	Wenham	0.60	0.83	0.72	0.74	0.56	0.56
01929	Essex	0.80	0.86	0.88	0.74	0.63	0.63
01929	Hamilton	0.55	0.92	0.68	0.72	0.50	0.50
01929	Ipswich	0.59	0.83	0.70	0.71	0.56	0.56
01929	Yarmouth	0.78	0.96	0.68	0.77	0.71	0.71
01930	Gloucester	0.68	0.81	0.89	0.83	0.70	0.70
01930	Rockport	0.58	0.80	0.87	0.71	0.54	0.54
01938	Hamilton	0.55	0.92	0.68	0.72	0.50	0.50
01938	Ipswich	0.59	0.83	0.70	0.71	0.56	0.56
01938	Topsfield	0.69	0.86	0.96	0.82	0.59	0.59
01940	Lynnfield	0.80	0.98	0.91	0.90	0.62	0.62
01944	Manchester	0.66	0.82	0.79	0.77	0.61	0.61
01945	Marblehead	0.80	0.96	0.73	0.89	0.66	0.66
01945	Salem	0.99	1.08	0.89	1.07	0.97	0.97
01949	Middleton	0.81	0.91	0.91	0.84	0.73	0.73
01950	Newburyport	0.59	0.72	0.71	0.73	0.48	0.48
01951	Ipswich	0.59	0.83	0.70	0.71	0.56	0.56
01951	Newbury	0.59	0.80	0.77	0.65	0.55	0.55
01951	Newburyport	0.59	0.72	0.71	0.73	0.48	0.48
01951	Rowley	0.64	0.80	0.78	0.75	0.59	0.59
01952	Salisbury	0.72	0.82	0.78	0.78	0.69	0.69
01960	Danvers	0.77	1.18	0.79	0.82	0.70	0.70
01960	Middleton	0.81	0.91	0.91	0.84	0.73	0.73
01960	Peabody	0.97	1.12	0.93	1.09	0.96	0.96
01966	Gloucester	0.68	0.81	0.89	0.83	0.70	0.70
01966	Rockport	0.58	0.80	0.87	0.71	0.54	0.54
01969	Ipswich	0.59	0.83	0.70	0.71	0.56	0.56
01969	Newbury	0.59	0.80	0.77	0.65	0.55	0.55
01969	Rowley	0.64	0.80	0.78	0.75	0.59	0.59
01970	Peabody	0.97	1.12	0.93	1.09	0.96	0.96
01970	Salem	0.99	1.08	0.89	1.07	0.97	0.97
01970	Swampscott	0.98	1.13	0.94	1.02	0.91	0.91
01982	Hamilton	0.55	0.92	0.68	0.72	0.50	0.50
01982	Ipswich	0.59	0.83	0.70	0.71	0.56	0.56
01982	Topsfield	0.69	0.86	0.96	0.82	0.59	0.59
01983	Boxford	0.70	0.80	0.97	0.83	0.57	0.57
01983	Middleton	0.81	0.91	0.91	0.84	0.73	0.73
01983	Topsfield	0.69	0.86	0.96	0.82	0.59	0.59
01984	Topsfield	0.69	0.86	0.96	0.82	0.59	0.59
01984	Wenham	0.60	0.83	0.72	0.74	0.56	0.56
01985	Newburyport	0.59	0.72	0.71	0.73	0.48	0.48
01985	West Newbury	0.46	0.74	0.73	0.65	0.42	0.42
02019	Bellingham	0.67	0.85	0.75	0.71	0.66	0.66
02019	Franklin	0.58	0.81	0.74	0.65	0.55	0.55
02021	Canton	0.99	1.05	0.83	0.93	0.87	0.87
02021	Westwood	0.76	0.94	0.76	0.88	0.59	0.59
02025	Cohasset	0.79	1.19	0.71	0.83	0.58	0.58
02026	Dedham	0.94	1.13	0.81	0.95	0.82	0.82
02026	Needham	0.64	0.96	0.84	0.76	0.52	0.52
02026	Westwood	0.76	0.94	0.76	0.88	0.59	0.59
02030	Dover	0.68	0.83	0.75	0.78	0.48	0.48

**ESRUANCE INSURANCE COMPANY  
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Exhibit 3

**Territory Factors**

<b>Garaging Zip</b>	<b>Town</b>	<b>RBI/OBI</b>	<b>PD</b>	<b>COMP/LLG</b>	<b>COLL/Ltd. COLL/R</b>	<b>UM/UIM</b>	<b>PIP/MED</b>
02030	Needham	0.64	0.96	0.84	0.76	0.52	0.52
02030	Sherborn	0.55	0.84	0.68	0.81	0.54	0.54
02032	Sharon	0.86	1.05	0.84	1.00	0.72	0.72
02032	Walpole	0.78	1.06	0.84	0.94	0.70	0.70
02035	Foxborough	0.71	1.01	0.88	0.86	0.71	0.71
02038	Franklin	0.58	0.81	0.74	0.65	0.55	0.55
02043	Hingham	0.72	0.91	0.73	0.79	0.57	0.57
02045	Hull	1.09	1.20	0.84	0.96	0.90	0.90
02047	Scituate	0.79	1.01	0.89	0.92	0.68	0.68
02048	Mansfield	0.76	0.86	0.88	0.75	0.64	0.64
02048	Norton	0.84	0.97	0.95	0.98	0.65	0.65
02050	Duxbury	0.74	0.89	0.94	0.82	0.54	0.54
02050	Marshfield	0.78	0.94	0.97	0.81	0.71	0.71
02050	Scituate	0.79	1.01	0.89	0.92	0.68	0.68
02052	Medfield	0.54	0.72	0.70	0.68	0.47	0.47
02053	Bellingham	0.67	0.85	0.75	0.71	0.66	0.66
02053	Franklin	0.58	0.81	0.74	0.65	0.55	0.55
02053	Medway	0.51	0.98	0.64	0.80	0.52	0.52
02054	Millis	0.52	0.79	0.70	0.81	0.55	0.55
02056	Norfolk	0.66	0.86	0.68	0.69	0.50	0.50
02061	Norwell	0.86	1.22	0.76	0.86	0.57	0.57
02061	Scituate	0.79	1.01	0.89	0.92	0.68	0.68
02062	Norwood	0.87	1.03	0.88	0.88	0.81	0.81
02062	Walpole	0.78	1.06	0.84	0.94	0.70	0.70
02062	Westwood	0.76	0.94	0.76	0.88	0.59	0.59
02066	Norwell	0.86	1.22	0.76	0.86	0.57	0.57
02066	Scituate	0.79	1.01	0.89	0.92	0.68	0.68
02067	Foxborough	0.71	1.01	0.88	0.86	0.71	0.71
02067	Sharon	0.86	1.05	0.84	1.00	0.72	0.72
02071	Norfolk	0.66	0.86	0.68	0.69	0.50	0.50
02071	Walpole	0.78	1.06	0.84	0.94	0.70	0.70
02072	Avon	1.15	0.99	0.89	0.95	1.08	1.08
02072	Stoughton	1.09	1.25	1.10	1.10	1.07	1.07
02081	Walpole	0.78	1.06	0.84	0.94	0.70	0.70
02090	Dover	0.68	0.83	0.75	0.78	0.48	0.48
02090	Westwood	0.76	0.94	0.76	0.88	0.59	0.59
02093	Franklin	0.58	0.81	0.74	0.65	0.55	0.55
02093	Wrentham	0.78	0.85	0.80	0.77	0.55	0.55
02108	Boston Central	1.10	0.83	1.24	1.07	1.13	1.13
02109	Boston Central	1.10	0.83	1.24	1.07	1.13	1.13
02110	Boston Central	1.10	0.83	1.24	1.07	1.13	1.13
02111	Boston Central	1.10	0.83	1.24	1.07	1.13	1.13
02113	Boston Central	1.10	0.83	1.24	1.07	1.13	1.13
02114	Boston Central	1.10	0.83	1.24	1.07	1.13	1.13
02115	Boston Central	1.10	0.83	1.24	1.07	1.13	1.13
02116	Boston Central	1.10	0.83	1.24	1.07	1.13	1.13
02118	Boston Central	1.10	0.83	1.24	1.07	1.13	1.13
02119	Roxbury	1.78	1.36	2.31	1.85	2.50	2.50
02120	Roxbury	1.78	1.36	2.31	1.85	2.50	2.50
02121	Roxbury	1.78	1.36	2.31	1.85	2.50	2.50
02122	Dorchester	1.98	1.44	2.11	1.75	2.53	2.53
02124	Dorchester	1.98	1.44	2.11	1.75	2.53	2.53
02125	Dorchester	1.98	1.44	2.11	1.75	2.53	2.53
02126	Dorchester	1.98	1.44	2.11	1.75	2.53	2.53
02127	South Boston	1.20	1.07	1.33	1.12	1.07	1.07
02128	Charlestown	1.49	1.17	1.65	1.55	1.26	1.26
02129	Charlestown	1.49	1.17	1.65	1.55	1.26	1.26
02130	Jamaica Plain	1.34	1.05	1.53	1.07	1.25	1.25
02131	Roslindale	1.44	1.21	1.81	1.45	1.40	1.40
02132	West Roxbury	1.18	1.12	0.93	1.16	1.09	1.09
02133	Boston Central	1.10	0.83	1.24	1.07	1.13	1.13
02134	Brighton	1.09	0.98	0.98	1.15	1.02	1.02
02135	Brighton	1.09	0.98	0.98	1.15	1.02	1.02
02136	Hyde Park	1.51	1.15	1.57	1.36	1.86	1.86
02138	Cambridge	0.92	0.86	0.89	0.97	0.92	0.92
02139	Cambridge	0.92	0.86	0.89	0.97	0.92	0.92
02140	Belmont	0.69	0.91	0.75	0.84	0.61	0.61
02140	Cambridge	0.92	0.86	0.89	0.97	0.92	0.92
02140	Somerville	0.93	1.22	1.01	1.16	0.96	0.96
02141	Cambridge	0.92	0.86	0.89	0.97	0.92	0.92
02141	Somerville	0.93	1.22	1.01	1.16	0.96	0.96
02142	Cambridge	0.92	0.86	0.89	0.97	0.92	0.92

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Exhibit 3

**Territory Factors**

Garaging Zip	Town	RBI/OBI	PD	COMP/LLG	COLL/Ltd. COLL/R	UM/UIM	PIP/MED
02143	Somerville	0.93	1.22	1.01	1.16	0.96	0.96
02144	Somerville	0.93	1.22	1.01	1.16	0.96	0.96
02145	Somerville	0.93	1.22	1.01	1.16	0.96	0.96
02148	Malden	1.25	1.24	1.10	1.36	1.57	1.57
02148	Melrose	0.97	1.13	0.90	1.01	0.77	0.77
02148	Revere	1.54	1.17	1.21	1.49	1.47	1.47
02149	Everett	1.36	1.25	1.28	1.56	1.40	1.40
02150	Chelsea	1.53	1.10	1.94	1.50	1.51	1.51
02150	Revere	1.54	1.17	1.21	1.49	1.47	1.47
02151	Revere	1.54	1.17	1.21	1.49	1.47	1.47
02152	Winthrop	1.20	1.15	1.10	1.38	1.17	1.17
02155	Malden	1.25	1.24	1.10	1.36	1.57	1.57
02155	Medford	1.00	1.19	0.87	1.26	1.10	1.10
02155	Somerville	0.93	1.22	1.01	1.16	0.96	0.96
02163	Brighton	1.09	0.98	0.98	1.15	1.02	1.02
02169	Braintree	0.89	1.16	1.07	1.07	0.80	0.80
02169	Quincy	1.18	1.03	1.07	1.00	0.92	0.92
02170	Milton	1.12	1.11	1.28	0.97	1.01	1.01
02170	Quincy	1.18	1.03	1.07	1.00	0.92	0.92
02171	Milton	1.12	1.11	1.28	0.97	1.01	1.01
02171	Quincy	1.18	1.03	1.07	1.00	0.92	0.92
02176	Melrose	0.97	1.13	0.90	1.01	0.77	0.77
02180	Stoneham	0.99	1.11	0.92	1.02	0.80	0.80
02180	Woburn	0.84	1.16	0.95	0.99	0.77	0.77
02184	Braintree	0.89	1.16	1.07	1.07	0.80	0.80
02186	Milton	1.12	1.11	1.28	0.97	1.01	1.01
02186	Quincy	1.18	1.03	1.07	1.00	0.92	0.92
02188	Braintree	0.89	1.16	1.07	1.07	0.80	0.80
02188	Weymouth	1.08	1.09	0.94	0.98	0.99	0.99
02189	Weymouth	1.08	1.09	0.94	0.98	0.99	0.99
02190	Hingham	0.72	0.91	0.73	0.79	0.57	0.57
02190	Weymouth	1.08	1.09	0.94	0.98	0.99	0.99
02191	Quincy	1.18	1.03	1.07	1.00	0.92	0.92
02191	Weymouth	1.08	1.09	0.94	0.98	0.99	0.99
02199	Boston Central	1.10	0.83	1.24	1.07	1.13	1.13
02203	Boston Central	1.10	0.83	1.24	1.07	1.13	1.13
02210	Boston Central	1.10	0.83	1.24	1.07	1.13	1.13
02215	Boston Central	1.10	0.83	1.24	1.07	1.13	1.13
02222	Boston Central	1.10	0.83	1.24	1.07	1.13	1.13
02301	Brockton	2.11	1.44	1.72	1.46	2.44	2.44
02301	West Bridgewater	1.28	1.35	0.93	1.08	1.00	1.00
02302	Brockton	2.11	1.44	1.72	1.46	2.44	2.44
02322	Avon	1.15	0.99	0.89	0.95	1.08	1.08
02324	Bridgewater	0.95	0.98	1.04	0.93	0.82	0.82
02325	Bridgewater	0.95	0.98	1.04	0.93	0.82	0.82
02330	Carver	0.80	0.92	0.93	0.80	0.74	0.74
02330	Middleborough	0.87	0.90	0.93	0.86	0.83	0.83
02330	Plymouth	0.80	1.01	0.86	0.86	0.71	0.71
02332	Duxbury	0.74	0.89	0.94	0.82	0.54	0.54
02332	Pembroke	0.83	1.04	0.95	0.90	0.69	0.69
02332	Plymouth	0.80	1.01	0.86	0.86	0.71	0.71
02333	East Bridgewater	0.98	1.12	0.89	0.90	0.72	0.72
02333	West Bridgewater	1.28	1.35	0.93	1.08	1.00	1.00
02338	Halifax	0.77	0.97	0.99	0.96	0.71	0.71
02339	Hanover	0.78	0.88	0.80	0.82	0.73	0.73
02339	Norwell	0.86	1.22	0.76	0.86	0.57	0.57
02339	Pembroke	0.83	1.04	0.95	0.90	0.69	0.69
02341	Halifax	0.77	0.97	0.99	0.96	0.71	0.71
02341	Hanover	0.78	0.88	0.80	0.82	0.73	0.73
02341	Hanson	0.74	0.93	0.76	0.83	0.71	0.71
02343	Holbrook	1.23	1.13	0.90	1.00	1.11	1.11
02346	Lakeville	0.69	0.91	0.84	0.70	0.64	0.64
02346	Middleborough	0.87	0.90	0.93	0.86	0.83	0.83
02346	Wareham	0.93	0.96	1.13	0.90	0.91	0.91
02347	Lakeville	0.69	0.91	0.84	0.70	0.64	0.64
02347	Middleborough	0.87	0.90	0.93	0.86	0.83	0.83
02347	Taunton	1.11	1.05	0.99	0.91	0.94	0.94
02351	Abington	1.02	1.12	0.85	0.92	0.83	0.83
02356	Easton	0.88	1.03	0.86	0.91	0.74	0.74
02357	Easton	0.88	1.03	0.86	0.91	0.74	0.74
02359	Marshfield	0.78	0.94	0.97	0.81	0.71	0.71
02359	Pembroke	0.83	1.04	0.95	0.90	0.69	0.69

**ESRUANCE INSURANCE COMPANY  
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Exhibit 3

**Territory Factors**

<b>Garaging Zip</b>	<b>Town</b>	<b>RBI/OBI</b>	<b>PD</b>	<b>COMP/LLG</b>	<b>COLL/Ltd. COLL/R</b>	<b>UM/UIM</b>	<b>PIP/MED</b>
02360	Plymouth	0.80	1.01	0.86	0.86	0.71	0.71
02364	Kingston	0.78	0.85	0.88	0.78	0.70	0.70
02366	Carver	0.80	0.92	0.93	0.80	0.74	0.74
02367	Carver	0.80	0.92	0.93	0.80	0.74	0.74
02367	Middleborough	0.87	0.90	0.93	0.86	0.83	0.83
02367	Plympton	0.83	0.91	0.93	0.93	0.79	0.79
02368	Canton	0.99	1.05	0.83	0.93	0.87	0.87
02368	Holbrook	1.23	1.13	0.90	1.00	1.11	1.11
02368	Randolph	1.65	1.37	1.38	1.33	1.66	1.66
02368	Stoughton	1.09	1.25	1.10	1.10	1.07	1.07
02370	Rockland	1.10	1.03	0.79	0.92	1.13	1.13
02375	Easton	0.88	1.03	0.86	0.91	0.74	0.74
02375	Norton	0.84	0.97	0.95	0.98	0.65	0.65
02375	West Bridgewater	1.28	1.35	0.93	1.08	1.00	1.00
02379	West Bridgewater	1.28	1.35	0.93	1.08	1.00	1.00
02382	Whitman	0.99	1.14	0.85	0.87	0.83	0.83
02420	Burlington	0.75	0.89	0.78	0.88	0.57	0.57
02420	Lexington	0.66	1.02	0.83	0.77	0.49	0.49
02421	Lexington	0.66	1.02	0.83	0.77	0.49	0.49
02421	Lincoln	0.54	1.04	0.73	0.88	0.55	0.55
02445	Brookline	0.86	1.02	0.84	0.90	0.78	0.78
02446	Brookline	0.86	1.02	0.84	0.90	0.78	0.78
02451	Waltham	0.78	0.91	0.70	0.85	0.68	0.68
02452	Waltham	0.78	0.91	0.70	0.85	0.68	0.68
02453	Newton	0.83	1.04	0.71	0.95	0.65	0.65
02453	Waltham	0.78	0.91	0.70	0.85	0.68	0.68
02453	Watertown	0.81	0.92	0.80	0.97	0.76	0.76
02457	Wellesley	0.61	0.98	0.67	0.66	0.47	0.47
02458	Newton	0.83	1.04	0.71	0.95	0.65	0.65
02458	Watertown	0.81	0.92	0.80	0.97	0.76	0.76
02459	Newton	0.83	1.04	0.71	0.95	0.65	0.65
02460	Newton	0.83	1.04	0.71	0.95	0.65	0.65
02461	Newton	0.83	1.04	0.71	0.95	0.65	0.65
02462	Newton	0.83	1.04	0.71	0.95	0.65	0.65
02462	Wellesley	0.61	0.98	0.67	0.66	0.47	0.47
02462	Weston	0.63	0.89	0.75	0.86	0.58	0.58
02464	Newton	0.83	1.04	0.71	0.95	0.65	0.65
02465	Newton	0.83	1.04	0.71	0.95	0.65	0.65
02466	Newton	0.83	1.04	0.71	0.95	0.65	0.65
02466	Waltham	0.78	0.91	0.70	0.85	0.68	0.68
02467	Brookline	0.86	1.02	0.84	0.90	0.78	0.78
02467	Newton	0.83	1.04	0.71	0.95	0.65	0.65
02468	Newton	0.83	1.04	0.71	0.95	0.65	0.65
02472	Cambridge	0.92	0.86	0.89	0.97	0.92	0.92
02472	Newton	0.83	1.04	0.71	0.95	0.65	0.65
02472	Waltham	0.78	0.91	0.70	0.85	0.68	0.68
02472	Watertown	0.81	0.92	0.80	0.97	0.76	0.76
02474	Arlington	0.75	0.95	0.63	0.84	0.64	0.64
02474	Belmont	0.69	0.91	0.75	0.84	0.61	0.61
02474	Lexington	0.66	1.02	0.83	0.77	0.49	0.49
02476	Arlington	0.75	0.95	0.63	0.84	0.64	0.64
02476	Belmont	0.69	0.91	0.75	0.84	0.61	0.61
02478	Belmont	0.69	0.91	0.75	0.84	0.61	0.61
02478	Waltham	0.78	0.91	0.70	0.85	0.68	0.68
02481	Needham	0.64	0.96	0.84	0.76	0.52	0.52
02481	Wellesley	0.61	0.98	0.67	0.66	0.47	0.47
02482	Natick	0.65	0.82	0.65	0.74	0.64	0.64
02482	Needham	0.64	0.96	0.84	0.76	0.52	0.52
02482	Wellesley	0.61	0.98	0.67	0.66	0.47	0.47
02492	Needham	0.64	0.96	0.84	0.76	0.52	0.52
02492	Wellesley	0.61	0.98	0.67	0.66	0.47	0.47
02493	Waltham	0.78	0.91	0.70	0.85	0.68	0.68
02493	Wayland	0.61	0.91	0.71	0.77	0.49	0.49
02493	Weston	0.63	0.89	0.75	0.86	0.58	0.58
02494	Needham	0.64	0.96	0.84	0.76	0.52	0.52
02494	Wellesley	0.61	0.98	0.67	0.66	0.47	0.47
02532	Bourne	0.73	0.98	0.89	0.78	0.68	0.68
02532	Sandwich	0.67	0.92	0.81	0.80	0.67	0.67
02532	Wareham	0.93	0.96	1.13	0.90	0.91	0.91
02534	Bourne	0.73	0.98	0.89	0.78	0.68	0.68
02535	Chilmark	0.54	0.85	0.85	0.79	0.51	0.51
02535	Gay Head	0.54	0.80	0.85	0.85	0.58	0.58

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Exhibit 3

**Territory Factors**

<b>Garaging Zip</b>	<b>Town</b>	<b>RBI/OBI</b>	<b>PD</b>	<b>COMP/LLG</b>	<b>COLL/Ltd. COLL/R</b>	<b>UM/UIM</b>	<b>PIP/MED</b>
02536	Falmouth	0.86	1.04	0.75	0.78	0.75	0.75
02537	Sandwich	0.67	0.92	0.81	0.80	0.67	0.67
02538	Plymouth	0.80	1.01	0.86	0.86	0.71	0.71
02538	Wareham	0.93	0.96	1.13	0.90	0.91	0.91
02539	Edgartown	0.54	0.74	0.74	0.83	0.50	0.50
02540	Falmouth	0.86	1.04	0.75	0.78	0.75	0.75
02542	Bourne	0.73	0.98	0.89	0.78	0.68	0.68
02542	Falmouth	0.86	1.04	0.75	0.78	0.75	0.75
02542	Mashpee	0.81	0.97	0.74	0.86	0.82	0.82
02542	Sandwich	0.67	0.92	0.81	0.80	0.67	0.67
02543	Falmouth	0.86	1.04	0.75	0.78	0.75	0.75
02553	Bourne	0.73	0.98	0.89	0.78	0.68	0.68
02554	Nantucket	0.51	0.74	0.81	0.65	0.52	0.52
02556	Bourne	0.73	0.98	0.89	0.78	0.68	0.68
02556	Falmouth	0.86	1.04	0.75	0.78	0.75	0.75
02557	Oak Bluffs	0.54	0.81	0.84	0.89	0.67	0.67
02558	Wareham	0.93	0.96	1.13	0.90	0.91	0.91
02559	Bourne	0.73	0.98	0.89	0.78	0.68	0.68
02561	Bourne	0.73	0.98	0.89	0.78	0.68	0.68
02562	Bourne	0.73	0.98	0.89	0.78	0.68	0.68
02562	Sandwich	0.67	0.92	0.81	0.80	0.67	0.67
02563	Sandwich	0.67	0.92	0.81	0.80	0.67	0.67
02564	Nantucket	0.51	0.74	0.81	0.65	0.52	0.52
02568	Tisbury	0.57	0.75	0.85	0.82	0.55	0.55
02571	Carver	0.80	0.92	0.93	0.80	0.74	0.74
02571	Plymouth	0.80	1.01	0.86	0.86	0.71	0.71
02571	Wareham	0.93	0.96	1.13	0.90	0.91	0.91
02575	West Tisbury	0.54	0.73	0.90	0.94	0.51	0.51
02576	Rochester	0.77	0.84	0.88	0.84	0.68	0.68
02576	Wareham	0.93	0.96	1.13	0.90	0.91	0.91
02584	Nantucket	0.51	0.74	0.81	0.65	0.52	0.52
02601	Barnstable	0.80	0.88	0.76	0.81	0.79	0.79
02601	Yarmouth	0.78	0.96	0.68	0.77	0.71	0.71
02630	Barnstable	0.80	0.88	0.76	0.81	0.79	0.79
02631	Brewster	0.56	0.74	0.75	0.64	0.52	0.52
02631	Dennis	0.70	0.76	0.85	0.72	0.73	0.73
02631	Harwich	0.73	0.81	0.63	0.67	0.62	0.62
02631	Orleans	0.52	0.65	0.64	0.60	0.52	0.52
02632	Barnstable	0.80	0.88	0.76	0.81	0.79	0.79
02633	Chatham	0.53	0.67	0.63	0.62	0.47	0.47
02635	Barnstable	0.80	0.88	0.76	0.81	0.79	0.79
02637	Barnstable	0.80	0.88	0.76	0.81	0.79	0.79
02638	Dennis	0.70	0.76	0.85	0.72	0.73	0.73
02638	Yarmouth	0.78	0.96	0.68	0.77	0.71	0.71
02639	Dennis	0.70	0.76	0.85	0.72	0.73	0.73
02639	Harwich	0.73	0.81	0.63	0.67	0.62	0.62
02641	Dennis	0.70	0.76	0.85	0.72	0.73	0.73
02642	Eastham	0.48	0.68	0.86	0.65	0.56	0.56
02643	Orleans	0.52	0.65	0.64	0.60	0.52	0.52
02644	Bourne	0.73	0.98	0.89	0.78	0.68	0.68
02644	Mashpee	0.81	0.97	0.74	0.86	0.82	0.82
02644	Sandwich	0.67	0.92	0.81	0.80	0.67	0.67
02645	Brewster	0.56	0.74	0.75	0.64	0.52	0.52
02645	Harwich	0.73	0.81	0.63	0.67	0.62	0.62
02646	Harwich	0.73	0.81	0.63	0.67	0.62	0.62
02647	Barnstable	0.80	0.88	0.76	0.81	0.79	0.79
02648	Barnstable	0.80	0.88	0.76	0.81	0.79	0.79
02648	Sandwich	0.67	0.92	0.81	0.80	0.67	0.67
02649	Falmouth	0.86	1.04	0.75	0.78	0.75	0.75
02649	Mashpee	0.81	0.97	0.74	0.86	0.82	0.82
02649	Sandwich	0.67	0.92	0.81	0.80	0.67	0.67
02650	Chatham	0.53	0.67	0.63	0.62	0.47	0.47
02651	Wellfleet	0.53	0.67	0.65	0.65	0.50	0.50
02652	Truro	0.49	0.70	0.75	0.76	0.73	0.73
02653	Orleans	0.52	0.65	0.64	0.60	0.52	0.52
02655	Barnstable	0.80	0.88	0.76	0.81	0.79	0.79
02657	Provincetown	0.53	0.73	0.74	0.67	0.50	0.50
02659	Chatham	0.53	0.67	0.63	0.62	0.47	0.47
02659	Harwich	0.73	0.81	0.63	0.67	0.62	0.62
02660	Dennis	0.70	0.76	0.85	0.72	0.73	0.73
02660	Harwich	0.73	0.81	0.63	0.67	0.62	0.62
02663	Wellfleet	0.53	0.67	0.65	0.65	0.50	0.50

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02664	Dennis	0.70	0.76	0.85	0.72	0.73	0.73
02664	Yarmouth	0.78	0.96	0.68	0.77	0.71	0.71
02666	Truro	0.49	0.70	0.75	0.76	0.73	0.73
02666	Wellfleet	0.53	0.67	0.65	0.65	0.50	0.50
02667	Truro	0.49	0.70	0.75	0.76	0.73	0.73
02667	Wellfleet	0.53	0.67	0.65	0.65	0.50	0.50
02668	Barnstable	0.80	0.88	0.76	0.81	0.79	0.79
02669	Chatham	0.53	0.67	0.63	0.62	0.47	0.47
02670	Dennis	0.70	0.76	0.85	0.72	0.73	0.73
02670	Yarmouth	0.78	0.96	0.68	0.77	0.71	0.71
02671	Dennis	0.70	0.76	0.85	0.72	0.73	0.73
02671	Harwich	0.73	0.81	0.63	0.67	0.62	0.62
02672	Barnstable	0.80	0.88	0.76	0.81	0.79	0.79
02673	Yarmouth	0.78	0.96	0.68	0.77	0.71	0.71
02675	Barnstable	0.80	0.88	0.76	0.81	0.79	0.79
02675	Yarmouth	0.78	0.96	0.68	0.77	0.71	0.71
02702	Freetown	0.78	0.87	0.84	0.73	0.69	0.69
02703	Attleboro	0.86	0.94	0.75	0.80	0.69	0.69
02703	Rehoboth	0.72	0.89	0.76	0.79	0.62	0.62
02713	Gosnold	1.00	0.86	1.00	0.80	0.97	0.97
02715	Dighton	0.87	1.06	0.79	0.85	0.78	0.78
02717	Fall River	1.28	1.08	1.00	1.11	1.08	1.08
02717	Freetown	0.78	0.87	0.84	0.73	0.69	0.69
02717	Rochester	0.77	0.84	0.88	0.84	0.68	0.68
02718	Berkley	0.87	0.89	0.87	0.82	0.81	0.81
02718	Raynham	0.90	1.01	1.04	0.88	0.80	0.80
02718	Taunton	1.11	1.05	0.99	0.91	0.94	0.94
02719	Fairhaven	0.93	0.96	0.83	0.86	0.79	0.79
02720	Fall River	1.28	1.08	1.00	1.11	1.08	1.08
02720	Freetown	0.78	0.87	0.84	0.73	0.69	0.69
02720	Somerset	0.87	0.88	0.81	0.80	0.73	0.73
02721	Fall River	1.28	1.08	1.00	1.11	1.08	1.08
02721	Westport	0.83	0.88	0.78	0.75	0.73	0.73
02723	Fall River	1.28	1.08	1.00	1.11	1.08	1.08
02724	Fall River	1.28	1.08	1.00	1.11	1.08	1.08
02725	Somerset	0.87	0.88	0.81	0.80	0.73	0.73
02726	Somerset	0.87	0.88	0.81	0.80	0.73	0.73
02738	Marion	0.63	0.84	0.80	0.77	0.64	0.64
02739	Mattapoisett	0.73	0.86	0.80	0.72	0.68	0.68
02740	Dartmouth	0.82	0.93	0.88	0.86	0.71	0.71
02740	New Bedford	1.08	0.97	1.18	1.07	1.23	1.23
02743	Acushnet	0.90	0.92	0.84	0.81	0.75	0.75
02744	New Bedford	1.08	0.97	1.18	1.07	1.23	1.23
02745	Acushnet	0.90	0.92	0.84	0.81	0.75	0.75
02745	Dartmouth	0.82	0.93	0.88	0.86	0.71	0.71
02745	Freetown	0.78	0.87	0.84	0.73	0.69	0.69
02745	New Bedford	1.08	0.97	1.18	1.07	1.23	1.23
02746	New Bedford	1.08	0.97	1.18	1.07	1.23	1.23
02747	Dartmouth	0.82	0.93	0.88	0.86	0.71	0.71
02747	Fall River	1.28	1.08	1.00	1.11	1.08	1.08
02747	New Bedford	1.08	0.97	1.18	1.07	1.23	1.23
02747	Westport	0.83	0.88	0.78	0.75	0.73	0.73
02748	Dartmouth	0.82	0.93	0.88	0.86	0.71	0.71
02748	New Bedford	1.08	0.97	1.18	1.07	1.23	1.23
02748	Westport	0.83	0.88	0.78	0.75	0.73	0.73
02760	North Attleboro	0.70	0.86	0.80	0.75	0.63	0.63
02760	Plainville	0.72	0.89	0.73	0.80	0.66	0.66
02762	Plainville	0.72	0.89	0.73	0.80	0.66	0.66
02762	Wrentham	0.78	0.85	0.80	0.77	0.55	0.55
02763	Attleboro	0.86	0.94	0.75	0.80	0.69	0.69
02763	Mansfield	0.76	0.86	0.88	0.75	0.64	0.64
02764	Dighton	0.87	1.06	0.79	0.85	0.78	0.78
02764	Taunton	1.11	1.05	0.99	0.91	0.94	0.94
02766	Easton	0.88	1.03	0.86	0.91	0.74	0.74
02766	Norton	0.84	0.97	0.95	0.98	0.65	0.65
02766	Rehoboth	0.72	0.89	0.76	0.79	0.62	0.62
02766	Taunton	1.11	1.05	0.99	0.91	0.94	0.94
02767	Bridgewater	0.95	0.98	1.04	0.93	0.82	0.82
02767	Raynham	0.90	1.01	1.04	0.88	0.80	0.80
02767	Taunton	1.11	1.05	0.99	0.91	0.94	0.94
02769	Dighton	0.87	1.06	0.79	0.85	0.78	0.78
02769	Rehoboth	0.72	0.89	0.76	0.79	0.62	0.62

**ESRUANCE INSURANCE COMPANY  
COMMONWEALTH OF MASSACHUSETTS**

Exhibit 3

**Territory Factors**

<b>Garaging Zip</b>	<b>Town</b>	<b>RBI/OBI</b>	<b>PD</b>	<b>COMP/LLG</b>	<b>COLL/Ltd. COLL/R</b>	<b>UM/UIM</b>	<b>PIP/MED</b>
02770	Freetown	0.78	0.87	0.84	0.73	0.69	0.69
02770	Rochester	0.77	0.84	0.88	0.84	0.68	0.68
02771	Attleboro	0.86	0.94	0.75	0.80	0.69	0.69
02771	Rehoboth	0.72	0.89	0.76	0.79	0.62	0.62
02771	Seekonk	0.85	0.86	0.72	0.78	0.61	0.61
02777	Dighton	0.87	1.06	0.79	0.85	0.78	0.78
02777	Rehoboth	0.72	0.89	0.76	0.79	0.62	0.62
02777	Somerset	0.87	0.88	0.81	0.80	0.73	0.73
02777	Swansea	0.88	0.85	0.81	0.84	0.71	0.71
02779	Berkley	0.87	0.89	0.87	0.82	0.81	0.81
02779	Freetown	0.78	0.87	0.84	0.73	0.69	0.69
02779	Taunton	1.11	1.05	0.99	0.91	0.94	0.94
02780	Raynham	0.90	1.01	1.04	0.88	0.80	0.80
02780	Taunton	1.11	1.05	0.99	0.91	0.94	0.94
02790	Dartmouth	0.82	0.93	0.88	0.86	0.71	0.71
02790	Fall River	1.28	1.08	1.00	1.11	1.08	1.08
02790	Westport	0.83	0.88	0.78	0.75	0.73	0.73
02791	Westport	0.83	0.88	0.78	0.75	0.73	0.73

**ESURANCE INSURANCE COMPANY  
COMMONWEALTH OF MASSACHUSETTS**

Exhibit 5

**Years Licensed Factor**

<b>Years Licensed</b>	<b>RBI/OBI</b>	<b>PD</b>	<b>PIP/MED</b>	<b>COMP/LLG</b>	<b>COLL/RC/Ltd. COLL</b>	<b>UM/UIM</b>
0	6.55	6.91	2.28	1.50	4.40	2.60
1	6.50	6.13	2.28	1.50	4.40	2.54
2	5.87	5.04	2.06	1.39	3.59	2.29
3	4.01	3.48	1.93	1.33	3.03	1.74
4	2.76	2.56	1.46	1.25	2.38	1.54
5	2.16	2.08	1.42	1.27	2.10	1.52
6	1.88	1.80	1.18	1.21	1.78	1.30
7	1.63	1.57	1.05	1.19	1.56	1.05
8	1.47	1.41	1.08	1.13	1.40	0.96
9	1.15	1.15	0.93	1.07	1.14	0.92
10	1.15	1.15	0.93	1.07	1.14	0.92
11	1.15	1.15	0.93	1.07	1.14	0.92
12	1.15	1.15	0.93	1.07	1.14	0.92
13	1.15	1.15	0.93	1.07	1.14	0.92
14	1.00	1.00	1.00	1.00	1.00	1.00
15	1.00	1.00	1.00	1.00	1.00	1.00
16	1.00	1.00	1.00	1.00	1.00	1.00
17	1.00	1.00	1.00	1.00	1.00	1.00
18	1.00	1.00	1.00	1.00	1.00	1.00
19	1.05	1.01	1.08	0.97	0.97	1.26
20	1.05	1.01	1.08	0.97	0.97	1.26
21	1.05	1.01	1.08	0.97	0.97	1.26
22	1.05	1.01	1.08	0.97	0.97	1.26
23	1.05	1.01	1.08	0.97	0.97	1.26
24	1.09	1.02	1.15	0.89	0.96	1.48
25	1.09	1.02	1.15	0.89	0.96	1.48
26	1.09	1.02	1.15	0.89	0.96	1.48
27	1.09	1.02	1.15	0.89	0.96	1.48
28	1.09	1.02	1.15	0.89	0.96	1.48
29	1.09	1.02	1.15	0.89	0.96	1.48
30	1.09	1.02	1.15	0.89	0.96	1.48
31	1.09	1.02	1.15	0.89	0.96	1.48
32	1.09	1.02	1.15	0.89	0.96	1.48
33	1.09	1.02	1.15	0.89	0.96	1.48
34	1.03	0.95	1.04	0.81	0.87	1.31
35	1.03	0.95	1.04	0.81	0.87	1.31
36	1.03	0.95	1.04	0.81	0.87	1.31
37	1.03	0.95	1.04	0.81	0.87	1.31
38	1.03	0.95	1.04	0.81	0.87	1.31
39	0.98	0.93	0.91	0.75	0.84	1.17
40	0.98	0.93	0.91	0.75	0.84	1.17
41	0.98	0.93	0.91	0.75	0.84	1.17
42	0.98	0.93	0.91	0.75	0.84	1.17
43	0.98	0.93	0.91	0.75	0.84	1.17
44	0.95	0.93	0.90	0.74	0.83	1.16
45	0.91	0.95	0.89	0.72	0.82	1.16
46	0.88	0.95	0.88	0.71	0.81	1.15
47	0.88	0.99	0.87	0.69	0.80	1.15
48	0.94	0.99	0.86	0.68	0.79	1.15
49	1.39	1.36	1.12	0.82	1.17	1.39
50	1.47	1.38	1.13	0.82	1.19	1.47
51	1.50	1.40	1.14	0.82	1.22	1.48
52	1.51	1.45	1.16	0.82	1.24	1.48
53	1.53	1.47	1.17	0.82	1.26	1.48
54	1.57	1.64	1.18	0.82	1.29	1.50
55	1.60	1.64	1.19	0.82	1.31	1.51
56	1.64	1.66	1.21	0.82	1.34	1.52

**ESURANCE INSURANCE COMPANY  
COMMONWEALTH OF MASSACHUSETTS**

Exhibit 5

**Years Licensed Factor**

<b>Years Licensed</b>	<b>RBI/OBI</b>	<b>PD</b>	<b>PIP/MED</b>	<b>COMP/LLG</b>	<b>COLL/RC/Ltd. COLL</b>	<b>UM/UIM</b>
57	1.67	1.66	1.22	0.82	1.36	1.53
58	1.69	1.66	1.23	0.82	1.39	1.54
59	1.75	1.84	1.28	0.82	1.49	1.54
60	1.75	1.84	1.28	0.82	1.49	1.54
61	2.05	2.04	1.28	0.82	1.61	1.54
62	2.05	2.04	1.28	0.82	1.61	1.54
63	2.12	2.25	1.28	0.82	1.74	1.54
64	2.12	2.25	1.28	0.82	1.74	1.54
65	2.17	2.37	1.28	0.82	1.74	1.54
66	2.17	2.37	1.28	0.82	1.74	1.54
67	2.22	2.39	1.28	0.82	1.74	1.54
68	2.22	2.39	1.28	0.82	1.74	1.54
69	2.27	2.52	1.28	0.82	1.74	1.54
70	2.27	2.52	1.28	0.82	1.74	1.54
71	2.31	2.52	1.28	0.82	1.74	1.54
72	2.31	2.52	1.28	0.82	1.74	1.54
73	2.36	2.52	1.28	0.82	1.74	1.54
74	2.36	2.52	1.28	0.82	1.74	1.54
75	2.39	2.52	1.28	0.82	1.74	1.54
76	2.39	2.52	1.28	0.82	1.74	1.54
77	2.39	2.52	1.28	0.82	1.74	1.54
78	2.39	2.52	1.28	0.82	1.74	1.54
79	2.39	2.52	1.28	0.82	1.74	1.54
80	2.39	2.52	1.28	0.82	1.74	1.54
81	2.39	2.52	1.28	0.82	1.74	1.54
82	2.39	2.52	1.28	0.82	1.74	1.54
83	2.39	2.52	1.28	0.82	1.74	1.54
84	2.39	2.52	1.28	0.82	1.74	1.54
85	2.39	2.52	1.28	0.82	1.74	1.54
86	2.39	2.52	1.28	0.82	1.74	1.54
87	2.39	2.52	1.28	0.82	1.74	1.54
88	2.39	2.52	1.28	0.82	1.74	1.54
89	2.39	2.52	1.28	0.82	1.74	1.54
90	2.39	2.52	1.28	0.82	1.74	1.54
91	2.39	2.52	1.28	0.82	1.74	1.54
92	2.39	2.52	1.28	0.82	1.74	1.54
93	2.39	2.52	1.28	0.82	1.74	1.54
94	2.39	2.52	1.28	0.82	1.74	1.54
95	2.39	2.52	1.28	0.82	1.74	1.54
96	2.39	2.52	1.28	0.82	1.74	1.54
97	2.39	2.52	1.28	0.82	1.74	1.54
98-99	2.39	2.52	1.28	0.82	1.74	1.54

**ESURANCE INSURANCE COMPANY  
COMMONWEALTH OF MASSACHUSETTS**

**Exhibit 9**

**Garaging = Mailing Zip Code Factor**

<b>Garaging = Mailing</b>	<b>RBI</b>	<b>OBI</b>	<b>PD</b>	<b>PIP</b>	<b>COMP</b>	<b>COLL</b>	<b>UM/UIM</b>	<b>MED</b>	<b>Ltd. COLL</b>
Y	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
N	1.17	1.17	1.13	1.07	1.04	1.15	1.06	1.00	1.15

Esurance Insurance Company  
Private Passenger Automobile Rules  
Massachusetts

**P43 – Rate Capping**

The rate capping rule is for customers who meet the criteria of Exhibit 1 of MA DOI Bulletin 2009-13. The Esurance voluntary premium by vehicle will not be higher than the MAIP premium by vehicle for customers that meet the criteria of Exhibit 1 of MA Bulletin 2009-13. The effective date of the MAIP rules and rates is October 1, ~~2012~~2013.

Esurance Insurance Company  
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