

**ESURANCE INSURANCE COMPANY
STATE OF MASSACHUSETTS**

Exhibit 2

Base Rates

Coverage	Base Rate
RBI	79.32
OBI	77.85
PD	94.38
UM	3.96
UIM	1.06
PIP	22.44
MED	3.25
COMP	68.82
COLL	232.12
Ltd. COLL	13.56
LLG	8.10
RC	19.15
TL	13.63
CPE	7.58

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Exhibit 14

Limit Factors

RBI	ILF
20/40	1.00

OBI Limit	Market Tier	
	UL/PR/ST	MM/NS
20/40	1.00	1.00
25/50	1.09	1.04
35/80	1.11	1.06
50/100	1.28	1.37
100/300	1.59	1.65
250/500	2.03	2.12

PD	ILF
5	1.00
10	1.15
25	1.25
50	1.28
100	1.31

Towing & Labor Limit	ILF
\$75 per incident	1.00

UIM Coverage	ILF
25/50	1.00
35/80	5.00
50/100	7.00
100/300	12.00
250/500	20.00

UM Coverage	ILF
20/40	1.00
25/50	1.03
35/80	1.40
50/100	1.54
100/300	2.14
250/500	3.92

MED Coverage	ILF
5000	2.60
10000	3.85
25000	4.00

RC Limits	ILF
Intermediate	1.00
Standard	1.07
Full	1.18
Small Truck/Small SUV	1.33
Large Truck/SUV/Minivan	1.73
Luxury	1.73

Custom Parts and Equipment Limit	ILF
\$1 to \$100	1.00
\$101 to \$200	2.00
\$201 to \$500	5.00
\$501 to \$1,000	10.00
\$1,001 to \$1,500	15.00
\$1,501 to \$2,000	20.00
\$2,001 to \$2,500	25.00
\$2,501 to \$3,000	30.00
\$3,001 to \$3,500	35.00
\$3,501 to \$4,000	40.00

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Exhibit 17

Discounts and Surcharges

Good Student Qualifies	Factor
Y	0.90
N	1.00

Mature Driver Discount	Factor
Y	0.75
N	1.00

Fast 5 Discount (1st term only)	Factor
Y	0.95
N	1.00

Switch & Save™ Discount (1st 12 months)	Factor
Y	0.95
N	1.00

On-Time Payment Discount

Market	# of Equity Cancel Notices	BI/MED/UM/U IM/PIP	PD	COLL/Ltd. COLL/RC	COMP/LLG
UL/PR/ST	0	0.87	0.87	0.87	0.87
UL/PR/ST	1	0.93	0.92	0.94	0.92
UL/PR/ST	2+	0.93	0.92	0.94	0.92
MM/NS	0	0.87	0.87	0.87	0.87
MM/NS	1	0.87	0.87	0.87	0.87
MM/NS	2+	0.97	0.92	0.98	1.00

Time at Residence (years)	Factor
<1	1.00
1	1.00
2	0.98
3	0.98
4	0.98
5	0.98
6	0.98
7	0.98
8+	0.98

Claim-Free Discount Qualifies	Factor
Y	0.85
N	1.00

PayPal/ERS Discount Qualifies	Group Marketing Discount	Factor
Any 1	Y	0.93
Any 1	N	0.95
Any 2	Y	0.90
Any 2	N	0.93
None	Y	0.95
None	N	1.00

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Exhibit 17

Discounts and Surcharges

Preferred Customer Discount

Prior	Multi Car	Limits*	Factor
Yes	Yes	High	0.90
Yes	Yes	Med	0.90
Yes	Yes	Low	1.00
Yes	No	High	0.98
Yes	No	Med	1.00
Yes	No	Low	1.00
No	Yes	High	1.00
No	Yes	Med	1.00
No	Yes	Low	1.00
No	No	High	1.00
No	No	Med	1.00
No	No	Low	1.00

*Limits: Lower of Prior and Esurance BI Limits

High: 250/500 & 100/300

Med: 50/100

Low: All other (20/40, 25/50, 35/80)

Future Effective Date Discount

Qualifies	RBI/OBI	PD	PIP/MED/ UM/UIM	COLL/Ltd.	
				COLL/RC/TL/ CPE	COMP/LL
0	1.00	1.00	1.00	1.00	1.00
1	1.00	1.00	0.97	0.99	1.00
2-6	1.00	1.00	0.97	0.99	0.98
7-13	1.00	1.00	0.94	0.98	0.96
14+	1.00	1.00	0.85	0.97	0.93

Excluded Driver	Factor
Y	1.25
N	1.00

Lower Downpay	Factor
Y	1.06
N	1.00

Unacceptable Risk	Term	Factor
Y	6 month	3.00
N	6 month	1.00
Y	12 month	2.00
N	12 month	1.00