

**HARLEYSVILLE WORCESTER INSURANCE COMPANY
VOLUNTARY MARKET PRIVATE PASSENGER AUTO
MASSACHUSETTS
New Business Effective on June 17, 2009**

Filing Memorandum

Harleysville Insurance would like to introduce Voluntary Market Personal Automobile program under Harleysville Worcester Insurance Company licensed for use in Massachusetts. The Voluntary Market Rate Filing for Harleysville Massachusetts Private Passenger Motor Vehicle is proposed to be effective on June 17, 2009.

The rates for Harleysville Worcester Insurance Company Massachusetts Voluntary Market Private Passenger Motor Vehicle are adopting Automobile Insurers Bureau's under 1% market share companies Advisory Filing for 4/1/2008 Rates and Factors with the Additions / Deletions / Modifications listed below.

The **addition** of discounts/modifications in Rules are:

Rule 19. Discounts

1. Multi Car Discount has been modified to 10% from 5%.

Additional Discounts are proposed as follows:

2. Advanced Driver Training: 5%
3. Life Credit: 5%
4. Companion Credit: 10%
5. New Policyholder Discount
6. Customer Loyalty Credit
7. Hybrid Auto Discount: 5%
8. Good Student Discount: 5%
9. Student Away Discount: 10%

Rule 20. Model Year Rating

For the newer model years not listed on Model Year/Symbol Factors, please apply a factor of 1.067 for each of a new year to the previous year's factor for Collision and apply a factor of 1.024 for each of a new year to the previous year's factor for Comprehensive. For example, for Comprehensive Model Year 2010, apply 1.067 to Model Year 2009's factor. For Model Year 2011, apply a factor of 1.067 to Model Year 2010's factor.

Rule 54. Anti-Theft Device Standards and Discounts

The Chip Keys has been added for a Level 3 Discounts from 2009 Edition of the AIB Manual.

Rule 56. Merit Rating Plan

The surcharge points under Harleysville Worcester Insurance Company Merit Rating Plan will remain the same as currently existing in AIB's Merit Rating Plan Under 1% market share Company Advisory Filing effective on 4/1/2008 Rates and Factors. However, in addition to AIB's two Credit Categories with one Harleysville proposed higher credit factor, Harleysville is proposing two additional Credit Categories with the corresponding proposed Credit Factors outlined below and adopts the 2009 terminology for the various rating codes to be consistent with the majority of companies:

- The value of Excellent Driver Discount Plus (Code 99) remains at 17% for Experienced Operators with incident free driving periods of at least six years.
- The value of Excellent Driver Discount (Code 98) has been increased to 15% for both Experienced and Inexperienced Operators with incident free driving periods of more than five but less than six years

- The value of Safe Driver Discount Plus (Code 97) has been proposed for 12% for both Experienced and Inexperienced Operators with incident free driving periods of more than four but less than five years.
- The value of Safe Driver Discount (Code 96) has been proposed for 10% for both Experienced and Inexperienced Operators with incident free driving periods of more than three but less than four years.

Rule 59. Additional Coverages

- A. Auto Loan/Lease Coverage
- B. Auto Repair or Replacement Coverage
- C. Automobile Coverage Enhancement Endorsement

Rule 60. Expense Reduction Discount

Rule 61. Installment Payment Plan

Rule 62. Personal Account Billing

Rule 63 Disappearing Deductible

Rule 64 First Accident Forgiveness

Rule 65 Tiering

The deletion of Rules are:

Rule 7. Policy Period - short rate premium computations were eliminated.

Rule 15. Employers Subject to Workers Comp have been removed..

Rule 21. The Additional Coverages of Fire, Theft, and Combined Additional coverage have been removed.

Rule 23. High Theft Vehicles have been removed.

Rule 31. Transportation of Fellow Employees have been removed.

Rule 40. Antique Motor Cars and Antique Motorcycles have been removed.

Rule 44. Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles have been removed.



Harleysville Worcester Insurance Company
120 Front Street, Suite 400
Worcester, MA 01608-1408
www.harleysvillegroup.com

Personal Automobile Policy – [Transaction]

Insured: Insured Name
Co-Insured Name
Policy Number: PAAA12345

Account Number:
Company: Harleysville Worcester Insurance Company
Program: Elite (no financial level)
Effective Date: mm/dd/yyyy
Expiration Date: mm/dd/yyyy
Issue Date: mm/dd/yyyy

APPLICANT NAME
CO-APPLICANT NAME
INSURED STREET ADDRESS LINE 1
INSURED STREET ADDRESS LINE 2
CITY, STATE, AND ZIP CODE

Your Harleysville Independent Agent:
THE FINEST AGENCY
331 OAK STREET
LOCALVILLE, MA 12345
Phone: (555) 123-4567
johndoe@thefinestagency.com (future enhancement)
(Agency code: 60-9999)

YOUR ANNUAL PREMIUM IS \$X,XXX.XX
YOU QUALIFIED FOR DISCOUNTS TOTALING \$XXX!
Total discount amount will not print at this time. Do not test

Your agent will be billing you separately for the premium

MARKETING MESSAGES PRINT HERE

Premium change message for endorsements

The change in premium for this policy period is [-\$X,XXX.XX or \$X,XXX.XX]. New annual premiums are displayed below.
or The change in premium for this policy period is \$0.00.

SUMMARY OF CHANGES PRINTS HERE FOR ENDORSEMENTS AND RENEWALS (SOW TBD)

Discounts You Have Earned

This section will not print at this time, so do not include in test logs until a separate project is done to revise messages removing dollar amounts from the individual discount messages.

- Congratulations, you qualified for our _____ program.
Your premium reflects the Employee Discount ___%
Credit Code 99 Discount ___%
Credit Code 98 Discount ___%
Credit Code 97 Discount ___%
Credit Code 96 Discount ___%
Policyholder Discount ___%
Your policy qualifies for First Accident Forgiveness
First Accident Forgiveness is being applied
Companion Policy Credit ___%
Life Insurance Policy Credit Included
Class 15
Driver Training Discount Included
Advanced Driver Training Discount Included
Student Away At School Discount ___%
Good Student Discount
Multi-Car Discount Included
Multi-Car Discount for company car Included
Hybrid Vehicle Discount Included
Passive Restraint Device Discount Included
Anti-theft Discount Included
Public Transit Discount Included
Annual Mileage Discount Included

What We Cover and the Cost of Your Protection

THE LIMIT FOR EACH OF THE COVERAGES LISTED BELOW IS THE TOTAL AMOUNT AVAILABLE UNDER THIS POLICY IN THE EVENT OF A COVERED LOSS.

Note to IT: Split Only. Add column titled "Part"

Table with 2 columns: Part Coverage and Limits. Rows include Compulsory Bodily Injury to Others, Optional Bodily Injury to Others, Damage to Someone Else's Property, and Bodily Injury Caused by an Uninsured Auto.



Insured: Insured Name
 Co-Insured Name
Policy Number: PAAA12345

12.	Bodily Injury Caused by an Underinsured Auto	xxx,xxx each person x,xxx,xxx each accident
2.	Personal Injury Protection Deductible Applicable to You	xxx,xxx each person x,xxx each person
OR 2.	Personal injury Protection Deductible Applicable to You And Household Members	xxx,xxx each person x,xxx each person
OR 2.	Personal injury Protection Deductible	xxx,xxx each person none Full coverage
6.	Medical Payments	xxx,xxx each person

VEHICLES INSURED

1999 Volkswagen Passat GLS

Part	Liability	Annual Premium
1.	Compulsory Bodily Injury to Others	x,xxx.xx
5.	Optional Bodily Injury to Others	x,xxx.xx
4.	Damage to Someone Else's Property	x,xxx.xx
3.	Bodily Injury Caused by an Uninsured Auto	x,xxx.xx
12.	Bodily Injury Caused by an Underinsured Auto	x,xxx.xx
2.	Personal Injury Protection	x,xxx.xx
6.	Medical Payments	xxx.xx

Part	Damage to Your Auto	Limits	Annual Premium
7.	Collision	x,xxx deductible	x,xxx.xx
	Deductible Waiver	xxx waived	Included
<i>Note to 17: only print deductible waiver if waiver amount is > \$0</i>			
8.	Limited Collision	x,xxx deductible	x,xxx.xx
9.	Comprehensive	x,xxx deductible	x,xxx.xx
OR 9.	Comprehensive	xx,xxx agreed amount	
		x,xxx deductible	x,xxx.xx
	Glass Deductible	x,xxx deductible	Included
10.	Substitute Transportation	xx per day, up to \$x,xxx	xx.xx
11.	Towing and Labor	xx,xxx each disablement	xxx.xx
	Customized Equipment Comprehensive	xx,xxx stated value	Included
	Customized Equipment Collision	xx,xxx stated value	Included
	Original Equipment Manufacturer Parts Coverage		Included

Additional Coverages/Adjustments

Auto Repair or Replacement		xx.xx
Excess Electronic Equipment	x,xxx	xxx.xx
Loan/Lease		xx.xx
Merit Rating Plan Premium Adjustment		-xxx.xx or <u>xxx.xx</u>
Extra Risk Rating		Included

Total Premium for **2006 Volkswagen Passat GLS** **x,xxx.xx**



Insured: Insured Name
 Co-Insured Name
Policy Number: PAAA12345

1999 Toyota Camry

Part	Liability	Annual Premium
1.	Compulsory Bodily Injury to Others	x,xxx.xx
5.	Optional Bodily Injury to Others	x,xxx.xx
4.	Damage to Someone Else's Property	x,xxx.xx
3.	Bodily Injury Caused by an Uninsured Auto	x,xxx.xx
12.	Bodily Injury Caused by an Underinsured Auto	x,xxx.xx
2.	Personal Injury Protection	x,xxx.xx
6.	Medical Payments	xxx.xx

Additional Coverages/Adjustments

Merit Rating Plan Premium Adjustment	-xxx.xx or <u>xxx.xx</u>
Extra Risk Rating	Included
Total Premium for 1999 Toyota Camry	x,xxx.xx

Additional Policy Coverages/Charges

Part	Coverage	Limits	Annual Premium
	Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances		x,xxx.xx
7.	Collision	x,xxx deductible	x,xxx.xx
	Deductible Waiver	xxx waived	Included
<i>Note to IT: only print deductible waiver if waiver amount is > \$0</i>			
8.	Limited Collision	x,xxx deductible	x,xxx.xx
9.	Comprehensive	x,xxx deductible	x,xxx.xx
	Glass Deductible	x,xxx deductible	Included

Extended Non-Owned Coverage for Insured, Edith Smith *(name of person will not print until screen changes are made, SOW TBD)* x.xx
 ACE (Auto Coverage Enhancement) xx.xx
 Policy Subtotal \$x,xxx.xx
 Policy Fee _____ x.xx

TOTAL ANNUAL PREMIUM \$x,xxx.xx

Thank you for giving us the opportunity to provide your insurance protection

Driver and Vehicle Information Used to Determine Your Premium

Driver Information *Note to IT: Driver Training – need to print 2 rows if they have basic and advanced. Driver can have Basic, Advanced, both Basic and Advanced, or none*

D#	Driver Name	Principal or Occasional	Driver Training	Good Student	Student 100 Miles Away	Class 15	Credit Code	Driver Points
1	Edith Smith	Principal					99	
2	Frank Smith	Principal				Yes	98	
3	Gerald Smith	Occasional	Basic	Yes			97	1
			Advanced					



Personal Automobile Policy – [Transaction]

Insured: Insured Name
 Co-Insured Name
Policy Number: PAAA12345

EXCLUDED DRIVERS *Important: The following drivers are excluded from all coverages on this policy while operating the vehicle(s) shown below:

Name	Date of Birth	License State	License #	Vehicle(s)
Todd Smith	MM/DD/YYYY	XX	(alpha & numeric up to 15 digits)	Year Make Model VIN Year Make Model VIN

Accidents/Losses/Violations used for rating- Do not print this section for MA

Vehicle Information

V#	Year	Make/Vehicle ID	Model	Type	Symbol/ Cost New	Rating Territory	Use	1-Way miles	Annual Miles
1	2006	Volkswag 3VWCF21CX601234567	S70 T5	Standard	13	27	Pleasure		10,000
2	1999	Toyota JTDBF30KXX01234567	Camry	Standard	14	5	Work	3-10	12,000

Additional Vehicle Information (including safety equipment) Do not print Antilock Brake Discount column

V#	Year	Make	Passive Restraint Discount	Anti-Theft Discount	Appraised value symbol (for part 9)	Class	Rated Driver	Vehicle Tier
1	2006	Volkswag	20%		15	17	Gerald	Elite
2	1999	Toyota	30%	5%		15	Frank	Elite

Additional Interests

Interest Name [name] [name line 2] [address line 1] [address line 2] [city, state, zip code]	Interest Type Loss Payee	Vehicle 2006 Volkswagen Passat GLS
--	------------------------------------	--

[name] [name line 2] [address line 1] [address line 2] [city, state, zip code]	Loss Payee and Additional Insured 2004 Toyota Camry
--	---

Insured: Insured Name
Co-Insured Name
Policy Number: PAAA12345

[name] Third Party Designee All
[name line 2]
[address line 1]
[address line 2]
[city, state, zip code]

Important information about your policy *Note to IT: the first 3 paragraphs below must print in bold font*
Check carefully that all operators of your auto(s) are shown. Your failure to list a household member or any individual who customarily operates your auto may have very serious consequences.

NOTICE: You must notify us of changes that have occurred prior to the renewal of this policy and during the policy period. It is a crime to knowingly provide false or fraudulent information for the purpose of defrauding an insurance company. If you or someone else on your behalf has knowingly given us false, deceptive, misleading or incomplete information and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts and we may cancel your policy. Such information includes the description and the place of garaging of the vehicle(s) to be insured, the names of all household members and customary operators required to be listed and the answers given above for all listed operators. We may also limit our payments under Part 3 and Part 4. Check to make certain that you have correctly listed all operators and the completeness of their previous driving records. The Merit Rating Board may verify the accuracy of the previous driving records of all listed operators.

We will not pay for a collision or limited collision loss for an accident which occurs while your auto is being operated by a household member who is not listed as an operator on your policy. Payment is withheld when the household member, if listed, would require the payment of additional premium on your policy because the household member would be classified as an inexperienced operator or would require payment of additional premium on your policy under the merit rating plan.

DISCOUNTS:

Several discounts are available and your premium has been reduced if one or more of the following categories is indicated in Item 4. If a listed operator purchased a monthly public transit commuter pass for 11 of the 12 months preceding the effective date of the policy you may be entitled to the public transit commuter discount. Contact your agent or company representative for further details.

	Age 65 and Older	Air Bag/ Automatic Seatbelts	Annual Mileage		Anti-Theft Device/ Vehicle Recovery System	Multi-Car Discount
			0-5000	5001-7500		
Coverage	All	Parts 2, 3, 6 and 12	Parts 1-8 and 12	Parts 1-8 and 12	Part 9	Parts 1, 2, 4, 5, 7, 8 and 9
Discount Available	25%	25%	10%	5%	5-36% Depending on the category of device	10%

PART 5 - OPTIONAL BODILY INJURY TO OTHERS

The limits shown for this Part are the total limits you have under Compulsory Bodily Injury to Others (Part 1) and this Part. This means that the Compulsory limits are included within the limits shown for this Part and are not in addition to them.

PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO

The limits shown for this Part are subject to adjustment. We will only pay for any unpaid damages up to the difference between the total amount collected from the automobile bodily injury liability insurance covering the owner and operator of the underinsured auto and the limits shown for this Part.

MERIT RATING PLAN

The Merit Rating Plan credit or surcharge shown above for each auto is based on the driving records of the operators listed on your policy. Credits result from incident-free driving. If a surcharge is shown for any auto, refer to the Safe Driver Insurance Plan Statement furnished with your policy to determine how the points for each listed operator were calculated. The merit rating points and class of each operator are used in assigning the operators to the autos in the manner described in the rating manual.



Insured: Insured Name
Co-Insured Name

Policy Number: PAAA12345

Forms, Endorsements and other Enclosures * indicates copy enclosed

This is just a sample list of forms. See PO001A.R. Auto Forms and Endorsements for complete forms lists

Form	Edition	Title
* A133M	0707	Declaration Page
* GU1197	0706	Privacy Notification
* PT0122	0509	Personal Auto Policy
* M0099S	0407	Massachusetts Mandatory Endorsement

A.C.E. AUTO COVERAGE ENHANCEMENT ENDORSEMENT – MASSACHUSETTS

OPTIONAL INSURANCE

The following provisions are added:

COLLISION DAMAGE DEDUCTIBLE WAIVER

- A. We will waive any applicable Collision or Limited Collision deductible up to a maximum of \$500 if "your auto" incurs a "Collision" loss and if:
1. the Declarations shows that Collision Coverage or Limited Collision applies to "your auto" which incurred the loss,
 2. you have been insured with us continuously for the last three years; and
 3. in the last three years, you have not incurred a covered loss for Bodily Injury to Others, Optional Bodily Injury to Others, Damage to Someone Else's Property, Collision or Limited Collision except:
 - a. losses for which no payment was made; and
 - b. losses for which any payment made was recovered in full by us from the responsible party or its insurer.
- However if we determine that you have failed to submit on a timely basis any notice of loss on a covered loss, the deductible will apply.
- B. We will waive any applicable Collision or Limited Collision deductible if "your auto" incurs a Collision or Limited Collision loss resulting from a "Collision" with another vehicle that is insured by us.

ADDITIONAL LIVING EXPENSES

In addition, we will pay up to \$25 a day, to a maximum of \$400 for additional living expenses, meaning food, lodging and telephone costs, incurred by you due to a covered loss caused by:

1. Comprehensive only if the Declarations indicate that Comprehensive Coverage is provided for that auto.
2. "Collision" only if the Declarations indicate that Collision Coverage is provided for that auto. This does not include Limited Collision Coverage

This applies only in the event that the loss:

1. Impairs the operation of "your auto", and
2. Occurs more than 100 miles from the residence address shown in the Declarations or the garaging address of "your auto", if it is different from the residence address.

We will pay the additional living expenses incurred until "your auto" is returned to us or we pay for its loss.

LOCK REPLACEMENT COVERAGE

When the keys for "your auto" are stolen, we will pay for the replacement of locks and keys for "your auto" up to \$250 per occurrence. Collision, Limited Collision and Comprehensive deductibles do not apply to this coverage.

LOCKED VEHICLE COVERAGE

We will pay to have "your auto" unlocked if your vehicle's keys are locked inside "your auto". Collision, Limited Collision and Comprehensive deductibles do not apply to this coverage.

AIR BAG COVERAGE

We will pay up to a maximum of \$500 per occurrence to have air bags in "your auto" replaced for an incurred loss resulting from accidental deployment. Collision, Limited Collision and Comprehensive deductibles do not apply to this coverage.

TRANSPORTATION EXPENSES COVERAGE

When there is a loss to a "your auto" and you have selected coverage for Substitute Transportation Expenses under Part 10 of your policy, we will pay up to an additional \$10 per day, up to a maximum of \$300, in addition to the Substitute Transportation Coverage provided under Part 10 of this policy and the amount shown in the Declarations. Collision, Limited Collision and Comprehensive deductibles do not apply to this coverage.

RENTED VEHICLE COVERAGE

DEFINITIONS

The following is added to the Definitions section:

11. "Rented vehicle" means a private passenger auto, pickup, or van which:

- a.** is rented by "you" or any "household member"; and
- b.** the rate for use of the vehicle is determined on a daily or weekly basis.

However "rented vehicle" does not include any vehicle rented by "you" or any "household member":

- a.** if the rate for use of the vehicle is determined on a monthly or longer basis; or
- b.** if the vehicle is rented principally for use in business.

COVERAGE FOR DAMAGE TO YOUR AUTO

Part 7 – Collision, Part 8 – Limited Collision and Part 9 – Comprehensive Coverage are amended as follows:

A. The following provisions are added:

1. Waiver of Deductible

When there is a loss to a "rented vehicle", we will waive:

- a.** the full Collision or Limited Collision deductible if the Declarations indicate that a premium has been paid for Collision or Limited Collision Coverage.
- b.** the full Comprehensive deductible if the Declarations indicate that a premium has been paid for Comprehensive Coverage.

In no event will we pay more than the amount of loss.

2. Loss of Use

If you or any "household member" have a contractual agreement to compensate the Rental Company for the loss of use of the "rented vehicle", we will pay up to \$50 a day, to a maximum of 30 days for the loss of use of a "rented vehicle" which results from a loss caused by:

- a.** Comprehensive only if Comprehensive Coverage is shown in the Declarations.
- b.** Collision or Limited Collision only if Collision or Limited Collision Coverage is shown in the Declarations.

MECHANICAL PARTS COVERAGE

We will not apply depreciation to replace mechanical non-body related parts. This enhanced coverage applies only if:

A. The damage results from a covered loss: and

B. At the date of loss, "your auto" is of the current model year or two prior model years.

This agreement shall be considered when determining our Limit of Liability in Part 7 – Collision, Part 8 – Limited Collision or Part 9 – Comprehensive Coverage.

MASSACHUSETTS ENDORSEMENT – USE OF OTHER AUTOS – VEHICLES FURNISHED OR AVAILABLE FOR REGULAR USE

With respect to the individual(s) and coverages indicated in the Schedule, the provisions of the policy apply unless modified by this endorsement.

1. Any coverage provided under Damage to Someone Else's Property, Optional Bodily Injury to Others, Medical Payments, Collision, Limited Collision, and Comprehensive (Parts 4, 5, 6, 7, 8 and 9) also applies to any vehicle which is furnished or available for the regular use of the named individual on the schedule.
2. We will not pay under this endorsement if:
 - a. The auto is:
 1. owned by you or any household member, or
 2. a temporary substitute for an auto owned by you or a household member.
 - b. The auto is being used by anyone in the course of his or her employment in the business of selling, servicing, repairing, or parking autos.
 - c. The auto is being used in the business or occupation of the named individual unless the auto is being operated or occupied by named individual, private chauffeur or domestic employee.
3. Under Damage to Someone Else's Property (Part 4) and Optional Bodily Injury to Others (Part 5), the following are not covered:
 - a. The Commonwealth of Massachusetts and any of its agencies and authorities.
 - b. The United States of America and any of its agencies.
 - c. Any person while using an auto in the course of his employment by the United States government if the Federal Tort Claim Act requires the Attorney General of the United States to defend that person in any civil action or proceeding for bodily injury or property damage, whether or not the accident has been reported to the United States or the Attorney General.
4. If someone covered under this endorsement is using an auto he or she does not own at the time of the accident, the owner's auto insurance pays up to its limits before we pay.
5. The coverage purchased for the named individual is shown in the schedule. If no premium charge is shown, the coverage does not apply.

Unless otherwise indicated below, Use of Other Autos coverage is applicable only to the individual named in the Schedule or in the Declarations Page.

Name of Individual: _____

If indicated below, Use of Other Autos coverage applies to:

Named Individual and Household Members

Schedule

<u>Coverages</u>	<u>Premium</u>
Part 4	_____
Part 5	_____
Part 6	_____
Part 7	_____
Part 8	_____
Part 9	_____

Limits of Liability:

Comprehensive – Actual Cash Value less \$	deductible
Collision – Actual Cash Value less \$	deductible
Limited Collision – Actual Cash Value less \$	deductible

MASSACHUSETTS ENDORSEMENT – COVERAGE FOR ANYONE RENTING AN AUTO TO YOU – ADDITIONAL INSURED – LESSOR

The coverage provided under:

1. Bodily Injury to Others (Part 1),
2. Personal Injury Protection (Part 2),
3. Bodily Injury Caused by an Uninsured Auto (Part 3) up to the Compulsory Limits,
4. Damage to Someone Else's Property (Part 4) up to the Compulsory Limit,

for the rented auto shown below also applies to any person shown below and to that person's agents or employees.

The coverage provided for:

1. Amounts over the compulsory limit for Damage to Someone Else's Property (Part 4),
2. Optional Bodily Injury to Others (Part 5),

for the rented auto shown below applies to the person renting an auto to you, as shown below, and to that person's agents or employees, only while the rented auto is being used by you or on your behalf.

If we cancel this policy, a notice of cancellation will be sent to the person shown below.

Complete only if information is not on the Declarations Page.

This policy provides Optional Coverage for:

- Collision (Part 7),
- Limited Collision (Part 8),
- Comprehensive (Part 9)

Name and Address of Person Renting an Auto to You (Lessor):

Description of Rented Auto:

Name and Address of Owner (if different):

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

AUTO LOAN/LEASE COVERAGE – MASSACHUSETTS

With respect to the coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

Schedule

Description of Your Auto(s)	Part 9, Comprehensive Additional Premium	Part 7, Collision Additional Premium
	\$	\$
	\$	\$
	\$	\$

In the event of a covered total loss to a "your auto" shown in the Schedule or in the Declarations for which a specific premium charge indicates that Auto Loan/Lease Coverage applies, we will pay any unpaid amount due on the lease or loan for "your auto" less:

1. The amount paid under either Part 7, Collision, or Part 9, Comprehensive, of the policy; and
2. Any:
 - a. Overdue lease/loan payments at the time of the loss;
 - b. Financial penalties imposed under a lease for excessive use, abnormal wear and tear or high mileage;
 - c. Security deposits not refunded by a lessor;
 - d. Costs for extended warranties, Credit Life insurance, Health, Accident or Disability insurance purchased with the loan or lease; and
 - e. Carry-over balances from previous loans or leases.

This endorsement must be attached to the Change Endorsement when issued after the policy is written.

REPAIR OR REPLACEMENT COVERAGE FOR DAMAGE TO YOUR AUTO

Policy Number: _____ Expiration Date: _____

Named Insured: _____

Description of Insured Vehicle: _____

This coverage is subject to all the provisions of the policy except as changed below:

REPAIR OR REPLACEMENT COVERAGE FOR DAMAGE TO YOUR AUTO

With respect to loss:

- 1. to vehicles shown in the Schedule or in the Declarations as subject to this endorsement; and
- 2. caused by other than fire, theft, larceny or vandalism:

A. The Limit of Liability provision of either Part 7, Collision, or Part 9, Comprehensive is changed to read:

LIMIT OF LIABILITY

Our limit of liability for loss will be the cost of a new vehicle of:

- 1. the same make, if possible;
- 2. similar vehicle size class; and
- 3. similar body type and equipment;

as your damaged vehicle.

However, the most we will pay for loss will be the lesser of the:

- 1. reasonable cost of repair with parts of like kind and quality; or
- 2. cost of a new vehicle.

We reserve the right to repair, or to replace the damaged property or to pay for the loss in money.

B. Additional Exclusions

- 1. This coverage does not apply to loss to any vehicle you acquire during the policy period unless it is shown in the Schedule or in the Declarations as subject to this endorsement.
- 2. This coverage does not apply to previously owned vehicles.
- 3. This coverage does not apply to an auto which is more than five (5) years old. The age of the vehicle shall be determined by subtracting the year the endorsement was first added to the policy for that auto from the year of inception of the current annual period of the policy.
- 4. This coverage does not apply to any auto you do not own.

C. Additional Conditions

- 1. This coverage applies only to newly manufactured vehicles which you purchase and ask us to insure within 30 days after you become the owner.
- 2. This endorsement must be attached to the Change Endorsement when issued after the policy is written.
- 3. Comprehensive and Collision Coverages must both be maintained continuously while this endorsement is in effect.

MASSACHUSETTS ENDORSEMENT – TRUST ENDORSEMENT

Item 2 of the Definitions includes the trust listed below if the grantor of the trust is an individual or lawfully married individuals residing in the same household, and is the only insured named in Item 1 of the Declarations Page.

Name of Trust

MASSACHUSETTS ENDORSEMENT – MOBILE HOME ENDORSEMENT

If any **auto** shown on the Declarations Page is a mobile home, the definition of **auto** is amended to include equipment and accessories permanently installed in the mobile home or offered as optional equipment for a private passenger **auto**.

We will not pay for any antennas, other than an **auto** radio antenna, or awnings, cabanas, or other equipment designed to create additional living facilities.

MASSACHUSETTS ENDORSEMENT – WAIVER OF DEDUCTIBLE

The deductible amount shown on the Declarations Page for Collision (Part 7) does not apply to any auto to which this endorsement applies as shown on the Declarations Page if:

1. The auto was legally parked when struck by another auto owned by an identified person.
2. The auto was struck in the rear by another auto moving in the same direction and owned by an identified person.
3. The operator of the other auto was convicted of any of the following violations:
 - a. Operating under the influence of alcohol, marijuana, or a narcotic drug.
 - b. Driving the wrong way on a one-way street.
 - c. Operating at an excessive rate of speed.
 - d. Any similar violation of any similar law of another state in which the accident occurs.

However, we will not pay if the operator of the auto covered under this Part was also convicted of one of the above violations.

4. You are entitled to recover in court against an identified person for some reason other than those listed above.

The premium for this coverage is shown on the Declarations Page for each automobile for which it applies.

MASSACHUSETTS ENDORSEMENT – STATED AMOUNT COVERAGE

The coverage provided under Collision, Limited Collision, and Comprehensive (Parts 7, 8 and 9) applies to the auto shown below or on the Declarations page for which a stated amount is shown. If that auto is damaged or stolen, three amounts must be determined. They are:

- a. The actual cash value of the auto at the time of loss,
- b. The amount necessary to repair or replace the auto, or
- c. The amount shown below.

We will pay only the lowest of these three amounts, less the deductible shown below.

Auto

Amount

Deductible

MASSACHUSETTS ENDORSEMENT – AGREED AMOUNT COVERAGE – COMPREHENSIVE

Under Comprehensive (Part 9), for any auto shown below or on the Declarations Page for which an agreed amount is shown, we will pay, subject to the deductible, the lesser of:

- a. The amount necessary to repair or replace the auto, or
- b. The actual cash value of the auto at the time of loss.

In determining actual cash value, no deduction for depreciation shall be made to reduce the value of the auto below the agreed amount shown below.

Description of Auto

Agreed Amount

Deductible

MASSACHUSETTS ENDORSEMENT – COVERAGE FOR CUSTOMIZED VANS AND PICK-UPS

We will pay for direct and accidental damage or loss to custom furnishings or custom equipment installed in or upon a pick-up or van described on the Declarations Page and for which a premium charge is shown for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9).

We will not pay for any antennas, other than an auto antenna, while located outside of the vehicle, or awnings, cabanas, or any equipment that creates additional living space. The provisions of the policy that apply to Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) apply to this endorsement, except item three of the coverage provisions under the Optional Insurance section of the policy.

MASSACHUSETTS ENDORSEMENT – \$100 GLASS DEDUCTIBLE – COMPREHENSIVE

Under Comprehensive (Part 9), the provision which states that the deductible does not apply to glass breakage is replaced for any auto to which this endorsement applies as shown on the Declarations Page, as follows:

We will pay for glass breakage, but in all cases we will subtract the deductible amount of \$100.

If you have glass breakage and other damage to your auto that is covered by your Comprehensive coverage (Part 9), this \$100 glass deductible applies in addition to the deductible you selected for your Comprehensive coverage (Part 9).

MASSACHUSETTS ENDORSEMENT – ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE

This endorsement applies to any auto shown below or on the Declarations Page and for which a premium charge is added for Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9).

We will pay the amount necessary to replace any damaged crash part which cannot be repaired with a part manufactured or licensed by the original equipment manufacturer due to the direct and accidental damage to any auto to which this endorsement applies.

A crash part, as used in this endorsement, means a motor vehicle part of sheet metal or plastic that constitutes the visible exterior of the vehicle, including inner and outer panels. It does not include glass or a mechanical part.

With respect to coverage provided by this endorsement, the provisions of the Policy apply unless expressly modified by the endorsement.

Description of Auto

Premium

MASSACHUSETTS ENDORSEMENT EXCESS ELECTRONIC EQUIPMENT COVERAGE

The most we will pay for loss to electronic equipment that reproduces, receives or transmits audio, visual or data signals that is permanently installed in the auto, in locations not used by the auto manufacturer for installation of such equipment, is increased from \$1,000 to the amount shown on the Declarations Page.

The provisions of the policy that apply to Collision (Part 7), Limited Collision (Part 8), and Comprehensive (Part 9) apply to this endorsement. The policy deductible does not apply to any coverage provided by this endorsement.

We will pay only the actual cash value of the described item and its related equipment at the time of loss, or the limit shown below, whichever is less.



[Company Name]
[Company street address] –Co. domiciled address
[Company street address 2]
[Company City, State Zip Code]



CANCELLATION NOTICE
PERSONAL AUTOMOBILE POLICY
[POLICY NUMBER]

Account:	000000XXX
Cancellation Date:	MM/DD/YY 12:01 A.M.
Issue Date:	MM/DD/YY
Mail Date:	MM/DD/YY

[Insured Name]
[Co-Insured Name]
[Mailing street address 1]
[Mailing street address 2]
[Mailing City State Abbrev Zip Code]

For assistance please contact your agent
[Agency Name]
at **[Agency phone number]**

([Agency Code 00-0000])

You are hereby notified that in accordance with the terms and conditions of the above policy your insurance coverage ceases at **12:01 A.M.** Standard Time on **MM/DD/YY**.

Reason: [Specific reason for cancellation]

Original inception date: MM/DD/YY

Refunds or Premium Due:

The premium earned for providing coverage until the cancellation date will be compared to the premium received on your account. If your account is overpaid, a refund will be mailed separately and returned to you on or before the cancellation date shown above. If there is any remaining earned premium due on your account, a billing statement will be mailed to you separately.

Coverage is being terminated on the vehicle(s) described here:

[list VIN, year, make, model of all vehicles on policy]

You are hereby notified that the Massachusetts Motor Vehicle Liability Policy, herein designated, issued to you by the above named company is hereby cancelled in accordance with its terms, such cancellation to become effective at 12:01 A.M. on the date stated above.

Section 113A of Chapter 175 of the General Laws, as amended, requires 20 days advance written notice of cancellation.

This policy provides auto liability coverage. You should contact your agent or any agent concerning your possible eligibility for replacement coverage through another insurer or the Massachusetts Commonwealth Auto Reinsurers.

In accordance with the provisions of Section 113A of Chapter 175 of the General Laws, as amended, a notice of cancellation will be sent to the Registrar of Motor Vehicles of the Commonwealth of Massachusetts on the effective date of cancellation stated above.

IMPORTANT NOTICE TO POLICYHOLDERS: Please read carefully the information below which outlines your legal rights relative to this cancellation.

INFORMATION ABOUT MINIMUM INSURANCE REQUIREMENTS

Massachusetts law requires that every motor vehicle registered in Massachusetts carry minimum motor vehicle liability insurance. The Registrar of Motor Vehicles will revoke your registration and license plates on the effective date of cancellation shown in this notice unless:

1. We reinstate your required minimum motor vehicle insurance; or
2. Before the date of cancellation shown in this notice you obtain minimum motor vehicle insurance from another insurance company. The new insurance company must notify the Registrar before the date of cancellation in this notice that it has insured your motor vehicle.

If you are unable to obtain motor vehicle insurance from another insurance company, you may be eligible to obtain motor vehicle insurance through the Massachusetts residual market plan. Almost all insurance agents and all insurance companies are authorized to help you apply for motor vehicle insurance through the plan. If you apply for motor vehicle insurance through the plan, you will be not be able to choose an insurer, but you will be assigned to an insurance company. In some cases, you may not be able to obtain coverage through the plan that is identical to the coverage that was not renewed; or

3. Before the effective date of cancellation shown in this notice you file with the Commissioner of Insurance a written complaint on a form prescribed and furnished by the Commissioner of Insurance. The form is available on the Division of Insurance website by searching "Cancellation Appeal Form" at www.mass.gov/doi or can be obtained by calling the Division's Consumer Service Section at 617-521-7777.

Unless one of the three above actions occurs, the registration for your motor vehicle will be revoked on the effective date of cancellation shown in this notice.

(If action was taken due to consumer report the next section will print)

In compliance with the Fair Credit Reporting Act (15 U.S.C. 1681M), you are hereby informed that this action is being taken wholly or partly because of information contained in a consumer report obtained from the following consumer reporting agency(s):

[Report type]	[Report type]	[Report type]
[Consumer agency]	[Consumer agency]	[Consumer agency]
[Address]	[Address]	[Address]
[Address]	[Address]	[Address]
Reference # []		Reference # []

The consumer reporting agency did not make this decision and will be unable to provide you with specific reasons for this action.

You have the right to obtain within 60 days of the receipt of this notice a free copy of your consumer report from the consumer reporting agency. **The consumer reporting agency must provide someone to help you interpret the information on your report. Each year you are entitled to receive, upon request, one free consumer report.**

You have the right to dispute inaccurate information by contacting the consumer reporting agency directly. Once you have directly notified the consumer reporting agency of your dispute, the agency must, within **thirty (30) business days**, reinvestigate and record the current status of the disputed information. If after reinvestigation, such information is found to be inaccurate or unverifiable; such information must be promptly deleted from your records. **The consumer reporting agency may not charge a fee for this service.**

If the reinvestigation does not resolve the dispute, you may file a brief statement setting forth the nature of the dispute with the consumer reporting agency. Your filed statement will then be included or summarized in a subsequent consumer report containing the information in question.

For complete information regarding the Federal Consumer Credit Protection Law, please refer to The Code of Laws of the United States of America, Title 15, Chapter 41, Subchapter III, (15 U.S.C. 1681 et. seq.).

The following have also been notified of this action:
[agency name]
[additional interest]

Authorized Representative

POST OFFICE DEPARTMENT CERTIFICATE OF MAILING (with RETURN RECEIPT)	AFFIX POSTAGE AND POSTMARK
Received from: [Company Name] [Company Address] [Company Address]	
One piece of ordinary mail address to: [Insured Name] [Insured mailing Address] [Insured mailing Address]	
May be used for domestic and international mail, does not provide for insurance Postmaster P.O.D. FORM 3817	

CERTIFICATION
I hereby certify that I personally mailed in the U.S. Post Office at the place and time stamped hereon, a notice of cancellation, an exact copy of which appears on this form; and at said time received from the U.S. Post Office evidence of receipt (Form 3817) provided hereon.

Signed this _____ day of _____
Signature _____



[Company Name]
[Company street address] –Co. domiciled address
[Company street address 2]
[Company City, State Zip Code]

NONRENEWAL NOTICE
PERSONAL AUTOMOBILE POLICY
[POLICY NUMBER]

Account: 000000XXX
Expiration Date: MM/DD/YY
12:01 A.M.
Issue Date: MM/DD/YY
Mail Date: MM/DD/YY

[Insured Name]
[Co-Insured Name]
[Mailing street address 1]
[Mailing street address 2]
[Mailing City State Abbrev Zip Code]

For assistance please contact your agent
[Agency Name]
at **[Agency phone number]**

[(Agency Code 00-0000)]

You are hereby notified that in accordance with the terms and conditions of the above policy your insurance coverage ceases at **12:01 A.M.** Standard Time on **MM/DD/YY**.

Reason: [Specific reason for nonrenewal]

Original inception date: MM/DD/YY

We are notifying you that your policy will not be renewed when it expires.

Coverage is being terminated on the vehicle(s) described here:

[list VIN, year, make, model of all vehicles on policy]

Massachusetts law provides that no insurance company shall refuse to renew a motor vehicle liability policy based on the ownership or operation of a motor vehicle because of age, sex, race, occupation, marital status, or principal place of garaging of the vehicle.

IMPORTANT NOTICE TO POLICYHOLDERS

You must have compulsory motor vehicle insurance in order to keep your motor vehicle registered in Massachusetts. We have notified the Registrar of Motor Vehicles and you of our intent to non-renew your motor vehicle insurance policy.

You must replace your policy as soon as possible. The Registrar of Motor Vehicles will cancel your motor vehicle registration if it does not receive a new certificate of insurance covering your motor vehicle before your current policy expires. You may contact an insurance company directly, or work with a licensed insurance agent to obtain new insurance from a company that the insurance agent represents.

If no insurance company is willing to insure you, you may be eligible to obtain motor vehicle insurance through the Massachusetts residual market plan. Almost all insurance agents and all insurance companies are authorized to help you apply to the plan. If you apply for insurance through the plan, you will not be able to choose an insurer, but you will be assigned to an insurance company. In some cases, you may not be able to obtain coverage through the plan that is identical to the insurance coverage that was not renewed.

This notice shall not be deemed a refusal under Section 113D of chapter 175 of the General Laws of the commonwealth of Massachusetts to issue a motor vehicle liability policy or to execute a motor vehicle liability bond as surety.

(If action was taken due to consumer report the next section will print)

In compliance with the Fair Credit Reporting Act (15 U.S.C. 1681M), you are hereby informed that this action is being taken wholly or partly because of information contained in a consumer report obtained from the following consumer reporting agency(s):

[Report type]
[Consumer agency]
[Address]
[Address]
Reference # []

[Report type]
[Consumer agency]
[Address]
[Address]

[Report type]
[Consumer agency]
[Address]
[Address]
Reference # []

The consumer reporting agency did not make this decision and will be unable to provide you with specific reasons for this action.

You have the right to obtain within 60 days of the receipt of this notice a free copy of your consumer report from the consumer reporting agency. The consumer reporting agency must provide someone to help you interpret the information on your report. Each year you are entitled to receive, upon request, one free consumer report.

You have the right to dispute inaccurate information by contacting the consumer reporting agency directly. Once you have directly notified the consumer reporting agency of your dispute, the agency must, within thirty (30) business days, reinvestigate and record the current status of the disputed information. If after reinvestigation, such information is found to be inaccurate or unverifiable; such information must be promptly deleted from your records. The consumer reporting agency may not charge a fee for this service.

If the reinvestigation does not resolve the dispute, you may file a brief statement setting forth the nature of the dispute with the consumer reporting agency. Your filed statement will then be included or summarized in a subsequent consumer report containing the information in question.

For complete information regarding the Federal Consumer Credit Protection Law, please refer to The Code of Laws of the United States of America, Title 15, Chapter 41, Subchapter III, (15 U.S.C. 1681 et. seq.).

The following have also been notified of this action:

[agency name]
[additional interest]

Authorized Representative

<p>POST OFFICE DEPARTMENT CERTIFICATE OF MAILING</p> <p>Received from: [Company Name] [Company Address] [Company Address]</p>	<p>AFFIX POSTAGE AND POSTMARK</p>
<p>One piece of ordinary mail address to:</p> <p>[Insured Name] [Insured mailing Address] [Insured mailing Address]</p> <p><small>May be used for domestic and international mail, does not provide for insurance Postmaster P.O.D. FORM 3817</small></p>	

CERTIFICATION
I hereby certify that I personally mailed in the U.S. Post Office at the place and time stamped hereon, a notice of nonrenewal, an exact copy of which appears on this form; and at said time received from the U.S. Post Office evidence of receipt (Form 3817) provided hereon.

Signed this _____ day of _____

Signature _____

Harleysville Worcester Insurance Company

Massachusetts Automobile Insurance Policy

Please read your policy. Part of the policy is a page marked "Declarations." It shows the types and amounts of coverage you have purchased. As you read the policy, check the Declarations Page to make sure it shows exactly what you intended to buy. If there is any question, call your agent or company right away.

Contents

Introduction	1
---------------------	---

Definitions	1
--------------------	---

Our Agreement	2
----------------------	---

Compulsory Insurance	
Part 1. Bodily Injury to Others	2
Part 2. Personal Injury Protection	3
Part 3. Bodily Injury Caused By An Uninsured Auto	4
Part 4. Damage To Someone Else's Property	5

Optional Insurance	
Part 5. Optional Bodily Injury To Others	7
Part 6. Medical Payments	8
Part 7. Collision	8
Part 8. Limited Collision	9
Part 9. Comprehensive	10
Part 10. Substitute Transportation	11
Part 11. Towing And Labor	11
Part 12. Bodily Injury Caused By An Underinsured Auto.....	11

General Provisions And Exclusions	12
--	----

Cancellation And Renewal	15
---------------------------------------	----

When There Is An Accident Or Loss	16
--	----

Declarations Page	
--------------------------	--

Introduction

This insurance policy is a legal contract between the policy owner (you) and the company (we or us). It insures you and **your auto** for the period shown on the Declarations Page.

As long as you pay your premium, we agree to provide you or others the benefits to which you or they are entitled. The exact terms and conditions are explained in the following pages.

There are two basic categories of insurance described in this policy, Compulsory Insurance and Optional Insurance.

Compulsory Insurance

There are four Parts to Compulsory Insurance. They are all required by law. Every auto registered in Massachusetts must have them.

Optional Insurance

There are eight Parts to Optional Insurance. Some of them extend the coverage or the amounts of protection provided by Compulsory Insurance. Some of them provide protection not found in Compulsory Insurance. You do not have to buy any of these eight Parts if you do not want to.

Auto insurance claims arise in hundreds of different ways. Autos are sometimes stolen or damaged. Accidents may injure people in **your auto**, people in other autos or **pedestrians**. You may be responsible for an accident or someone else may be. An accident may happen in Massachusetts or out of state. Different situations require different kinds of insurance.

Please read the whole policy to see what kinds of insurance are available to cover these different situations. At the same time, you should check the Declarations Page to make sure it correctly indicates the coverages you purchased. Each coverage you purchased will show a premium charge next to it. If no premium charge is shown, you do not have that coverage.

Sometimes you and we will agree to change this policy. The only way that can be done is by an "Endorsement" added to the basic policy form. All endorsements must be in writing. They then become part of this policy.

We are pleased to have you as a customer and hope you have a safe and accident-free year. But if you need us, we are here to help you. If you have an accident or loss, or if someone sues you, contact your agent or us.

Do the same if you have any questions or complaints. If you think we have treated you unfairly at any time, you may contact the Division of Insurance, (617) 521-7777.

Definitions

Throughout this policy:

1. **We, Us or Our** – refers to the company issuing this policy.
2. **You or Your** – refers to the person(s) named in Item 1 of the Declarations Page.
3. **Accident** – means an unexpected, unintended event that causes bodily injury or property damage arising out of the owner- ship, maintenance or use of an auto.
4. **Auto** – means a land motor vehicle or **trailer** but does not include:
 - A. Any vehicle operated on rails or crawler treads.
 - B. Any vehicle or **trailer** while it is located for use as a residence or premises. We will consider such a vehicle to be an auto while it is being used on public roads or for recreational use.
 - C. A farm tractor or other equipment designed for use principally off public roads. We will consider a tractor or other equipment to be an auto while it is being used on public roads.
 - D. Any vehicle not subject to Massachusetts Motor Vehicle registration such as a moped, dirt bike, mini-bike, snowmobile or an all-terrain vehicle (ATV).

Other words and phrases are defined. They are in boldface when used.

5. **Your Auto** – means:
 - A. The vehicle or vehicles described on the Declarations Page.
 - B. Any auto while used as a temporary substitute for the described auto while that auto is out of normal use because of a breakdown, repair, servicing, loss or destruction. But the term "your auto" does not include a substitute vehicle owned by you or your spouse.
 - C. A private passenger auto, **trailer**, motorcycle, pick-up truck, van or similar vehicle, to which you take title or lease as a permanent replacement for a described auto or as an additional auto. We provide coverage for an additional auto only if you ask us to insure it within seven days after you take title or the effective date of the lease.

If a replacement or additional auto is a pick-up truck, van or similar vehicle, it must not be used for the delivery or transportation of goods or materials unless such use is incidental to your business of installing, maintaining or repairing furnishings or equipment.

Definitions (continued)

Under Parts 1, 2, 3, 4, 5 and 6 the term “your auto” also includes any **trailer** not described on the Declarations Page as covered under those Parts.

6. **Trailer** – means a vehicle designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van, or similar vehicle and designed for use on public roads. This includes a farm wagon or a farm implement.
 7. **Occupying** – means in, upon, entering into, or getting out of.
 8. **Collision** – means the accidental upset of **your auto** or any physical contact of **your auto** with another object.
 9. **Household Member** – means anyone living in your household who is related to you by blood, marriage or adoption. This includes wards, step-children or foster children.
 10. **Pedestrian** – includes anyone incurring bodily injury as a result of being struck by an auto in an accident and who is not occupying an auto at the time of the accident.
-

Our Agreement

This policy is a legal contract under Massachusetts law. Because this is an auto policy, it only covers accidents and losses which result from the ownership, maintenance or use of autos. The exact protection is determined by the coverages you purchased.

We agree to provide the insurance protection you purchased for accidents which happen while this policy is in force.

You agree to pay premiums when due and to cooperate with us in case of accidents or claims.

Our contract consists of this policy, the Declarations Page, any endorsements agreed upon, and your application for insurance. Oral promises or statements made by you or our agent are not part of this policy.

There are many laws of Massachusetts relating to automobile insurance. We and you must and do agree that, when those laws apply, they are part of this policy.

Compulsory Insurance

There are four Parts to Compulsory Insurance. They are called Compulsory Insurance because Massachusetts law requires you to buy all of them before you can register **your auto**. No law requires you to buy more than this Compulsory Insurance. However, if you have financed **your auto**, the bank or finance company may legally insist that you have some Optional Insurance as a condition of your loan.

The amount of your coverage and the cost of each Part is shown on the Declarations Page.

Your Compulsory Insurance does not pay for any damage to **your auto** no matter what happens to it.

Part 1. Bodily Injury To Others

Under this Part, we will pay damages to people injured or killed by **your auto** in Massachusetts accidents. The damages we will pay are the amounts the injured person is entitled to collect for bodily injury through a court judgment or settlement. We will pay only if you or someone else using **your auto** with your consent is legally responsible for the accident. The most we will pay for injuries to one or more persons as a result of bodily injury to any one person in any one accident is \$20,000. Subject to this \$20,000 limit, the most we will pay for injuries to two or more people as the result of bodily injury to two or more people in any one accident is \$40,000. This is the most we will pay as the result of a single accident no matter how many autos or premiums are shown on the Declarations Page.

We will not pay:

1. For injuries to guest occupants of **your auto**.
2. For accidents outside of Massachusetts or in places in Massachusetts where the public has no right of access.
3. For injuries to any employees of the legally responsible person if they are entitled to Massachusetts workers' compensation benefits.

The law provides a special protection for anyone entitled to damages under this Part. We must pay their claims even if false statements were made when applying for this policy or **your auto** registration. We must also pay even if you or the legally responsible person fails to cooperate with us after the accident. We will, however, be entitled to reimbursement from the person who did not cooperate or who made any false statements.

If a claim is covered by us and also by another company authorized to sell auto insurance in Massachusetts, we will pay only our proportionate share. If someone covered under this Part is using an auto he or she does not own at the time of the accident, the owner's auto insurance must pay its limits before we pay. Then, we will pay, up to the limits shown on your Declarations Page, for any damages not covered by that insurance.

Compulsory Insurance (continued)

Part 2. Personal Injury Protection

The benefits under this Part are commonly known as “PIP” or “No-Fault” benefits. It makes no difference who is legally responsible for the accident.

We will pay the benefits described below to you and other people injured or killed in auto accidents. For any one accident, we will pay as many people as are injured, but the most we will pay for injuries to any one person is \$8,000. This is the most we will pay no matter how many autos or premiums are shown on the Declarations Page.

We will pay three kinds of benefits:

A. Medical Expenses

We will pay all reasonable expenses incurred as a result of the accident for necessary medical, surgical, X-ray and dental services. This includes prosthetic devices. It also includes ambulance, hospital, professional nursing and funeral services.

B. Lost Wages

If an injured person is out of work because of the accident, we will pay lost wages up to 75% of his or her average weekly gross wage or equivalent for the year ending on the day immediately before the accident. We will not pay for the loss of any other type of income. If the injured person was unemployed at the time of the accident, we will pay up to 75% of the amount he or she actually lost in earning power as a result of the accident.

C. Replacement Services

We will reimburse the injured person for reasonable payments made to anyone outside his or her household for necessary services that he or she would have performed without pay for the benefit of the household, had he or she not been injured.

We will pay PIP benefits to or for:

1. You, or any other person, if injured while **occupying your auto** with your consent.
2. You, or anyone living in your household, if injured while **occupying** an auto which does not have Massachusetts Compulsory Insurance or if struck by an auto which does not have Massachusetts Compulsory Insurance
3. Any **pedestrian**, including you, if struck by **your auto** in Massachusetts or any Massachusetts resident who, while a **pedestrian**, is struck by **your auto** outside of Massachusetts.

Benefits are paid only for expenses or losses actually incurred within two years after the accident.

If the accident is in Massachusetts, or if it is outside Massachusetts and the injured person does not sue for damages, we will pay benefits within a reasonable time – usually thirty days. If the accident is outside Massachusetts and the injured person does sue, then we can wait for a settlement or judgment before paying benefits.

Some people have a wage continuation program at work. If so, we will pay them only the difference between the total we would ordinarily pay under this Part and the amount of the program payments. We will, however, reimburse the program if it allows benefits to be converted into cash or additional retirement credit. Sometimes program benefits are reduced or used up because of payments to the person injured in an accident. In that case, we will pay for lost wages resulting from any other illness or injury that person has within one year of our last payment. The exact amount of our payments under this paragraph will be determined by Massachusetts law.

Some people have a policy of health, sickness, or disability insurance or a contract or agreement with a group, organization partnership or corporation to provide, pay for, or reimburse the cost of medical expenses (“health plan”). If so, we will pay up to \$2,000 of medical expenses for any injured person. We will also pay medical expenses in excess of \$2,000 for such injured person which will not be paid by a health plan. Medical expenses must be submitted to the health plan to determine what the health plan will pay before we pay benefits in excess of \$2,000 under this Part. We will not pay for medical expenses in excess of \$2,000 that the health plan would have paid had the injured person sought treatment in accordance with the requirements of the health plan. In any case, our total payment for medical expenses, lost wages and replacement services will not exceed \$8,000.

Within two years after an accident, we may, at our option, pay the cost of renewing or continuing in force a policy of health, sickness or disability insurance for anyone covered under this Part who is unwilling or unable to pay such cost. Our payment will not exceed the cost of renewing or continuing such policy for a period of two years after the accident. Also, our payment will not operate to reduce the benefits otherwise payable under this Part.

Compulsory Insurance (continued)

We will not pay PIP benefits to or for:

1. Anyone who, at the time of the accident, was operating or occupying a motorcycle, any motor vehicle not subject to motor vehicle registration, or a motorized bicycle, including a moped.
2. Anyone who contributed to his or her injury by operating an auto (a) while under the influence of alcohol, marijuana, or a narcotic drug, (b) while committing a felony or seeking to avoid arrest by a police officer, or (c) with the specific intent of causing injury to himself, herself or others.
3. Anyone who is entitled to benefits under any workers' compensation law for the same injury.

When you purchased this Part you were given the choice of either excluding yourself, or yourself and **household members**, from some or all of the PIP coverage. The portion of each claim you may have agreed not to be covered for is called a "deductible." You paid a smaller premium if you chose a deductible. In that case, we will only pay up to the difference between \$8,000 and the amount of your deductible. The deductible is shown on the Declarations Page.

If anyone is entitled to PIP benefits and also to benefits under another Part of this policy, we will pay from this Part first.

We will not pay PIP benefits to or for an injured person, to the extent those benefits would duplicate expenses or losses recovered by that person in a court judgment or settlement.

If anyone covered under this policy is also entitled to PIP benefits from any other auto policy, the total benefits payable will not be more than the highest amount payable under whichever one of the policies would have paid the most. In that case, each insurer will pay only its proportionate share. We will not pay benefits under this Part which duplicate payments made under the No-Fault coverage of any other auto policy.

Part 3. Bodily Injury Caused By An Uninsured Auto

Sometimes an owner or operator of an auto legally responsible for an accident is uninsured. Some accidents involve unidentified hit-and-run autos. Under this Part, we will pay damages for bodily injury to people injured or killed in certain accidents caused by uninsured or hit-and-run autos. We will pay only if the injured person is legally entitled to recover from the owner or operator of the uninsured or hit-and-run auto. We will pay for hit-and-run accidents only if the owner or operator causing the accident cannot be identified.

Sometimes the company insuring the auto responsible for an accident will deny coverage or become insolvent. We consider such an auto to be uninsured for purposes of this Part. However, we do not consider an auto owned by a governmental unit which is self insured, or by someone who is legally self-insured, to be an uninsured auto.

This Part is Compulsory. You must have limits of \$20,000 per person and \$40,000 per accident. However, you may want to buy more protection. If so, we must sell you limits up to \$35,000 per person and \$80,000 per accident, provided you have purchased at least these limits for Part 5. Higher limits may be purchased if agreed upon by you and by us.

We will pay damages to or for:

1. You, while **occupying your auto**, while **occupying** an auto you do not own, or if injured as a **pedestrian**.
2. Any **household member**, while **occupying your auto**, while **occupying** an auto not owned by you or if injured as a **pedestrian**. If there are two or more policies which provide coverage at the same limits, we will only pay our proportionate share. We will not pay damages to or for any **household member** who has a Massachusetts auto policy of his or her own or who is covered by any Massachusetts auto policy of another **household member** providing uninsured auto insurance with higher limits.
3. Anyone else while **occupying your auto**. We will not pay damages to or for anyone else who has a Massachusetts auto policy of his or her own, or who is covered by any Massachusetts auto policy of another **household member** providing uninsured auto insurance.
4. Anyone else for damages he or she is entitled to recover because of injury to a person covered under this Part.

If you are injured while **occupying your auto** and you have two or more autos insured with us with different limits, we will only pay up to the limits shown on your Declarations Page for the auto you are **occupying** when injured. If you are injured as a **pedestrian** or while **occupying** an auto you do not own and you have two or more Massachusetts auto policies which provide coverage at different limits, the policy with the higher limits will pay. If there are two or more policies which provide coverage at the same limits, we will only pay our proportionate share.

We will not pay damages to or for you, if struck by, or while **occupying** an auto you own and which does not have Massachusetts compulsory auto insurance.

Likewise, we will not pay damages to or for any **household member** if struck by, or while **occupying** an auto owned by that **household member** which does not have Massachusetts compulsory auto insurance.

Compulsory Insurance (continued)

The most we will pay for damages to or for anyone injured in the following situations is \$35,000 per person and \$80,000 per accident or the limits you purchased, whichever is less:

1. Anyone injured while **occupying your auto** while it is being used as a public or livery conveyance. This does not apply to the use of **your auto** in a share-the-expense car pool arrangement or in an expense reimbursement program either as a volunteer or at work.
 2. Anyone injured while using an auto without the consent of the owner.
 3. Anyone injured while an auto is being operated in any prearranged or organized racing, speed, stunting or demolition contest or activity or in practice or preparation for any such contest or activity.
-

We will reduce the damages an injured person is entitled to recover by:

1. The amount recovered from any legally responsible person provided the injured person is fully compensated for his or her damages for bodily injury.
2. The amount paid under a workers' compensation law or similar law.
3. Any expenses that are payable or would have been payable, except for a deductible, under the PIP coverage of this policy or any other Massachusetts auto policy.

We will pay the balance of the damages up to the limits shown for this Part on your Declarations Page.

The determination as to whether an injured person is legally entitled to recover damages from the legally responsible owner or operator will be by agreement between us and the injured person. The amount of the damages, if any, will be determined in the same way. Arbitration will be used if no agreement can be reached. However, in no event may a demand for arbitration constitute first notice of claim. We must be given sufficient notice of claim to conduct a reasonable investigation and attempt settlement before arbitration can be filed.

If an injured person settles a claim as a result of an accident covered under this Part, we will pay that person only if the claim was settled with our consent. We will not be bound under this Part by any judgment resulting from a lawsuit brought without our written consent. We will not, however, unreasonably withhold our consent.

The most we will pay for injuries to one or more persons as a result of bodily injury to any one person in any one accident is shown on the Declarations Page as the "per person" limit. Subject to this limit, the most we will pay for injuries to two or more people as the result of bodily injury to two or more people in any one accident is shown on the Declarations Page as the "per accident" limit. This is the most we will pay as the result of a single accident.

The limits of two or more autos or policies shall not be added together, combined, or stacked, to determine the limits of coverage available to anyone covered under this Part, regardless of the number of autos involved, persons covered, claims made, or premiums shown on the Declarations Page.

We will not make payments under this Part which duplicate payments under the uninsured auto insurance of any other auto policy.

The Part will not benefit any insurer or self-insurer under a workers' compensation law or any similar law.

Part 4. Damage to Someone Else's Property

Under this Part, we will pay damages to someone else whose auto or other property is damaged in an accident. The damages we will pay are the amounts that person is legally entitled to collect for property damage through a court judgment or settlement. We will pay only if you or a **household member** is legally responsible for the accident. We will also pay if someone else using **your auto** with your consent is legally responsible for the accident. Damages include any applicable sales tax and the costs resulting from the loss of use of the damaged property.

We will not pay for property damage which occurs:

1. While **your auto** is being used as a public or livery conveyance. This does not apply to the use of **your auto** in a share-the-expense car pool arrangement or in an expense reimbursement program either as a volunteer or at work.
2. While any auto is being used by anyone in the course of his or her employment in the business of selling, servicing, repairing or parking autos. This exclusion does not apply to the ownership, maintenance or use of **your auto** by you or a **household member**.
3. While anyone is using a vehicle in the course of any business other than the business of selling, servicing, repairing or parking autos. This exclusion does not apply to private passenger autos, or to pick-up trucks, vans, or similar vehicles not used for the delivery or transportation of goods or materials unless such use is incidental to your business of installing, maintaining, or repairing furnishings or equipment.

Compulsory Insurance (continued)

4. While a **household member**, other than your spouse, is using an auto which you or any **household member** owns or uses regularly unless a premium for this Part is shown for that auto on the Declarations Page.
5. While you or your spouse, if a **household member**, is using an auto which you or your spouse, if a **household member**, owns or uses regularly unless a premium for this Part is shown for that auto on the Declarations Page.
6. To an auto or other property owned by you or the legally responsible person. Similarly, we will not pay for damage to an auto or other property, except for a private residence or garage, which you or the legally responsible person rents or has in his or her care.
7. When the property damage is caused by anyone using an auto without the consent of the owner.

The most we will pay for damage resulting from any one accident is shown on the Declarations Page. This is the most we will pay as the result of a single accident no matter how many autos or premiums are shown on the Declarations Page.

If someone covered under this Part is using an auto he or she does not own at the time of the accident, the owner's auto insurance must pay its limit before we pay. Then, we will pay for any damages not paid by that insurance, up to the policy limit shown on the Declarations Page. However, if the claim is covered by us and another auto policy, we will pay only our proportionate share of those damages not paid by the owner's auto insurance.

Under this Part, we may have to pay for property damage even if you or the legally responsible person fails to give us prompt notice of the accident. In that case we may be entitled to reimbursement from that person.

This Part is Compulsory. You must have limits of at least \$5,000. However, you may want to buy more protection. Higher limits may be purchased if agreed upon by you and by us. However, \$5,000 is the most we will pay for property damage caused by an auto covered under this Part which is being operated in any prearranged or organized racing, speed, stunting or demolition contest or activity or in practice or preparation for any such contest or activity.

Optional Insurance

There are eight separate Parts to Optional Insurance. They are called Optional Insurance because they are not required by law. The amount of insurance and cost of any of these Parts you purchased is shown on the Declarations Page.

With the exception of Towing and Labor (Part 11), we must sell you any or all of the Optional coverages you wish, subject to certain deductibles and limits specified in Massachusetts law. However, Massachusetts law provides that we may refuse to sell Collision (Part 7) and Comprehensive (Part 9), or both, in certain specified instances.

Because two of the Optional coverages – Collision (Part 7) and Limited Collision (Part 8) – duplicate each other in many ways, you may buy one of them but not both. If you do not buy either one, you still have the right to sue people who damage **your auto** but we will not provide any assistance to you under this policy.

We will not pay under any of the Optional coverages:

1. If the accident happens while **your auto** is being used as a public or livery conveyance. This does not apply to the use of **your auto** in a share-the-expense car pool arrangement or in an expense reimbursement program either as a volunteer or at work.
2. For loss of or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, unless it has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. If the electronic equipment is permanently installed but not in locations used by the auto manufacturer, we will only pay up to \$1,000 for loss to such equipment.

Electronic Equipment includes but is not limited to:

- A. Radios and Stereos;
- B. Cassette and Compact Disc Systems;
- C. Navigation Systems, Internet Access Systems, and Personal Computers;
- D. Video Entertainment Systems, Telephones and Televisions;
- E. Two-way mobile radios, Scanners and Citizens Band Radios

Tapes, discs, cassettes, and other media are not covered.

3. For loss of or damage to any custom furnishings or custom equipment in or upon any pick-up truck, van or similar vehicle. Custom furnishings or custom equipment include but are not limited to the following items: special carpeting and insulation, furniture, bars, television receivers, facilities for cooking and sleeping, height-extending roofs, custom murals, paintings or other decals or graphics.

Optional Insurance (continued)

4. For loss or damage to equipment designed for the detection or avoidance of any law enforcement speed measuring device. This does not apply to electronic equipment designed solely for safety warning systems.
5. For injury or damage that is intentionally caused by you, a **household member** or anyone else using **your auto** with your consent.

Part 5. Optional Bodily Injury to Others

Under this Part, we will pay damages to people injured or killed in accidents if you or a **household member** is legally responsible for the accident. We will also pay damages if someone else using **your auto** with your consent is legally responsible for the accident. The damages we will pay are the amounts the injured person is entitled to collect for bodily injury through a court judgment or settlement.

This Part is similar to Compulsory Bodily Injury To Others (Part 1). Like the Compulsory Part, this Part pays for accidents involving **your auto** in Massachusetts. Also like the Compulsory Part, this Part does not pay for the benefit of anyone using an auto without the consent of the owner.

Unlike the Compulsory Part, this Part does provide coverage for injuries to guest occupants and for accidents occurring outside Massachusetts.

We will not pay:

1. For injuries to employees of the person using the auto who are injured in the course of employment.
2. For injuries resulting from an accident while a **household member**, other than your spouse, is using an auto which you or any **household member** owns or uses regularly, unless a premium for this Part is shown for that auto on the Declarations Page.
3. For injuries resulting from an accident while you or your spouse, if a **household member**, is using an auto which you or your spouse, if a **household member**, owns or uses regularly, unless a premium for this Part is shown for that auto on the Declarations Page.
4. While any auto is being used by anyone in the course of his or her employment in the business of selling, servicing, repairing, or parking autos. This exclusion does not apply to the ownership, maintenance or use of **your auto** by you or a **household member**.
5. While anyone is using a vehicle in the course of any business other than the business of selling, servicing, repairing or parking autos. This exclusion does not apply to private passenger autos, or to pick-up trucks, vans, or similar vehicles not used for the delivery or transportation of goods or materials unless such use is incidental to your business of installing, maintaining, or repairing furnishings or equipment.

If the accident occurs in any other state or in a Canadian province and you have purchased any coverage at all under this Part, your policy will automatically apply to that accident, as follows, if the state or province has:

1. A financial responsibility law or similar law requiring limits of liability for bodily injury or property damage higher than the limits you have purchased, your policy will provide the higher required limits.
2. A compulsory insurance or similar law requiring **your auto** to have insurance whenever it is used in the state or province, your policy will provide at least the required minimum amounts and types of coverage.

The limits shown for this Part on the Declarations Page are the total limits you have under Compulsory Bodily Injury to Others (Part 1) and this Part. This means that the Compulsory limits are included within the limits shown on the Declarations Page for this Part and are not in addition to them.

The most we will pay for injuries to one or more persons as a result of bodily injury to any one person in any one accident is shown on the Declarations Page as the "per person" limit for the auto involved in that accident. Subject to this limit, the most we will pay for injuries to two or more people as the result of bodily injury to two or more people in any one accident is shown on the Declarations Page as the "per accident" limit for the auto involved in that accident. This is the most we will pay as the result of a single accident no matter how many autos or premiums are shown on the Declarations Page.

If someone covered under this Part is using an auto he or she does not own at the time of the accident, the owner's auto insurance must pay its limits before we pay. Then, we will pay for any damages not paid by that insurance, up to the policy limits shown on your Declarations Page. However, if the claim is covered by us and another auto policy, we will pay only our proportionate share of those damages not paid by the owner's auto insurance.

Any payments we make to anyone or for anyone under Bodily Injury Caused By An Uninsured Auto (Part 3) will reduce the amount of damages that person is entitled to recover from anyone covered under this Part.

We will also pay up to \$250 for the cost of bail bonds required as a result of an accident covered under this Part including bail bonds for traffic law violations related to the accident.

Optional Insurance (continued)

We must sell you limits up to \$35,000 per person and \$80,000 per accident if you want to buy them. Higher limits may be purchased if agreed upon by you and by us. However, while an auto covered under this Part is being operated in any prearranged or organized racing, speed, stunting or demolition contest or activity or in practice or preparation for any such contest or activity, the most we will pay is the required minimum limits.

Part 6. Medical Payments

Under this Part, we will pay reasonable expenses for necessary medical and funeral services incurred as a result of an accident.

We will pay for expenses resulting from bodily injuries to anyone **occupying your auto** at the time of the accident. We will also pay for expenses resulting from bodily injuries to you or any **household member** if struck by an auto or if **occupying** someone else's auto at the time of the accident.

We will not pay for expenses resulting from injuries to:

1. Anyone injured while in a vehicle which had been placed off the public roads for use as a residence.
2. Anyone injured in the course of employment in selling, servicing, repairing or parking autos if that person is entitled to workers' compensation benefits.
3. Anyone employed by you or your spouse who is injured in the course of employment. This exception does not apply to any domestic employee who is not entitled to any workers' compensation benefits.
4. Anyone injured while **occupying** an auto without a reasonable belief that he or she had the consent of the owner to do so.
5. A **household member**, other than your spouse, while occupying or struck by an auto owned or regularly used by you or any **household member** unless a premium for this Part is shown for that auto on the Declarations Page.
6. You or your spouse, if a **household member**, while occupying or struck by an auto owned or regularly used by you or your spouse unless a premium for this Part is shown for that auto on the Declarations Page.

We will not pay for expenses incurred more than two years after the date of the accident. We will not pay under this Part for any expenses that are payable, or would have been payable except for a deductible, under the PIP coverage of this policy or any other Massachusetts auto policy.

The most we will pay for any one person as a result of any one accident is shown on the Declarations Page. This is the most we will pay as the result of a single accident no matter how many autos or premiums are shown on the Declarations Page.

If someone covered under this Part is also entitled to Medical Payments coverage under another auto policy issued to you or any **household member**, we will pay only our proportionate share. If someone covered under this Part is using an auto he or she does not own at the time of the accident, the owner's automobile Medical Payments insurance must pay its limit before we pay. Then, we will pay up to the limit shown on your Declarations Page for any expenses not covered by that insurance.

We will not pay benefits under this Part which duplicate payments made under the Medical Payments coverage of any other auto policy.

We must sell you limits of \$5,000 per person if you want to buy them. Higher limits may be purchased if agreed upon by you and us. However, while an auto covered under this Part is being operated in a prearranged or organized racing, speed, stunting or demolition contest or activity or in practice or preparation for any such contest or activity, the most we will pay is the required minimum limits.

Part 7. Collision

Under this Part, we will pay for any direct and accidental damage to **your auto** caused by a **collision**. We will also pay for **collision** damage to other private passenger autos while being used by you or a **household member** with the consent of the owner. It does not matter who is at fault. We will pay the cost to physically repair the auto or any of its parts up to the actual cash value of the auto or any of its parts at the time of the **collision**. The most we will pay will be either the actual cash value of the auto or the cost to physically repair the auto, whichever is less. We will, at our option, repair the auto, repair or replace any of its parts, or declare the auto a total loss. If the repair of a damaged part will impair the operational safety of the auto we will replace the part.

In all cases we will subtract the deductible amount you selected. Unless you selected a different amount, the law sets your deductible at \$500. Your deductible is shown on the Declarations Page.

We will not pay for damage to any auto which is owned or regularly used by you or a **household member** unless a premium for this Part is shown for that auto on the Declarations Page. We will not pay if an accident occurs while an auto covered under this Part is being operated in any prearranged or organized racing speed, stunting or demolition contest or activity or in practice or preparation for any such contest or activity.

Optional Insurance (continued)

We will not pay for a **collision** loss for an accident which occurs while **your auto** is being operated by a **household member** who is not listed as an operator on this policy. Payment is withheld when the **household member**, if listed, would require the payment of additional premium on this policy because:

1. the **household member** would be classified as an inexperienced operator, or
2. more points would be assigned under a merit rating plan.

You must notify us within 60 days after a person who will operate **your auto** becomes a **household member**, if that person was not a **household member** on the effective date of your policy. In the same manner, you must notify us if a **household member**, who will operate **your auto**, becomes a licensed operator.

If we pay for the total loss of **your auto**, we will suspend the Collision Coverage for that auto until it passes a Motor Vehicle Inspection Test.

Camper bodies are not covered under this Part unless specifically shown on the Declarations Page or by endorsement. An additional premium will be charged for insuring a camper body.

If an auto covered under this Part is not owned by you at the time of the accident, the owner's auto insurance must pay its limit before we pay. Then, we will pay, up to the limit shown on your Declarations Page, for any damage not covered by that insurance less the deductible amount you selected.

Part 8. Limited Collision

Under this Part, we will pay in some situations for direct and accidental damage to **your auto** caused by a **collision**. We will also pay in these situations for damage to other private passenger autos while being used by you or a **household member** with the consent of the owner.

We will pay the cost to physically repair the auto or any of its parts up to the actual cash value of the auto or any of its parts at the time of the **collision**. The most we will pay will be either the actual cash value of the auto or the cost to physically repair the auto, whichever is less. We will, at our option, repair the auto, repair or replace any of its parts, or declare the auto a total loss. If the repair of a damaged part will impair the operational safety of the auto we will replace the part.

In all cases we will subtract the deductible amount you selected. Unless you selected a different amount, the law sets your deductible at \$500. Your deductible is shown on the Declarations Page.

We will not pay for damage to any auto which is owned or regularly used by you or a **household member** unless a premium for this Part is shown for that auto on the Declarations Page. We will not pay if an accident occurs while an auto covered under this Part is being operated in any prearranged or organized racing speed, stunting or demolition contest or activity or in practice or preparation for any such contest or activity.

We will not pay for a loss for an accident which occurs while **your auto** is being operated by a **household member** who is not listed as an operator of this policy. Payment is withheld when the **household member**, if listed, would require the payment of additional premium on this policy because:

1. the **household member** would be classified as an inexperienced operator, or
2. more points would be assigned under a merit rating plan.

You must notify us within 60 days after a person who will operate **your auto** becomes a **household member** if that person was not a **household member** on the effective date of your policy. In the same manner, you must notify us if a **household member**, who will operate **your auto**, becomes a licensed operator.

The protection under this Part is not as broad as under Collision coverage but the premium is considerably less.

We only pay under this Part for multiple car accidents in which the driver of the auto we are covering was no more than 50% at fault. We will not pay if the owner of the other auto cannot be identified. After a claim under this Part we are required to determine whether the driver of the auto we are covering was more than 50% at fault. We will notify you of our determination.

As long as the driver of the auto covered under this Part was not more than 50% at fault, his or her percentage of fault will not affect the amount of our payment.

We will consider the driver of the auto covered under this Part to be no more than 50% at fault if:

1. That auto was legally parked when struck by another auto.
2. That auto was struck in the rear by another auto moving in the same direction.
3. The operator of the other auto was convicted of certain violations listed in Massachusetts law or any similar law of another state in which the accident occurs. However, we will not pay if the operator of the auto covered under this Part was also convicted of one of the same violations.
4. That driver is entitled to recover in court against an identified person for some reason other than those listed above.

Optional Insurance (continued)

If we pay for the total loss of **your auto**, we will suspend the Limited Collision Coverage for that auto until it passes a Motor Vehicle Inspection Test.

Camper bodies are not covered under this Part unless specifically shown on the Declarations Page or by endorsement. An additional premium will be charged for insuring a camper body.

If an auto covered under this Part is not owned by you at the time of the accident, the owner's auto insurance must pay its limit before we pay. Then, we will pay, up to the limit shown on your Declarations Page, for any damage not covered by that insurance less the deductible amount you selected.

Part 9. Comprehensive

Under this Part, we will pay for direct and accidental damage to or loss of **your auto** other than damage caused by **collision**. We will also pay for such damage or loss to other private passenger autos while being used by you or a **household member** with the consent of the owner.

We will pay the cost to physically repair the auto or any of its parts up to the actual cash value of the auto or any of its parts at the time of loss. The most we will pay will be either the actual cash value of the auto or the cost to physically repair the auto, whichever is less. We will, at our option, repair the auto, repair or replace any of its parts, or declare the auto a total loss. If the repair of a damaged part will impair the operational safety of the auto we will replace the part. We will reimburse you for substitute transportation expenses if **your auto** is stolen.

In all cases we will subtract the deductible amount you selected. Unless you selected a different amount, the law sets your deductible at \$500. Your deductible is shown on the Declarations Page. Your deductible does not apply to glass breakage or substitute transportation expenses following a theft.

We will not pay for such damage or loss to any auto which is owned or regularly used by you or a **household member** unless a premium for this Part is shown for that auto on the Declarations Page. We will not pay if an accident occurs while an auto covered under this Part is being operated in any prearranged or organized racing speed, stunting or demolition contest or activity or in practice or preparation for any such contest or activity. This Part is not a substitute for Collision (Part 7) or Limited Collision (Part 8).

We consider glass breakage when not involving other collision loss, and the following types of losses to be Comprehensive and not Collision losses: losses caused by vandalism, fire and theft, missiles, falling objects, larceny, explosion, earthquake, windstorm, hail, water, flood, malicious mischief, riot or contact with a bird or animal.

If **your auto** is stolen, you must report the theft to us and the police. We will reimburse you only for transportation expenses incurred after the first 48 hours following those reports. We will not pay for transportation expenses incurred prior to that time. After that, we will reimburse you up to \$15 a day to a maximum of \$450.

Your right to reimbursement stops on the day **your auto** is located or before that time if we pay you for the theft loss.

If you choose not to rent an auto, we will reimburse you up to the same amount for taxicab fares, bus fares and other transportation expenses. If **your auto** is found, we will pay the cost of transporting it to your last address shown on the Declarations Page. However, our total payment for transporting the auto and for repairs will not be more than the actual cash value of the auto.

If **your auto** is damaged by fire, you must report the loss to us and the fire department.

Massachusetts law requires that if we pay for the total loss of **your auto** as a result of a fire or theft, we may suspend coverage for a fire or theft loss under this Part for any replacement auto unless it is made reasonably available for our inspection within two Registry of Motor Vehicles business days following the day you acquired it. We may also raise your deductible unless you install an approved anti-theft device in the replacement auto.

Camper bodies are not covered under this Part unless specifically shown on the Declarations Page or by endorsement. An additional premium will be charged for insuring a camper body.

If an auto covered under this Part is not owned by you at the time of the accident, the owner's auto insurance must pay its limit before we pay. Then, we will pay, up to the limit shown on your Declarations Page, for any damage or loss not covered by that insurance less the deductible amount you selected.

Optional Insurance (continued)

Part 10. Substitute Transportation

Under this Part, we will reimburse you in certain situations up to the limits shown on your Declarations Page. We will reimburse you if **your auto** was in a **collision** and is being repaired or replaced. We will also reimburse you if **your auto** cannot be used because of the kind of damage or loss, including theft, that is covered under Comprehensive (Part 9).

We will not make any payments unless you lose the use of **your auto** for at least 24 hours.

We will pay only for a period of time which is reasonable for having **your auto** repaired or replaced.

If **your auto** is stolen, you must report the theft to us and the police. We will reimburse you only for transportation expenses incurred after the first 48 hours following those reports. We will not pay for transportation expenses incurred prior to that time.

Under Comprehensive (Part 9) there is also substitute transportation coverage when **your auto** is stolen. If you purchase both Comprehensive and \$15/\$450 limits under this Part, Comprehensive will pay first until its coverage is no longer available. Then this Part will pay. If you purchase \$30/\$900 limits under this Part, the most we will pay under Comprehensive (Part 9) and this Part is up to \$30 a day to a maximum of \$900. If you purchase \$45/\$1,350 limits under this Part, the most we will pay under Comprehensive (Part 9) and this Part is up to \$45 a day to a maximum of \$1,350. If you purchase \$100/\$3,000 limits under this Part, the most we will pay under Comprehensive (Part 9) and this Part is up to \$100 a day to a maximum of \$3,000.

The Coverage here will not duplicate any Comprehensive payments.

If you choose not to rent an auto, we will reimburse you up to the same amounts for taxicab fares, bus fares and other transportation expenses.

Part 11. Towing and Labor

Under this Part, we will pay up to the limit shown on your Declarations Page for towing and labor costs incurred each time **your auto** is disabled. We will pay only for labor done at the scene to the extent that the labor was needed to get **your auto** going. We will not pay for the cost of repair parts.

Part 12. Bodily Injury Caused By An Underinsured Auto

Sometimes an owner or operator of an auto legally responsible for an accident is underinsured. Under this Part, we will pay damages for bodily injury to people injured or killed as a result of certain accidents caused by someone who does not have enough insurance.

We will only pay if the injured person is legally entitled to recover from the owners or the operators of all underinsured autos. Such injured person has a claim under this Part when the limits for automobile bodily injury liability insurance covering the owners and operators of the legally responsible autos are:

1. Less than the limits shown for this Part on your Declarations Page; and
 2. Not sufficient to pay for the damages sustained by the injured person.
-

We will pay damages to or for:

1. You, while **occupying your auto**, while **occupying** an auto you do not own, or if injured as a **pedestrian**.
2. Any **household member**, while **occupying your auto**, while **occupying** an auto not owned by you, or if injured as a **pedestrian**. If there are two or more policies which provide coverage at the same limits, we will only pay our proportionate share. We will not pay damages to or for any **household member** who has a Massachusetts auto policy of his or her own or who is covered by a Massachusetts auto policy of another **household member** providing underinsured auto insurance with higher limits.
3. Anyone else while **occupying your auto**. We will not pay damages to or for anyone else who has a Massachusetts auto policy of his or her own or who is covered by a Massachusetts auto policy of another **household member** providing underinsured auto coverage.
4. Anyone else for damages he or she is entitled to recover because of injury to a person covered under this Part.

If you are injured while **occupying your auto** and you have two or more autos insured with us with different limits, we will only pay up to the limits shown on your Declarations Page for the auto you are **occupying** when injured.

If you are injured as a **pedestrian** or while **occupying** an auto you do not own and have two or more Massachusetts auto policies which provide coverage at different limits, the policy with the higher limits will pay. If there are two or more policies which provide coverage at the same limits, we will only pay our proportionate share.

Optional Insurance (continued)

We will not pay to or for:

1. You, while **occupying** an auto you own unless a premium charge is shown for that auto on your Declarations Page.
 2. Anyone injured while **occupying your auto** while it is being used as a public or livery conveyance. This does not apply to the use of **your auto** in a share-the-expense car pool arrangement or in an expense reimbursement program either as a volunteer or at work.
 3. Anyone injured while using an auto without the consent of the owner.
 4. Anyone injured while an auto is being operated in any prearranged or organized racing, speed, stunting or demolition contest or activity or in practice or preparation for any such contest or activity.
 5. Any **household member** if struck by, or while **occupying** an auto owned by that **household member** which does not have Massachusetts compulsory auto insurance.
-

We will reduce the damages an injured person is entitled to recover by:

1. The total amount collected from the automobile bodily injury liability insurance covering the legally responsible owners and operators of all insured autos.
2. The amount recovered from any legally responsible person provided the injured person is fully compensated for his or her damages for bodily injury.
3. The amount paid under a workers' compensation law or similar law.
4. Any expenses that are payable or would have been payable, except for a deductible, under the PIP coverage of this policy or any other Massachusetts auto policy.

If only one person sustains bodily injury, we will pay any unpaid damages up to the difference between the total amount collected from the automobile bodily injury liability insurance covering the legally responsible owners and operators of all insured autos and the "per person" limit shown for this Part on your Declarations Page. This is the most we will pay for injuries to one or more persons as the result of bodily injury to any one person in any one accident.

Subject to the "per person" limit, if two or more people sustain bodily injury and are entitled to coverage under this Part, we will pay any unpaid damages up to the difference between the automobile bodily injury liability insurance "per accident" limit covering the legally responsible owners and operators and the "per accident" limit shown for this Part on your Declarations Page. This is the most we will pay for injuries to two or more people as the result of bodily injury to two or more people in any one accident.

The determination as to whether an injured person is legally entitled to recover damages from the legally responsible owner or operator will be by agreement between us and the injured person. The amount of damages, if any, will be determined in the same way. Arbitration will be used if no agreement can be reached. However, in no event may a demand for arbitration constitute first notice of claim. We must be given sufficient notice of claim to conduct a reasonable investigation and attempt settlement before arbitration can be filed.

If an injured person settles a claim as a result of an accident covered under this Part, we will pay that person only if the claim was settled with our consent. We will not be bound under this Part by any judgment resulting from a lawsuit brought without our written consent. We will not, however, unreasonably withhold our consent.

The limits of two or more autos or policies shall not be added together, combined or stacked, to determine the limits of coverage available to anyone covered under this Part, regardless of the number of autos involved, persons covered, claims made, or premiums shown on the Declarations Page.

We will not make payments under this Part which duplicate payments under the underinsured auto insurance of any other auto policy.

This Part will not benefit any insurer or self-insurer under a workers' compensation law or any similar law.

General Provisions and Exclusions

This section of the policy contains general provisions which, unless otherwise noted, apply to all your coverages. It also describes some situations in which policy benefits will not be paid.

1. Where You Are Covered

Compulsory Bodily Injury To Others (Part 1) only covers accidents in Massachusetts. All the other Parts provide coverage for accidents and losses which happen in the United States or Canada. We consider United States territories and possessions and Puerto Rico to be part of the United States. We will pay for accidents and losses which happen while **your auto** is being transported between ports of the United States and Canada. **Your auto** is not covered in any other country.

General Provisions and Exclusions (continued)

2. Our Duty To Defend You And Our Right To Settle	<p>We have the right to defend any lawsuit brought against anyone covered under this policy for damages which might be payable under this policy. We also have a duty to defend any such lawsuit, even if it is without merit, but our duty to defend ends when we tender, or pay to any claimant or to a court of competent jurisdiction, with the court's permission, the maximum limits of coverage under this policy. We may end our duty to defend at any time during the course of the lawsuit, by tendering, or paying the maximum limits of coverage under the policy, without the need for a judgment or settlement of the lawsuit or a release by the claimant.</p> <p>We have the right to settle any claim or lawsuit as we see fit. If any person covered under this policy settles a claim without our consent, we will not be bound by that settlement.</p>
3. Additional Costs We Will Pay	<p>We will pay, in addition to the limits shown for Compulsory and Optional Bodily Injury To Others (Parts 1 and 5) and Damage to Someone Else's Property (Part 4):</p> <ul style="list-style-type: none">A. Premiums on appeal bonds and premiums on bonds to release attachments for an amount up to the applicable limits you selected in any suit we defend.B. Interest that accrues after judgment is entered in any suit we defend. We will not pay interest that accrues after we have offered to pay up to the limits you selected.C. Up to \$40 a day for loss of earnings, but not for loss of other income, to any person covered under this policy who attends hearings or trials at our request.D. Other reasonable expenses incurred at our request.
4. What Happens If You Die	<p>If you die, we will continue coverage for the period of this policy for:</p> <ul style="list-style-type: none">A. Your spouse, if a resident of your household at your death.B. Any legal representative to the extent he or she is responsible for maintenance or use of your auto.C. Any person having proper temporary custody of your auto.
5. Our Right To Be Repaid	<p>Sometimes we may make a payment under this policy to you or to someone else who has a separate legal right to recover damages from others. In that case, those legal rights may be exercised by us. Anyone receiving payment under those circumstances must do nothing to interfere with those rights. He or she must also do whatever is necessary to help us recover for ourselves up to the amount we have paid. If we then recover more than we paid, we will pay that person the excess, less his or her proportionate share of the costs of recovery, including reasonable attorney's fees. Any amount recovered, because of a payment we make under Part 3 or Part 12 of this policy shall first be applied to any unpaid damages due that person. Such unpaid damages must be a part of a claim settled with our consent or a part of a judgment resulting from a lawsuit brought with our written consent. Any balance then remaining shall be applied to the amounts we have paid under Part 3 or Part 12. We will reduce the amount we will pay that person by his or her proportionate share of the costs of recovery including reasonable attorney's fees.</p> <p>Sometimes you or someone else may recover money from the person legally responsible for an accident and also receive money from us for the same accident. If so, the amount we paid must be repaid to us to the extent that you or someone else recovers. If you or someone else recover money from the person legally responsible for the accident and also receive money from us for the same accident as a payment under Part 3 or Part 12 of this policy, we must be repaid for any amounts so paid but only to the extent that such recovery exceeds any unpaid damages due that person under a claim settled with our consent or judgment resulting from a lawsuit brought with our written consent. Whenever we are entitled to repayment from anyone, the amount owed us can be reduced by our proportionate share of the costs of recovering the money, including reasonable attorneys' fees.</p> <p>In either case we do not have to be repaid for any money we have paid under Medical Payments (Part 6).</p>
6. When You Have More Than One Auto Policy With Us	<p>You may have more than one policy with us covering the same accident. In that case, the most we will pay is the highest amount payable under the applicable coverage in any one of those policies. However, claims made under Bodily Injury Caused By An Uninsured Auto (Part 3) and Bodily Injury Caused By An Underinsured Auto (Part 12) are treated differently. The difference is explained in the description of the coverage for that Part.</p>
7. If You Go Bankrupt	<p>Bankruptcy or insolvency of any person covered under this policy does not relieve us of any of our obligations under this policy.</p>
8. We Do Not Pay For Nuclear Losses Or War Losses	<p>We will not pay under Damage To Someone Else's Property (Part 4) and Optional Bodily Injury To Others (Part 5) for any person who is an insured under a nuclear energy liability policy or who would be an insured under such a policy had it not already exhausted its limits.</p> <p>We will not pay under Medical Payments (Part 6), Collision, Limited Collision or Comprehensive (Parts 7, 8 and 9) for losses or damage caused by radioactive contamination or by acts of war, insurrection, rebellion or revolution or any act incident to any of these.</p>

General Provisions and Exclusions (continued)

9. We Do Not Pay For Ordinary Wear Or Tear	We will not pay for damage to your auto which is due solely to ordinary wear and tear, freezing, mechanical or electrical failure, or for ordinary road damage to tires. We will, however, pay for this damage if it is the result of some other loss which is covered by this policy.
10. If We Pay For A Total Loss	If we pay for the total loss of your auto , we have the right, if we so choose, to take title to that auto. We also have the right, if we so choose, to take any damaged part for which we pay.
11. Repair and Payment After a Collision or Loss; If We Disagree on the Amount of Damage (Parts 7, 8 and 9)	<p>Under Collision, Limited Collision and Comprehensive (Parts 7, 8 and 9), you must allow us to have the auto appraised after a collision or loss. If we have a direct payment plan approved by the Commissioner of Insurance, we will pay you in accordance with the appraisal and allow you to select a repair shop of your choice. If you choose not to have your auto repaired, or if we do not receive your Repair Certification Form, or, when requested, you do not make your auto available for re-inspection within a reasonable period of time following repair, our payments automatically reduce the actual cash value of your auto if you have further claims. If you later give us proof of proper repair, the actual cash value will be increased.</p> <p>If you choose not to accept payment under our direct payment plan or we do not have such a plan, and you have your auto repaired in accordance with the appraisal, you must send us a Completed Work Claim Form. We must pay you within 7 days after receiving the form.</p> <p>If we fail to pay you within 7 days after receipt of the Completed Work Claim Form, you have the right to sue us. If a court decides that we were unreasonable in refusing to pay you on time, you are entitled to double the amount of damage plus costs and reasonable attorneys' fees. If you request us to, we will pay the repair shop directly; however, the repair shop must certify that it meets certain requirements. If you choose not to have your auto repaired, or if we do not receive your Completed Work Claim Form, we will determine the amount of decrease in the actual cash value of your auto and pay you that amount less your deductible. Our payment automatically reduces the actual cash value of your auto if you have further claims. If you later give us proof of proper repair, the actual cash value will be increased. We have a right to inspect all repairs.</p> <p>Sometimes there may be a disagreement as to the amount of money we owe for losses or damage to an auto. If so, Massachusetts law provides for a method of settling the disagreement. Either you or we can, within 60 days after you file your proof of loss, demand in writing that appraisers be selected. The appraisers must then follow a procedure set by law to establish the amount of damage. Their decision will be binding on you and us. You and we must share the cost of the appraisal.</p>
12. Sales Tax	Under Collision, Limited Collision and Comprehensive (Parts 7, 8 and 9) we will pay, subject to your deductible, all sales taxes applicable to the loss of an auto or damage to an auto.
13. Secured Lenders	<p>When your Declarations Page shows that a lender has a secured interest in your auto, we will make payments under Collision, Limited Collision and Comprehensive (Parts 7, 8 and 9) according to the legal interests of each party.</p> <p>The secured lender's right of payment will not be invalidated by your acts or neglect except that we will not pay if the loss of or damage to your auto is the result of conversion, embezzlement, or secretion by you or any household member. Also, we will not pay the secured lender if the loss of or damage to your auto is the result of arson, theft or any other means of disposal committed by you or at your direction.</p> <p>When we pay any secured lender we shall, to the extent of our payment have the right to exercise any of the secured lender's legal rights of recovery. If you do not file a proof of loss as provided in this policy, the secured lender must do so within 30 days after the loss or damage becomes known to the secured lender.</p> <p>In order for us to cancel the rights of any secured lender shown on the Declarations Page, a notice of cancellation must be sent to the secured lender as provided in this policy.</p>
14. No Benefits to Anyone in the Auto Business	Coverage under Collision, Limited Collision and Comprehensive (Parts 7, 8 and 9) shall not in any way benefit any person or organization having possession of your auto for the purpose of servicing, repairing, parking, storing, or transporting it or for any similar purpose.
15. If Two Or More Autos Are Insured Under This Policy	Two or more autos may be insured under this policy. There may be different limits for each auto. If so, when someone covered under this policy is injured while a pedestrian or is using an auto other than your auto at the time of the accident, the most we will pay under any applicable Part is the highest limit shown for that Part for any one auto on your Declarations Page.
16. Trailers	When a trailer is attached to an auto, we consider the auto and trailer together to be one auto in applying the limits shown on the Declarations Page under Bodily Injury To Others, Damage To Someone Else's Property and Optional Bodily Injury To Others (Parts 1, 4 and 5).

General Provisions and Exclusions (continued)

17. Premiums for Extensions or Renewals	The premium we will charge for any extension or renewal of this policy will be in accordance with our rates and rules in effect at the time of the effective date of the extension or renewal.
18. False Information	If you or someone on your behalf gives us false, deceptive, misleading or incomplete information in any application or policy change request and if such false, deceptive, misleading or incomplete information increases our risk of loss, we may refuse to pay claims under any or all of the Optional Insurance Parts of this policy. Such information includes the description and the place of garaging of the vehicles to be insured, the names of all household members and customary operators required to be listed and the answers given for all listed operators. We may also limit our payments to those amounts that we are required to sell under Part 3 and Part 4 of this policy.
19. Changes Which Affect Premium	If the information contained in your application changes before this policy expires, we have the right to adjust your premium to reflect such changes. You must inform us of any changes which may have a material effect on your insurance coverage or premium charges, including the description, ownership, type of usage and place of garaging of your auto and the household members and individuals who customarily operate your auto .
20. Pre-Insurance Inspection	Massachusetts law requires that we inspect certain motor vehicles before providing coverage for Collision, Limited Collision, or Comprehensive (Parts 7, 8 or 9). The required inspection of your auto may be deferred in some cases for ten calendar days (not including legal holidays and Sundays), following the effective date of coverage, or the date on which Form B was mailed, whichever is later. If you do not have your auto inspected within the time allowed, coverage for that auto will be automatically suspended. Your premium will be adjusted if the suspension lasts for more than ten days.

Cancellation and Renewal

Cancellation	<p>Cancellation of this policy is something you should ordinarily have no reason to worry about. You can cancel any of the Optional Insurance Parts at any time by giving us or your agent at least twenty days written notice. Because all of the Compulsory Insurance Parts are required, you cannot cancel any of them separately. You can, of course, cancel all of the Compulsory Insurance Parts by giving us or your agent at least twenty days written notice.</p> <p>We can cancel all of any part of this policy including your Compulsory Insurance if:</p> <ol style="list-style-type: none">1. You have not paid your premium on this policy.2. We find that you were responsible for fraud or material misrepresentation when you applied for this policy or any extension or renewal of it.3. Your driver's license or auto registration has been under suspension or revocation during the policy period. <p>We can cancel Collision (Part 7) and Comprehensive (Part 9) on a vehicle:</p> <ol style="list-style-type: none">1. customarily driven by or owned by persons who have within the last five years been convicted of vehicular homicide, auto related fraud, or auto theft, or2. customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making claim under those coverages, or3. customarily driven or owned by persons who have within the last three years, been convicted of any category of driving under the influence of alcohol or drugs, or4. for which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law, or5. designated as a "high-theft vehicle" which does not have at least a minimum anti-theft or auto recovery device as prescribed by the Commissioner of Insurance. <p>We may also cancel:</p> <ol style="list-style-type: none">1. Collision (Part 7) on a vehicle customarily driven by or owned by persons who, within three years preceding the effective date of this policy, have been involved in four or more at-fault auto accidents. An at-fault is one in which you or any person who customarily drives your auto was more than 50% at fault; and2. Comprehensive (Part 9) on a vehicle customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the effective date of this policy.
---------------------	---

General Provisions and Exclusions (continued)

If the driver's license or auto registration of anyone residing in your household who usually operates **your auto** has been under suspension or revocation during the policy period, we may suspend coverage for that person under any of the Optional Insurance Parts of the policy. We may also reduce the limits available for that person under Bodily Injury Caused By An Uninsured Auto (Part 3), Damage To Someone Else's Property (Part 4) to the minimum limits we are required to sell.

We can cancel Towing And Labor (Part 11) for reasons other than those listed above if we do so within the first 90 days of the policy period. We can cancel, in the same manner, coverage limits which are higher than the limits we are required by law to sell you and any coverages designed to reduce the deductibles set by law.

Automatic Termination

Massachusetts law provides that your policy automatically terminates and a Notice of Cancellation will not be sent to you when:

1. You return the registration plates for **your auto** to the Registry of Motor Vehicles.
2. You purchase a new policy with another company covering **your auto** and a new Certificate of Insurance is filed with the Registry of Motor Vehicles.
3. You transfer title to **your auto**, and you do not register another auto. In this case, the policy will terminate 30 days from the date of transfer of title.

However, if more than one auto is described on the Declarations Page, the termination of coverage applies only to the auto involved in any of the situations described above.

Legal Notice Requirement

Any notice of cancellation will be sent to you at your last address shown on the Declarations Page at least 20 days prior to the effective date. A notice sent by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service will be considered sufficient notice.

In order for us to cancel the rights of any secured lender shown on the Declarations Page, a notice of cancellation must also be sent to the secured lender in a similar manner.

If we cancel this policy in its entirety, the cancellation is not effective unless we send the required notice to the Registry of Motor Vehicles. If we cancel, the amount of your refund will be determined by a pro rata table based on the number of days the policy was in effect. If the policy is cancelled by you or by law, you will get a refund which is less than proportional to the time involved. It will be based instead on a "short rate" table which compensates us for our expenses in servicing your policy.

No refund of premium will be sent to you upon cancellation of the policy until we receive a receipt showing that the registration plates assigned to the insured motor vehicle have been returned to the Registry of Motor Vehicles or other document showing that you have replaced the insurance required by law.

If you think that we have cancelled your policy illegally, you can appeal to the Board of Appeals on Motor Vehicle Liability Policies and Bonds. Your cancellation notice will explain how to appeal.

Renewal

If we decide not to renew this policy or any of its Parts, we must mail our notice to your agent or to you at your last address shown on the Declarations Page at least 45 days before your policy runs out. A notice sent by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service will be considered sufficient notice. If we require a renewal application, and you fail to complete and return it to us within the specified time, we then have the right to cancel the renewal policy.

When There is An Accident Or Loss

First, Help Any Injured Person

Call an ambulance or the police and, of course, cooperate with them. Do whatever is reasonable to protect the automobile from further damage or loss. We will pay for any reasonable expenses incurred in doing this.

Second, Notify The Police, Registry Or Fire Department

Under Massachusetts law, notice to the local or state police and the Registry of Motor Vehicles is required within 5 days if there is anyone injured in an accident, no matter how slight the injury, or if there is reason to believe that there has been over \$1,000 in total property damage.

Within 24 hours, notify both the police and us if **your auto** is stolen or if you have been involved in a hit-and-run accident. You must report a fire loss to the fire department. The notice to the police or the fire department must be on the form required by law.

When There is An Accident Or Loss (continued)

Third, File The Claim With Us

We do not know about accidents or losses until you or someone else notifies us. We, or our agent, must be notified promptly of the accident or loss by you or someone on your behalf. The notification should include as many details as possible, including names and addresses of drivers, injured persons and witnesses. If you or any person seeking payment under this policy fail to notify us promptly of any accident or claim under Parts 2, 3, 6, or 12 of this policy, we may not be required to pay claims under any of these parts.

If you are filing a claim for damage to **your auto**, you or someone on your behalf must file a proof of loss within 91 days after the accident.

Fourth, Cooperate With Us

After an accident or loss, you or anyone else covered under this policy must cooperate with us in the investigation, settlement and defense of any claim or lawsuit. We must be sent copies of all legal documents in connection with the accident or loss.

We may also require you and any person seeking payment under any part of this policy to submit to an examination under oath at a place designated by us, within a reasonable time after we are notified of the claim.

If anyone makes a claim or seeks payment under Personal Injury Protection, Bodily Injury Caused By An Uninsured Auto, Medical Payments, or Bodily Injury Caused By An Underinsured Auto (Parts 2, 3, 6 or 12), we have a right to require that person to be examined by doctors selected by us. If anyone seeks continuing payments under any of these Parts, we may also require additional examinations at reasonable intervals. We will pay for these examinations. We must also be authorized to obtain medical reports and other records pertinent to the claim.

Failure to cooperate with us may result in the denial of the claim.

Remember: Defensive Driving Can Save Your Life And Your Money

NOTICE OF POLICY EXPIRATION

NOTICE OF CANCELLATION
FOR NONPAYMENT OF PREMIUM

HARLEYSVILLE PREFERRED INS. CO.
355 MAPLE AVE
HARLEYSVILLE PA 19438

Agent

20-8378

GREYLOCK FINANCIAL&INS SERV LL
GREYLOCK CR UNION E & D
P O BOX 603
PITTSFIELD MA 01201

XXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXXXXXXXXXX
XXXXXXXXXXXXXXXXXXXX

	CANCELLATION	
ORIGINAL	EFFECTIVE	OVERDUE
DUE DATE	06-15-09	AMOUNT
05-14-09	12.01 AM	\$275.34
	STANDARD TIME	

*** SEE REVERSE SIDE ***

WE HAVE NOT RECEIVED YOUR PREMIUM PAYMENT. COVERAGE WILL CONTINUE IF PAYMENT IN FULL IS RECEIVED BY THE COMPANY OR YOUR AGENT BEFORE THE CANCELLATION DATE AND TIME STATED ABOVE. OTHERWISE IT WILL TERMINATE ON THAT DATE ACCORDING TO POLICY PROVISIONS. NO FURTHER NOTICE WILL BE GIVEN.

YOU ARE HEREBY NOTIFIED THAT THE MASSACHUSETTS MOTOR VEHICLE LIABILITY POLICY, HEREIN DESIGNATED, ISSUED TO YOU BY THE ABOVE NAMED COMPANY IS HEREBY CANCELLED IN ACCORDANCE TO ITS TERM, SUCH CANCELLATION TO BECOME EFFECTIVE AT 12:01 A.M. ON THE DATE STATED ABOVE. SECTION 113A OF CHAPTER 175 OF THE GENERAL LAWS, AS AMENDED, REQUIRES 20 DAYS ADVANCE WRITTEN NOTICE OF CANCELLATION. THE PREMIUMS EARNED ON THIS POLICY TO THE EFFECTIVE DATE OF THE CANCELLATION WILL BE ADJUSTED IN ACCORDANCE WITH THE TERMS OF THIS POLICY. IN ACCORDANCE WITH THE PROVISIONS OF SECTION 113A OF CHAPTER 175 OF THE GENERAL LAWS, AS AMENDED, A NOTICE OF CANCELLATION WILL BE SENT TO THE REGISTRAR OF MOTOR VEHICLES OF THE COMMONWEALTH OF MASSACHUSETTS ON THE EFFECTIVE DATE OF CANCELLATION STATED ABOVE.

THIS POLICY PROVIDES AUTO LIABILITY COVERAGE. YOU SHOULD CONTACT YOUR AGENT OR ANY AGENT CONCERNING YOUR POSSIBLE ELIGIBILITY FOR REPLACEMENT COVERAGE THROUGH ANOTHER INSURER, OR THE MASSACHUSETTS COMMONWEALTH AUTO REINSURERS.

DETACH AND RETURN THIS PORTION WITH PAYMENT MADE PAYABLE TO HARLEYSVILLE INSURANCE

Policy No. PAAA02966

OVERDUE AMOUNT \$275.34

Insured XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX
W00 / 60

CANCELLATION EFFECTIVE 06-15-09
12:01 AM
STANDARD TIME

Harleysville Insurance
Processing Center
P.O. Box 37712
Philadelphia, PA 19101-5012

ISSUED	MAILED	EXP	CTRL
05-20-09	05-21-09	04-14-10	1

If address change, cross out the 'Y' and indicate new address above

Important Notice to Policyholders

Please read carefully the information below which outlines your legal rights relative to this cancellation.

Information About Minimum Insurance Requirements

Massachusetts law requires that every motor vehicle registered in Massachusetts carry minimum motor vehicle liability insurance. The Registrar of Motor Vehicles will revoke your registration and license plates on the effective date of cancellation shown in this notice unless:

1. We reinstate your required minimum motor vehicle insurance; or
2. Before the date of cancellation shown in this notice you obtain minimum motor vehicle insurance from another insurance company. The new insurance company must notify the Registrar before the date of cancellation in this notice that it has insured your motor vehicle.

If you are unable to obtain motor vehicle insurance from another insurance company, you may be eligible to obtain motor vehicle insurance from the Massachusetts residual market plan. Almost all insurance agents and all insurance companies are authorized to help you apply for motor vehicle insurance through the plan. If you apply for motor vehicle insurance through the plan, you will not be able to choose an insurer, but you will be assigned to an insurance company. In some cases you will not be able to obtain coverage through the plan that was identical to the coverage that was not renewed; or

3. Before the effective date of cancellation shown in this notice you file with the Commissioner of Insurance a written complaint on a form prescribed and furnished by the Commissioner of Insurance. The form is available on the Division of Insurance website by searching "Cancellation Appeal Form" at www.mass.gov/doi or can be obtained by calling the Division's Consumer Service Section at 617-521-7777.

Unless one of the three above actions occurs, the registration for your motor vehicle will be revoked on the effective date of cancellation shown in this notice.

Form 3817 POST OFFICE DEPARTMENT CERTIFICATE OF MAILING RECEIVED FROM: Company shown on front.	AFFIX STAMP and POST MARK
ONE PIECE OF ORDINARY MAIL ADDRESSED TO: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXXXXXXXXXXXXXXXXXXXXXXXXX XXXXX XXXX	
May be used for domestic and international mail, does not provide for insurance - Postmaster	

I hereby certify that I personally mailed in the U.S. Post Office at the place and time stamped hereon, a notice of cancellation, an exact copy of which appears on this form, and at said time received from the U.S. Post Office evidence of receipt (Form 3817) provided hereon.

Signed this _____ day of _____ 19 _____

Signature _____



Control Number _____ Site I.D. # _____

Date of Inspection _____ Time of Inspection _____ AM PM Insurance Company Name _____ Insured's Policy Number _____ Number of Photos _____

Insured's Name _____ Insured's Address _____ Tel. No. _____

Inspector's Name _____ Inspection Site Name & Address _____ Tel. No. _____

Year: _____ 2 DR _____ 4 DR _____ Cpe _____ Style Sta Wgn _____ Van _____ Htchbk _____ Major _____ Minor _____ Color _____ Cloth _____ Vinyl _____ Leather _____ Color _____

Odometer Reading _____ Principal Place of Garaging _____ Vehicle Identification Number (NOT from Registration Form) _____ License Plate No. & State _____

VIN Location: _____

Accessories & Optional Equipment (Complete for All Vehicles Including Vans)

- [] Air Conditioner [] Cruise Control [] Anti-Theft Device
[] Manual Transmission [] Rear Defroster Type:
[] 3 Spd [] 4 Spd [] 5 Spd [] Rear Wiper [] Car Alarm
[] Automatic Transmission [] Tilt Wheel Brand:
[] Overdrive [] Tinted Glass [] High Mounted Brake Light
[] AM Radio [] Power Steering [] Roof Rack
[] AM/FM Radio [] Stereo [] Power Brakes [] Spare Tire (Outside Mount)
[] Cassette Player [] Power Windows [] Carpeting
Brand: [] Power Locks [] Instrumentation
Built in [] Yes [] No [] Power Antenna Type:
[] Compact Disc Player [] Vinyl Top / Roof [] Special Mirrors
Brand: [] T-Top Roof [] Trailer Hitch
Built in [] Yes [] No [] Sunroof [] Auto Recovery System
[] Car Phone [] Factory Installed [] Yes [] No Type:
Brand: [] Special Roof [] Special Custom Options or
Built in [] Yes [] No Type:
[] Car Phone Antenna [] Bucket Seats Additions (list):
[] Car Phone Transmitter [] Special Wheels
[] C. B. Radio [] Special Tires
Brand: [] Type:
Built in [] Yes [] No [] Special Hub Caps
[] Eight Track Player [] Radar Detector
Brand:
[] Stereo Amplifier Brand:
Built in [] Yes [] No



Acknowledgement of Requirement for Pre-Insurance Inspection

(This is not a safety inspection)

Name of Insured
or Applicant:
Address:

Effective Date of Coverage: _____
(Date)

Inspection Must Be
Completed By: _____
(Date)

Vehicle(s) To Be inspected

Year	Make	Model
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

By my signature below I certify that I have been informed that my vehicle(s) which is (are) being insured for comprehensive and/or collision or limited collision coverage must be inspected by a representative of the insurer. This inspection must be completed within ten (10) calendar days (not including legal holidays and Sundays) after the effective date of coverage, and in no event later than the date shown above to avoid a suspension in coverage.

I understand that failure to submit to the required inspection(s) will result in the suspension (losses will not be covered) of the physical damage coverage (comprehensive, collision, limited collision) as of 12:01 a.m. of the date following the date by which the inspection must be completed, as shown above.

I understand that if coverage is suspended it will be restored only after the inspection has been completed and the adjusted premium due for such coverage(s) has been paid.

Signature of Insured
or Applicant: _____
(Date)

Signature of Producer
or Insurance Company
Representative: _____
(Date)

Name, Address, Telephone Number
of Producer or Insurance
Representative
completing this form:

Insured / Applicant must receive a completed copy of this form.

cc: Insurance Company
Producer of Record

TABLE OF CONTENTS

SECTION I – GENERAL RULES

Rule No.	Page
1. Massachusetts Automobile Insurance Policy – Eligibility	1
2. Coverages and Limits	1
3. Mandatory Offer of Coverage	2
4. Standard Procedures	2
5. Residence and Location	3
6. Out-of-State Garaging.....	3
7. Policy Period	3
8. Changes	4
9. Motor Vehicle Registration Certificates	5
10. Certified Risks – Financial Responsibility Laws	5
11. Premium Calculation Rule	6
12. Whole Dollar Premium Rule	6
13. Installment Payment of Premiums.....	6
14. Deposit Premium Rule.....	6
15. Reserved for Future Use	7
16. Deductibles – Parts 7, 8 and 9	7
17. Substitute Transportation.....	7
18. Termination of Insurance	7
19. Discounts.....	10
20. Model Year Rating	13
21. Reserved for Future Use	14
22. Non-Symbolled Vehicles and Rating Vehicles for Which Symbols Are Not Shown on the Rate Pages.....	14
23. Reserved for Future Use	15
24. Extra-Risk Rating (Collision and Comprehensive).....	15
25. Vehicle Series Rating.....	16
26. Reserved for Future Use	16

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.	Page
27. Private Passenger Definition	17
28. Private Passenger Classifications	17
29. Reserved For Future Use	19
30. Reserved for Future Use	19
31. Transportation of Fellow Employees	20
32. Pick-Ups, Vans, and Similar Type Vehicles	20
33. Towing and Labor Cost.....	20
34. Trailers Designed for Use With Private Passenger Motor Vehicles	20
35-38. Reserved for Future Use	20

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.	Page
39. Motor Homes/Camper Bodies	21
40. Reserved for Future Use	21
41. Stated Amount Coverage	21
42-43. Reserved for Future Use	22
44. Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles.....	22
45. Agreed Amount Coverage – Comprehensive	22
46. Excess Electronic Equipment Coverage	22
47. Customized Vans and Pickups.....	22
48. Original Equipment Manufacturer Parts Coverage	23

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.	Page
49. Named Non-Owner Policy	23
50. Use of Other Automobiles.....	23
51-53. Reserved for Future Use	24

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.	Page
54. Anti-Theft Device Standards and Discounts	24
55. Pre-Insurance Inspection Program.....	29
56. Merit Rating Plan.....	32
Increased Limits Tables and Implicit Surcharge Exclusion Factors	34
57. Reserved for Future Use	35
58. Registry of Motor Vehicles Procedures	35
59. Additional Coverages.....	35
60. Expense Reduction Discount	37
61. Installment Payment Plan	37
62. Personal Account Billing	37
63. Disappearing Deductible.....	37
64. First Accident Forgiveness	38
65. Tiering.....	38
66. Seasonal Lay-Up Coverage	38

ADDITIONAL ITEMS

	Page
Private Passenger Endorsement Index.....	B-1
Private Passenger Forms	B-2

RATING TERRITORIES SECTION

	Page
Rating Territories.....	T-1 - T-4

RATE SECTION

	Page
Memorandum	R-1
Private Passenger Rates	R-2 - R-67
Stated Amount Rates	R-68 - 70
Miscellaneous Rating Factors.....	RS-1, RS-2
Miscellaneous Motor Vehicles	RS-2
Approved Public Transit Systems.....	RS-3
 Index	 Index 1 - 3

PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX

<u>TITLE</u>	<u>FORM NO.</u>
Agreed Amount – Comprehensive	A-2555
Auto Coverage Enhancement Endorsement – Massachusetts	A-2538
Auto Loan/Lease Coverage – Massachusetts	A-2544
Commonwealth of Massachusetts Employees Using Autos They Do Not Own in the Course of Employment	M-0069-S
Coverage for Anyone Renting An Auto To You – Additional Insured – Lessor	A-2515
Coverage for Customized Vans and Pickups	A-2556
Excess Electronic Equipment Coverage	A-2559
Federal Employees Using Autos They Do Not Own in the Course of Employment	M-0049-S
\$100 Glass Deductible	A-2557
Mobile Home Endorsement	A-2551
Operator Exclusion Form	M-0106-S
Original Equipment Manufacturer Parts Coverage	A-2558
Pre-Inspection Forms	
Form A	A-2548
Form B	A-2563
Form C	A-2554
Form D	A-2561
Repair or Replacement Coverage for Damage to Your Auto – Massachusetts	A-2545
Stated Amount Coverage	A-2553
Substitute Transportation Coverage	M-0105-S
Suspension of Coverage – Reduction of Limits	MPY-0032-S
Trust Endorsement	A-2550
Use of Other Autos – Vehicles Furnished or Available for Regular Use	A-2514
Waiver of Deductible	A-2552

PRIVATE PASSENGER FORMS

<u>Title</u>	<u>Edition</u>
Massachusetts Automobile Insurance Policy	PT-0122
Annual Mileage Discount Form	A-2560
Application for Benefits – Personal Injury Protection	
Notice of Transfer of Insurer	A-2547
Safe Driver Insurance Plan Statement – Massachusetts	A-2546

SECTION I – GENERAL RULES

RULE 1. MASSACHUSETTS AUTOMOBILE INSURANCE POLICY – ELIGIBILITY

All individually owned vehicles, with the exception of motorcycles, registered under the Massachusetts Compulsory Motor Vehicle Law and rated in accordance with this Manual may be written on the Massachusetts Automobile Insurance Policy.

RULE 2. COVERAGES AND LIMITS

The types of coverages available in the Massachusetts Automobile Insurance Policy are:

Compulsory Insurance Coverages**Part 1 – Bodily Injury To Others**

The basic limits are \$20,000 each person and \$40,000 each accident.

Part 2 – Personal Injury Protection

The basic limit is \$8,000 for each person. Refer to Rule 30 for available deductibles.

Part 3 – Bodily Injury Caused By An Uninsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

Part 4 – Damage To Someone Else's Property

The basic limit is \$5,000 each accident. Increased limits are available.

Optional Insurance Coverages**Part 5 – Optional Bodily Injury To Others**

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available.

Part 6 – Medical Payments

The basic limit is \$5,000 each person. Higher limits are available for all motor vehicles rated in this manual. Motorcycle limits are available from \$500 to \$50,000. This coverage is excess over Personal Injury Protection.

Part 7 – Collision

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. Waiver of Deductible is available at the option of the insured. Endorsement A-2552 must be attached. This coverage is written on an actual cash value or stated amount basis.

Part 8 – Limited Collision

This coverage is subject to a basic deductible of \$500. Other deductibles or full coverage are available at the option of the insured. This coverage is written on an actual cash value or stated amount basis.

Part 9 – Comprehensive

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. A separate \$100 glass deductible is also available at the option of the insured. Endorsement A-2557, titled \$100 Glass Deductible, must be issued with the policy. This glass deductible is in addition to the otherwise applicable deductible for Part 9. This coverage is written on an actual cash value, stated amount or agreed amount basis.

Part 10 – Substitute Transportation

This coverage pays for loss of use to a motor vehicle as a result of an accident or loss. Refer to the Miscellaneous Rating factors page for applicable limits and premiums.

RULE 2. COVERAGES AND LIMITS (continued)**Part 11 – Towing And Labor**

This coverage will pay up to \$50 or up to \$100 for towing and labor costs for each auto disablement. It is available only for private passenger motor vehicles, as defined in Rule 27, and motorcycles.

Part 12 – Bodily Injury Caused By An Underinsured Auto

The basic limits are \$20,000 each person and \$40,000 each accident. Increased limits are available. The limits may not exceed the limits of Part 5, or if Part 5 is not purchased, Part 1 of this policy. This coverage is excess over Personal Injury Protection.

RULE 3. MANDATORY OFFER OF COVERAGE

Massachusetts law requires a company that provides Compulsory Insurance Coverages to make a mandatory offer to issue to any person so insured additional coverages consisting of:

1. Limits up to \$35,000 each person and \$80,000 each accident for Parts 3, 5 and 12
2. \$5,000 each person for Part 6
3. Parts 7, 8 and 9, subject to a basic deductible of \$500
4. Part 10 – Substitute Transportation
5. Comprehensive Coverage subject to a basic deductible of \$500

Companies may charge an extra-risk rate or refuse Collision and Comprehensive coverages under certain circumstances as required by law. Refer to Rule 24 for extra-risk rating procedures.

RULE 4. STANDARD PROCEDURES**A. Renewals**

1. The company must mail the declarations page not less than thirty days prior to policy expiration. The declarations page may be accompanied by the Massachusetts Renewal Form.
2. The Company may elect to secure payment of a deposit premium. The premium quotation shall be based on the latest classification information and premium charges established for the renewal policy.
3. Failure to pay the deposit premium may result in cancellation of the policy or removal of the annual mileage discount. The specific reason for cancellation is nonpayment of any required premium.

The Cancellation Notice must also contain the following statement:

“This cancellation will not take effect if the full amount due shown above is paid on or prior to the effective date of cancellation.”

B. Nonrenewal

1. No company shall refuse to renew a policy unless written notice is given by the company to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy.
 - a. A notice required to be sent by the company to the insured may be by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. Unless another company has replaced the insurance, the notice should be electronically transmitted to the Registry of Motor Vehicles not earlier than the policy expiration date. If the insurance and registration are coterminous, it will not be necessary to notify the Registry of Motor Vehicles.
 - b. If the notice is required to be sent by the company to the producer or broker producing the business, such producer or broker shall, within fifteen days of receiving such notice, send a copy to the insured by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service. The producer or broker must notify the company not later than the policy expiration date if the insurance is not replaced so that the company may, in turn, electronically transmit the notice to the Registry of Motor Vehicles. Notice to the company is not required if the insurance and registration are coterminous.

C. New Business

The producer is required to submit an Application for Massachusetts Motor Vehicle Insurance from the applicant.

The producer must verify that there is no automobile insurance premium owed to the former company or producer.

RULE 4. STANDARD PROCEDURES (continued)**D. Transfer of Insurer**

1. The producer of record must provide information necessary for a company to transmit data to the Registry of Motor Vehicles for each vehicle insured.

In addition to reporting the necessary information to the company, the producer shall prepare an RMV-3 form, accompanied by the appropriate fee, for processing by the Registry of Motor Vehicles.

2. At the same time this information is provided to the new carrier, the producer of record shall notify the former producer of record, if known, and the former carrier that a certificate of coverage has been issued for the policy. The notice must be signed by the producer of record or issued on the insurer's letterhead and the notice must bear the Registry stamp of the insurer, which may be in electronic format. The notice may be in hard copy or electronic format.
3. Upon receipt of the notice of transfer of insurer, the former carrier shall:
 - a. discontinue coverage as of the date shown on a Notice of Transfer of Insurer (A-2547);
 - b. compute the return premium, if any, as of the date shown on a Notice of Transfer of Insurer.

No notice of cancellation is required.

E. Cancellation

1. Notice of cancellation must be given in a timely manner as required by Massachusetts law and shall include the specific reason(s) for cancellation.
2. The company must electronically notify the Registry of Motor Vehicles immediately upon the intended effective date of cancellation.

Refer to Rule 18.

RULE 5. RESIDENCE AND LOCATION

The proper rate schedules and rules are those effective in the city or town where the automobile is principally garaged. Motor vehicles used by salesmen or solicitors, or those with similar duties, requiring the operation of the motor vehicle in more than one rating territory in Massachusetts, shall be assigned to the territory determined by the place of principal garaging, or, if there is no specific city or town of principal garaging, then, by the residential address of the operator, or, if the residential address of the operator cannot be determined, then, by the Massachusetts business address of the operator. No adjustment of the premium shall be made by reason of a change in the place of principal garaging during the policy period unless such change is permanent.

Massachusetts registration is required of non-residents in accordance with reciprocal agreements with the various states as determined by the Registrar of Motor Vehicles.

Any motor vehicle owned by a non-resident of Massachusetts for which Massachusetts registration is required, regularly garaged inside the Commonwealth, shall be charged the rate for the territory in which the motor vehicle is principally garaged by such non-resident during the period of Massachusetts registration.

RULE 6. OUT-OF-STATE GARAGING

Any motor vehicle, whether owned by a resident or non-resident of Massachusetts for which Massachusetts registration is required, principally garaged outside of Massachusetts shall be written at limits of liability at least equal to the financial responsibility limits of the state of principal garaging, and shall be charged the rates for vehicles garaged in Territory 9.

RULE 7. POLICY PERIOD

- A. The insured shall have the option to purchase and the insurer shall not refuse to issue an annual motor vehicle policy or bond providing compulsory coverages containing any expiration date as the insured may elect. Insurers may offer such policies or bonds for a period of more than one year but not more than two years or may issue an extension of any existing policy or bond.

RULE 7. POLICY PERIOD (continued)

B. Policies insuring individually owned trailers and other recreational-type vehicles shall, at the option of the insured, be issued for a period of less than one year with policy expiration to be coterminous with the registration.

“Recreational-type vehicle” means a land motor vehicle subject to a motor vehicle registration which expires November 30 or December 31, and is principally used for vacation travel or leisure-time activity. Registration for motorcycles expires December 31. Registration for all other recreational vehicles expires November 30.

The premium for such policies shall be determined by applying the appropriate percentage to the annual rate based on policy inception date as shown in the table below.

Percentages for Short Term Policies

Date Interval*		Percent of Annual Rates
All Other		
Dec.	1-31	100
Jan.	1-31	98
Feb.	1-28	94
Mar.	1-31	90
Apr.	1-30	88
May	1-31	86
Jun.	1-30	80
Jul.	1-15	75
Jul.	16-31	68
Aug.	1-15	60
Aug.	16-31	53
Sep.	1-15	45
Sep.	16-30	38
Oct.	1-15	30
Oct.	16-31	27
Nov.	1-15	20
Nov.	16-30	14

*All dates inclusive

RULE 8. CHANGES

A. All changes requiring adjustments of premium shall be computed pro rata based on the rates in effect on the policy inception date.

B. Minimum Premiums

1. If an outstanding policy is amended and results in a premium adjustment of less than \$5, such adjustment may be waived, or it may be made subject to a minimum adjustment of \$5 except that the actual return premium of less than \$5 shall be allowed at the request of the insured.
2. A minimum premium of \$5 shall apply if an additional premium results because a coverage is added, or the limits of liability are increased, or a deductible is reduced, at the request of the insured during the policy period.
3. If a return premium of less than \$5 results because a coverage is cancelled, or limits of liability are reduced, or a deductible is increased at the request of the insured, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.
4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges; if less than \$5, it may be charged or waived.

RULE 9. MOTOR VEHICLE REGISTRATION CERTIFICATES

The specific insurance certification requirements under the Massachusetts Compulsory Motor Vehicle Insurance Law are included in Section 1A of General Laws Chapter 90. Motor vehicles not subject to the Compulsory Law do not require insurance certification.

Every insurance carrier issuing a motor vehicle liability insurance policy covering a motor vehicle or trailer subject to the Compulsory Law must issue the prescribed Motor Vehicle Registration Certificate indicating a policy or binder has been issued covering such motor vehicle or trailer. No form or certificate shall be used other than that which is a part of the Massachusetts motor vehicle application for registration.

Certificates shall be executed in the name of the insurance carrier only by individuals authorized to sign in the prescribed Authorization To Sign Motor Vehicle Registration Certificates form filed with the Commissioner of Insurance.

Section 34 B of General Laws Chapter 90, G.L. provides penalties for unlawful use of the Motor Vehicle Registration Certificate.

RULE 10. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS**A. Application**

If a certificate of insurance is necessary to comply with the requirements of a financial responsibility Law of any state or province of Canada, the insurance company must issue evidence of financial responsibility upon request of the insured, for an additional premium

In the event that evidence of financial responsibility is required as the result of a motor vehicle violation, a policy affording Damage To Someone Else's Property (Part 4) and Optional Bodily Injury To Others (Part 5) shall be construed to have the necessary limits of liability of the state or province.

In the event that a certificate of insurance for the future is required as the result of a conviction of a motor vehicle violation, the policy limits shall be increased to afford limits of liability not less than that required by the financial responsibility laws of the state or province requesting certification and premium shall be increased accordingly.

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following premium adjustments to be added to the otherwise applicable premiums as follows:

1. Owners

- a. If an owner is required to file evidence of financial responsibility for owned automobiles and for the operation of automobiles which he does not own, the additional premium shall be the applicable percentage in Section B of the sum of the total of Parts 1, 2, 4 and 5 premium for the highest rated automobile owned by the insured and the total non-ownership liability premium, modified in accordance with any applicable rating plan.
- b. In all other cases, the additional premium shall be the applicable percentage in Section B of the total premium for Parts 1, 2, 4 and 5 for the highest rated automobile owned by the insured, modified in accordance with any applicable rating plan.

2. Non-Owners

- a. If the policy is written to insure a Named Operator or Named Non-Owner, the additional premium shall be the applicable percentage in Section B of the total bodily injury and property damage premium for the policy.
- b. If coverage is provided under a policy which has been extended to cover a named individual in accordance with the Use of Other Automobiles Rule (Rule 50), the additional premium shall be the applicable percentage of the (1) bodily injury premium for the highest rated automobile insured under the policy for the rating territory in which the named individual is located, or (2) if there is no automobile at such location, the rates for a Class 30 private passenger automobile for the territory in which the named individual is located.

B. Additional Premium Percentages

1. The otherwise applicable premium will be increased by 50% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased 5%.
 - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.

RULE 10. CERTIFIED RISKS – FINANCIAL RESPONSIBILITY LAWS (continued)

2. The otherwise applicable premium will be increased by 25% if the certificate is required for a conviction listed below. This increase is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, the otherwise applicable premium will be increased by 5%.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. The otherwise applicable premium will increase by 5% if the certificate is required for any other cause whatsoever.

RULE 11. PREMIUM CALCULATION RULE

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

1. Apply the appropriate rating factor under Rule 24 to the manual rate for Parts 7 and 9, if applicable.
2. Apply the appropriate rating factor under Rule 48 to the rate for Parts 7, 8 or 9, if applicable.
3. Apply the appropriate discount to the premium developed in Step 2. Refer to Rule 19 for a definition of the available discounts.

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) auto rating tier factor, (2) annual mileage, (3) multi-car, (4) passive restraint, (5) anti-theft, (6) expense reduction discount (7) advanced driver training, (8) life policy discount, (9) companion credit, (10) new policyholder discount, (11) customer loyalty credit, (12) hybrid auto discount, (13) good student discount, (14) student away at school discount, (15) public transit discount, and (16) class 15. The discount shall be rounded to the nearest dollar after each application.

4. Apply the appropriate merit rating plan adjustment to the premium developed in step 3.

NOTE: A discount of the premiums paid for Parts 4 and 7 will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualified public transit system during the policy period or for the 12 months prior to the policy effective date. Refer to Rule 19. The discount is applied to the premium developed in step 4.

RULE 12. WHOLE DOLLAR PREMIUM RULE

The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

A premium involving \$0.50 or more shall be rounded to the next whole dollar at the end of each step. This does not apply to Part 5, \$20,000/\$40,000 limits and Part 6, \$5,000 limit where rates displayed in the manual may be used or rounded to the lower whole dollar.

This procedure shall apply to all interim premium adjustments, including endorsements or cancellations at the request of the insured. In the case of cancellation by the company, the return premium may be carried to the next higher whole dollar.

NOTE: The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts.

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is used.

RULE 14. DEPOSIT PREMIUM RULE

A company, its producer or any broker may require deposit premium prior to the issuance of a policy provided the per vehicle deposit does not exceed 30% of the applicable annual premium for the insurance requested. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating charge during the preceding 24 months, the entire policy premium charges are payable in advance.

RULE 15. RESERVED FOR FUTURE USE**RULE 16. DEDUCTIBLES – PARTS 7, 8 and 9**

Deductibles, higher than the standard deductible, are available for Collision, Limited Collision and Comprehensive Coverages. Refer to the Miscellaneous Rating Factors page for applicable factors.

RULE 17. SUBSTITUTE TRANSPORTATION

The charges for this coverage are on a per vehicle/per year basis for automobiles. Refer to the Miscellaneous Rating Factors page for applicable limits and premiums.

RULE 18. TERMINATION OF INSURANCE**A. Cancellations**

The following provisions apply when a policy is cancelled:

1. If a policy is cancelled the return premium shall be computed pro rata.
2. Theft of Vehicle or Plates
 - a. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.
 - b. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.
 - c. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the company may cancel the policy.
3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorists System (UMS). The written notice to the insured shall specify the reason or reasons for cancellation. If the reason for cancellation is nonpayment of premium, the Notice of Cancellation shall state the amount of deficiency of the amount owed to the company for all the insurance provided and shall state in substance that the cancellation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancellation. If a cancellation of the policy results in a return premium of less than \$5.00, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

B. Sale or Transfer of Motor Vehicle, Surrender of Registration Plates, or Filing of a New Certificate

The policy shall terminate upon:

1. The sale or transfer of title by the owner of the motor vehicle or trailer thirty (30) days after the transfer unless the owner has registered a replacement motor vehicle.
2. The surrender to the Registry of Motor Vehicles of the registration plates issued to the owner of the motor vehicle by the Registrar of Motor Vehicles under Chapter 90, with a written statement, in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.

RULE 18. TERMINATION OF INSURANCE (continued)

- 3. The filing with the Registry a certificate of insurance of another company as of the effective date of such certificate.

NOTE: If more than one motor vehicle or trailer is described in the policy, the termination of coverage applies only to the motor vehicle or trailer involved in one of the situations described above.

C. Reinstatement

If a policy has been cancelled by an insurance company, and such policy is later reinstated by the Board of Appeal on Motor Vehicle Liability Policies and Bonds or by a court of competent jurisdiction, the premium charge for the unexpired term of the policy shall be calculated pro rata on the premium applicable to the policy when originally issued.

D. Plates Returned Receipt

In the event that a policy has been terminated by (a) sale or transfer of the motor vehicle, or (b) surrender of the registration plates by the owner of the motor vehicle with a written statement in such form as the Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer, a receipt from the Registry of Motor Vehicles stating that the registration plates have been surrendered must be furnished to the insurance company.

E. Leased Vehicles Under Long Term Contract

In the event a policy on a leased vehicle under a long-term contract is cancelled, the cancellation notice is to be issued in the name of the person or organization to whom the policy was issued. A copy of the cancellation notice must be sent to the owner/registrator also, if it is other than the person to whom the policy was issued.

Upon the intended effective date of cancellation, a notice issued in the name of the actual owner/registrator must be electronically transmitted to the Registry by the company.

F. Instructions For Use of Pro Rata Table

- 1. Express the date of cancellation by year and decimal part of a year by combining the calendar year with the decimal appearing opposite the month and day in the Pro Rata Table, e.g., March 7, 2007, is designated as 2007.181.
- 2. In like manner express the effective date of the policy by year and decimal part of a year and subtract from the cancellation date.
- 3. The difference, in the case of one year policies, represents the percentage of the annual premium which is to be retained by the carrier.

Examples:

Cancellation date September 22, 2007	2007.726
Effective date July 6, 2007	<u>2007.512</u>
	.214

Earned premium for one year policy term will therefore be .214 times the annual premium.

Cancellation date March 7, 2007	2007.181
Effective date December 15, 2006	<u>2006.956</u>
	.225

Earned premium for one year policy term will therefore be .225 times the annual premium.

NOTE: As it is not customary to charge for the extra day (February 29) which occurs one year in every four years, this table shall also be used for each year.

PRO RATA TABLE

JANUARY			FEBRUARY			MARCH			APRIL			MAY			JUNE		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			

PRO RATA TABLE

JULY			AUGUST			SEPTEMBER			OCTOBER			NOVEMBER			DECEMBER		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.000

RULE 19. DISCOUNTS

A. Multi-Car

A policyholder who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27. The amount of the discount is 10%. The Multi-Car Rating Factor shall also apply to a single-vehicle policy when the insured has full-time access to a company car (private passenger type) which has unrestricted coverage for personal use under a commercial automobile policy. The commercial automobile policy does not have to be issued by Harleysville.

B. Public Transit

A discount of the premiums paid for Part 4 and Part 7 coverages will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualifying mass transit system during the automobile policy period. The amount of the discount is 10%.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27 and be classified as use class 10, 15, 17, 18, 20, 21, 25 or 26 for a minimum of eleven of twelve months of the policy year. In addition, the vehicle must not be driven to work or school ten days or more per month. A minimum of eight of the eleven monthly passes or tickets may be submitted, provided other evidence of purchase is submitted for the missing passes or tickets. The agent shall collect all such passes and other evidence used by a policyholder to obtain the discount.

RULE 19. DISCOUNTS (continued)

NOTE: If a policyholder purchases a pre-paid non-refundable annual pass and furnishes proof of such purchase, the discount will be applied to the current policy rather than the expiring policy.

2. Replaced Vehicles

The discount will be computed on the basis of combined earned premium for Parts 4 and 7 provided the replacement vehicle otherwise qualifies for the discount. If the insured changes insurance companies and replaces the vehicle at the same time, the second company will be responsible for the discount provided the policy has been in effect six months or more.

3. Application of Discount

A discount will be applied to Part 4 and 7 premiums for each eligible vehicle. If there is only one eligible operator with more than one vehicle, the discount will be applied to the vehicle with the higher combined premium. If the policy insures only one vehicle, but there are two or more eligible operators, the discount shall be applied only once. If two or more vehicles and operators are eligible for discount, the discount shall first be applied to the vehicle which develops the highest combined premium for Parts 4 and 7, and then in descending order to the vehicle with the lowest combined premium.

This discount is fully earned and returnable directly to the policyholder unless the policyholder directs that the discount be applied as a credit to premium charges for a renewal policy or it is used to offset undisputed outstanding premium due the insurer.

4. Qualifying Massachusetts Transit Systems

Refer to the Rate Section for a list of approved public transit systems.

5. The public transit discount shall be applied to the final premium as previously calculated and as previously adjusted by the applicable Safe Driver Insurance Plan Rating points or credit, including class 15.

C. Anti-Theft Device

Refer to Anti-Theft Devices Standards and Discounts Rule 54.

D. Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

The 25% discount is applied to the final premium for each part after all other discounts and rating factors have been completed. It is the last step in the rating process prior to the application of the merit rating plan.

E. Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form (A-2560) and other standard automobile insurance forms available to the company. Premiums will be discounted 10% for annual mileage between 0 and 5,000, and 5% for annual mileage between 5,001 and 7,500.

1. Eligibility

The vehicle must be a private passenger vehicle as defined in Rule 27, except that vehicles classified as Antiques are not eligible. The company may request that the applicant for the discount complete the Annual Mileage Discount Form for the verification of eligibility for the discount.

2. Verification

The company may use the odometer readings provided by the applicant on the Annual Mileage Discount Form or other standard forms available to the company, in order to verify the mileage driven in the past year. The company shall compute the annualized difference between the odometer reading at the time of application and the previous odometer reading to determine eligibility. If a vehicle replaces a vehicle which is receiving the discount, the annual mileage of the prior vehicle will be attributed to the replacement vehicle.

RULE 19. DISCOUNTS (continued)

The company may use information from the Vehicle Inspection System of the Registry of Motor Vehicles to verify annual mileage. The difference in the two most recent odometer readings reported by the Registry, if at least six months apart, shall be annualized to determine eligibility for the discount. If the Registry reports only one reading, which is more than six months before the application for the discount, the applicant may provide a current odometer reading on the Annual Mileage Discount Form, and the difference shall be annualized to determine eligibility.

If two odometer readings, at least six months apart, are not available to the company through the Registry of Motor Vehicles, the Annual Mileage Discount Form or other standard forms, the vehicle is not eligible for the annual mileage discount.

3. Application of Discount

The applicable discount applies to rates otherwise determined for each insured vehicle by coverage, limits purchased, territory, driver class, and model year and symbol prior to the application of the merit rating plan.

F. Passive Restraint Discount

A 25% discount of the premium paid for Parts 2, 3, 6 and 12 will be given to eligible policyholders for qualifying vehicles which contain occupant safety features. These features are: an airbag installed for either the driver's seating position or both front outboard designated seating positions or an automatic seatbelt installed for either the driver's seating positions or both front outboard designated seating positions.

G. Advanced Driver Training

A 5% credit will be applied to Parts 1, 2 and 4-9 where a premium is shown on the coverage selections page for a rated operator who has successfully completed an Advanced Driver Training Class. Advanced Driver Training classes must be recognized and approved by the MA RMV. A certificate of completion must be provided in order to apply the credit.

H. Life Credit

A premium credit of 5% will be applied to Parts 1, 2 and 4-9 when a named insured has a private passenger auto policy and a qualifying Life Insurance or Annuity policy with Harleysville.

Credit Eligibility:

1. Named insured listed on auto policy must match named insured on Life or Annuity policy.
2. Eligible Life / Annuity policies include: Harleysville Elite Term, Whole Life, Universal Life, Accumulator Deferred Annuity and Group Life.
3. This discount is in addition to any other applicable companion credits and applies only once regardless of the number of Life or Annuity policies in the household.
4. This credit will terminate at the first renewal following termination of the eligible Life or Annuity policy.

I. Companion Credit

A 10% Companion Credit shall be applied to Parts 1, 2 and 4-9 provided there is an in-force Homeowners policy in any Harleysville member company, the Massachusetts FAIR Plan, or another eligible company. The homeowner policy can be any owners form (HO 00 01, HO 00 02 or HO 00 03), a renters form (HO 00 04) or a condo form (HO 00 06).

J. New Policyholder Discount

Newly Issued policies qualify for a New Policyholder Discount if each of the drivers on the policy is free of surcharged at-fault accidents and violations. This includes policies with a merit rating code of 00, 96, 97, 98 or 99. If a policy that has the New Policyholder Credit subsequently has a surcharged at-fault accident or violation, they will lose the New Policyholder Credit on the next renewal. As the New Policyholder Discount phases out, it is supplemented by the Customer Loyalty Credit discount assuring that policies that remain free of surchargeable accidents and violations will not see a net discount reduction. This credit applies to Parts 1, 2, 4 and 5-9.

5%	First Policy Term
4%	Second Policy Term
3%	Third Policy Term
2%	Fourth Policy Term
1%	Fifth Policy Term
0%	Sixth and subsequent policy terms

RULE 19. DISCOUNTS (continued)**K. Customer Loyalty Credit**

The Customer Loyalty Credit provides a discount for Parts 1, 2 and 4-9 of 1% for each year a policy is continuously insured with Harleysville, up to a maximum of 5%.

L. Hybrid Automobile Discount

A 5% discount for Parts 1, 2 and 4-9 will apply to all Hybrid vehicles. A Hybrid vehicle is a vehicle that uses two or more distinct power sources to propel the vehicle.

M. Good Student Discount

The Good Student Discount of 5% will be given to eligible operators with less than six years driving experience in classes 17, 18, 20, 21, 25 or 26. The rated inexperienced operator must be a full time high school or post secondary student and must have a merit rating of 2 or less. The discount applies to Parts 1, 2 and 4-9 of the rated vehicle(s) that the student is assigned to.

The qualifications for a Good Student Discount are listed below:

1. The company is furnished a statement certified by a school official indicating that the rated inexperienced operator has met one of the following requirements for the immediately preceding school term:
 - a. ranked among the upper 20% of the class scholastically, or
 - b. in schools using letter grades, had a grade average of "B" or its equivalent or, if the system of letter grading cannot be averaged, no grade shall be below "B", or
 - c. in schools using numerical grade points, such as 4, 3, 2 and 1 points, had an average of at least 3 points for all subjects combined, or
 - d. was included on the "Dean's List", "Honor Roll" or comparable list indicating scholastic achievement.
 - e. In the case of home schooling, 2 options are given:
 - (1) a standardized form certified by an approved 3rd party organization showing evidence that one of the qualifications listed above is satisfied or;
 - (2) evidence of scoring in the upper 20% on an annual national standardized exam.
2. The certified statement must be submitted:
 - a. when the good student discount is initially requested, and;
 - b. at renewal and thereafter at the company's discretion.
3. Any driver who qualifies when licensed more than 3 years, or who graduates from a college, university or accredited vocational technical school when licensed more than 3 years and qualifies as a good student, will continue to receive the Good Student Discount without further proof. The Good Student Discount no longer applies when the driver attains the experienced class code of 10, 15 or 30.

N. Student Away At School

A student that resides at an accredited educational institution at least 100 miles away and does not have regular access to a vehicle will receive a 10% discount on Parts 1, 2 and 4-9. This discount is available in addition to the Good Student Discount in Rule 19.M. Student Away At School also applies to drivers with less than six years driving experience in classes 17, 18, 20, 21, 25 or 26. It no longer applies when the driver attains the experienced class code of 10, 15 or 30.

RULE 20. MODEL YEAR RATING**A. Model Year Defined**

The model year of an auto is used in rating physical damage coverage on an actual cash value basis.

The model year of the auto is the year assigned by the auto manufacturer. The model year of rebuilt or structurally altered autos is determined by the model year of the chassis.

RULE 20. MODEL YEAR RATING (continued)

B. Rating of Model Years Not Shown on Rate Pages

1. **1990 and Later Model Years:** Refer to the Miscellaneous Rating Factors section and apply the model year, symbol and coverage factor to the earliest model year \$500 deductible rate displayed in the Rate Section to obtain the actual cash value premium.
2. **1989 and Earlier Model Years:**
 - a. Refer to the Miscellaneous Rating Factors section and apply the earliest model year, symbol and coverage factor to the earliest model year \$500 deductible rate for the same symbol displayed in the Rate Section to obtain the actual cash value premium.
 - b. Apply the appropriate symbol factor shown below to the premium obtained in 2.a.:

Comprehensive				Collision			
Symbol	Factor	Symbol	Factor	Symbol	Factor	Symbol	Factor
1	.24	10	.68	1	.29	10	.71
2	.28	11	.77	2	.32	11	.80
3	.32	12	.88	3	.36	12	.89
4	.36	13	1.00	4	.41	13	1.00
5	.41	14	1.14	5	.46	14	1.12
6	.46	15	1.29	6	.51	15	1.25
7	.53	16	1.47	7	.57	16	1.40
8	.60	17	1.67	8	.64	17	1.57

For newer model years not listed on the model year/symbol chart, a factor of 1.067 will be applied for Collision or Limited Collision to the most recent year shown in the model/year/symbol chart. This process is compounded for each additional year beyond the most recent model year shown. Similarly, for Comprehensive, a factor of 1.024 will be used.

RULE 21. RESERVED FOR FUTURE USE

RULE 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES

A. Non-Symbolled Vehicles

1. For rating of newly announced models for which no symbol is shown, use the symbol of the latest corresponding model which is shown until announcement is made.
2. For rating of other vehicles which have no prior corresponding model, determine the appropriate symbol based on the FOB List Price or Purchase Price, whichever is higher, from the following table:

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	\$ 0 – \$1600	\$ 0 – \$1,600	\$ 0 – \$6,500
2	1,601 – 2,100	1,601 – 2,100	6,501 – 8,000
3	2,101 – 2,750	2,101 – 2,750	8,001 – 9,000
4	2,751 – 3,700	2,751 – 3,700	9,001 – 10,000
5	3,701 – 5,000	3,701 – 5,000	10,001 – 11,250
6	5,001 – 6,500	5,001 – 6,500	11,251 – 12,500
7	6,501 – 8,000	6,501 – 8,000	12,501 – 13,750
8	8,001 – 10,000	8,001 – 10,000	13,751 – 15,000
10	10,001 – 12,500	10,001 – 12,500	15,001 – 16,250
11	12,501 – 15,000	12,501 – 15,000	16,251 – 17,500
12	15,001 – 17,500	15,001 – 17,500	17,501 – 18,750
13	17,501 – 20,000	17,501 – 20,000	18,751 – 20,000
14	\$20,001 & above	20,001 – 24,000	20,001 – 22,000
15		24,001 – 28,000	22,001 – 24,000
16		28,001 – 33,000	24,001 – 26,000
17		33,001 – 39,000	26,001 – 28,000
18		39,001 – 46,000	28,001 – 30,000
19		46,001 – 55,000	30,001 – 33,000
20		55,001 – 65,000	33,001 – 36,000
21		\$65,001 & above	36,001 – 40,000
22			40,001 – 45,000
23			45,001 – 50,000
24			50,001 – 60,000
25			60,001 – 70,000
26			70,001 – 80,000
27			\$80,001 & above

RULE 22. NON-SYMBOLLED VEHICLES AND RATING VEHICLES FOR WHICH SYMBOLS ARE NOT SHOWN ON THE RATE PAGES (continued)

3. Stated or Agreed Amount

If an automobile is appraised for stated or agreed amount coverage, the appraised value must be used to determine the symbol.

For model years 1980 and prior, with values of \$20,001 and above, the auto must be rated on a Stated Amount Basis in accordance with Rule 41. The insurer has the option to waive the requirement of obtaining an appraisal as required under Rule 41.

4. Equipment: Vans and Pick-ups

Except with respect to the coverage provided under Rule 47 for custom furnishings or custom equipment, the cost of any equipment installed in or upon a pick-up or van shall be added to the FOB List Price, Purchase Price or Appraisal Value in determining the applicable symbol.

B. Rating Vehicles with Symbols 18 and Above

For model years 1981 and after, to determine the actual cash value premium for vehicle symbols 18 and above, apply the following factors to the premium shown for Symbol 17 and the applicable territory, class, and model year, before discounts are applied:

Symbol	Model Year 1989 & Prior	Model Year 1990 & Subsequent
18	1.15	1.08
19	1.30	1.15
20	1.45	1.25
21	1.60	1.35
22		1.45
23		1.55
24		1.70
25		1.85
26		2.00
27		*

*Determine the actual cash value premium for Symbol 27 vehicles by:

- a) Increasing the factor for Symbol 26 by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.
- b) Applying this factor to the Symbol 17 premium shown in the Rate Pages for the applicable territory, class, and model year, before discounts are applied.

RULE 23. RESERVED FOR FUTURE USE

RULE 24. EXTRA-RISK RATING (COLLISION AND COMPREHENSIVE)

The following circumstances require the application of the extra-risk rate if the company elects to write the coverage and the insurance to be provided is on a vehicle:

- 1. customarily driven by or owned by persons who have within the last five years been convicted of vehicular homicide, auto insurance related fraud, or auto theft.
- 2. customarily driven or owned by persons who have within the last three years, been convicted of any category of driving under the influence of alcohol or drugs.
- 3. customarily driven by or owned by persons who, within three years preceding the effective date of the policy, have been involved in four or more at-fault auto accidents. An at-fault auto accident is one in which the owner or any person who customarily drives the auto was more than 50% at fault.
- 4. customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the effective date of the policy.

RULE 24. EXTRA-RISK RATING (COLLISION AND COMPREHENSIVE)

5. customarily driven by or owned by persons who have within the last five years made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.
6. for which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law. (Coverage cannot be written on a vehicle which has been issued a salvage title.)

The factors for the extra-risk rate are applied to the manual rate as follows:

	Collision	Comprehensive
Vehicular Homicide	1.5	1.0
Auto Insurance Related Fraud	1.5	1.5
Auto Theft	1.5	1.5
Driving Under the Influence of Alcohol or Drugs	1.1	1.0
Four or More At-Fault Accidents	1.1	1.0
High-Theft Vehicle	1.0	1.5
Two or More Total Fire or Total Theft Losses	1.0	1.5
Salvage Title	Coverage not available	

Application of Factors

A. Single Vehicle Policies

Where more than one category applies to the same operator or vehicle, the highest applicable factor shall be used respectively for Collision and Comprehensive. For example, if a listed operator is convicted of vehicular homicide and also has a high-theft vehicle, the factor for both Collision and Comprehensive is 1.5. The factors do not compound. In cases where separate policies are issued by the same insurer to the common owner of two or more vehicles, the highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. For each subsequent vehicle, the next highest applicable factor shall be assigned to the next highest premium for Collision and Comprehensive respectively, etc. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to such common owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

B. Multi-Vehicle Policies

The highest applicable factors for Collision and Comprehensive shall be assigned to the vehicle with the highest premium for Collision and Comprehensive respectively. Each subsequent vehicle shall be assigned the next highest applicable factor and so forth. If one or more of the extra-risk categories of insurance fraud, auto theft or material misrepresentation apply to the insured owner, the applicable factor shall be used for both Collision and Comprehensive for each insured vehicle.

RULE 25. VEHICLE SERIES RATING

Vehicle Series Rating (VSR) is a program applied by the Insurance Services Office (ISO) to adjust the Price New Symbols of vehicles to increase or decrease the symbol due to loss experience reflecting crash damage, ease of repair, cost of repair parts, and theft for the particular vehicle, resulting in the Rating Symbol. The Rating Symbol is used to determine a vehicle's premium for Collision, Limited Collision and Comprehensive coverage.

The VSR program reviews the symbol assignments for all vehicle series three times: when the model year is introduced and in each of the next two annual VSR review years. The symbol for a particular series may be up-symbolled, down-symbolled, or may remain the same.

Reassignment of symbols shall be effective with 2006 and subsequent model year vehicles and may only be applied at policy issuance or renewal. .

RULE 26. RESERVED FOR FUTURE USE

SECTION II – PRIVATE PASSENGER AUTOMOBILES

RULE 27. PRIVATE PASSENGER DEFINITION

- A.** A motor vehicle of the private passenger or station wagon type that is owned or leased under contract for a continuous period of at least twelve months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and is not used as a public or livery conveyance nor rented to others. A vehicle which meets the conditions of Rule 31, regarding the transportation of fellow employees, students or others for consideration, is included in this definition, provided such vehicle is not registered for carrying passengers for hire.
- B.** A motor vehicle that is a pick-up or van, that is owned or leased under contract for a continuous period of at least 12 months by one or more individuals, excluding (1) partnerships, (2) corporations, (3) unincorporated business associations, and (4) other legal business entities with a federal employer identification number, and
1. has a gross vehicle weight rating of less than 10,000 pounds or has a rating symbol assigned to it by the Insurance Services Office (ISO), and
 2. is not used for the delivery or transportation of goods or materials unless such use is incidental to the insured's business of installing, maintaining or repairing furnishings or equipment.
- C.** Gross Vehicle Weight Rating means the value specified by the manufacturer as the loaded weight of a single vehicle.
- D.** At the option of the company, an eligible vehicle under this rule whose title has been transferred to a trust may be written under the Massachusetts Automobile Insurance Policy, subject to the following requirements: the grantor of the trust must be an individual or lawfully married individuals residing in the same household, and must be the only insured(s) named in Item 1 of the Coverage Selections Page. All vehicle(s) insured under the policy must be owned by the trust. A vehicle owned by a trust in which the grantor is a partnership or corporation must be written under a commercial auto policy.

If a motor vehicle is leased as described in the foregoing paragraphs, and the lessee is obtaining the insurance, the policy must be issued to the lessee as named insured and Endorsement A-2515, "Coverage For Anyone Renting An Auto To You", must be attached to the policy.

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS**A. Operator Classes**

- 10 Experienced Operator.** The operator has been licensed at least six years and is under the age of 65 and the automobile is not used in the occupation, profession or business of the insured.
- 15 Experienced Operator – age sixty-five or more.** The operator has been licensed at least six years and is sixty-five years of age or more and the automobile is not used in the occupation, profession or business of the insured.
- 17 Inexperienced Principal Operator – licensed three or more years.** The operator of the automobile has been licensed at least three years and less than six years and is the principal operator of the automobile.
- 18 Inexperienced Occasional Operator – licensed three or more years.** The operator has been licensed at least three years and less than six years and is not the principal operator of the automobile.
- 20 Inexperienced Principal Operator – licensed less than three years. No driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 21 Inexperienced Occasional Operator – licensed less than three years. No driver training.** The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 25 Inexperienced Principal Operator – licensed less than three years. Driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator – licensed less than three years. Driver training.** The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS (continued)

- 30 Business Use.** The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

B. Operators

All operators of the insured automobiles must be listed on the declarations page of the Policy. An operator is a person who has an operator's license, but does not include a person who has only a learner's permit.

1. Assignment of Operators to Automobiles

- a. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and merit rating plan code in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's class and the operator's merit rating plan code) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8 and 9) until all operators are assigned to an automobile, except that:
 - i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and merit rating plan code of that operator;
 - ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's merit rating plan code shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the merit rating plan code of the Class 15 operators shall be applied in the manner which produces the highest Combined Premium.
 - iii. If an operator's class and merit rating plan code are rated on an automobile covered by another Massachusetts private passenger insurance policy, that operator shall be deferred from rating on the policy (Deferred Operator). If all operators listed on a policy are Deferred Operators, the operator producing the lowest Combined Premium shall be assigned to the automobile(s).
 - iv. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and merit rating plan code.
 - v. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator class and merit rating plan code which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.
 - vi. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators (except Deferred Operators) are assigned to an automobile.
- b. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.
- c. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.
- d. Private passenger automobiles owned by clergy are to be classified as Class 10 or 15 unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.

2. Excluded Operator

If an operator who is a member of the household is to be excluded in rating a particular automobile to produce a lower premium charge, the policyholder must submit a signed statement that such operator does not and will not operate the automobile to be insured. The signed statement must be on the Operator Exclusion Form, M-0106-S.

If any operator excluded as a result of such signed statement operates the automobile, the appropriate operator classification premium for the full policy period may be charged unless a collision or limited collision claim has been denied in accordance with the provisions of the policy because the excluded operator was driving the automobile at the time of the accident.

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS (continued)**3. Driving Experience**

An operator new to Massachusetts must provide evidence of licensure from the state or country where the operator was previously licensed in order to assign the correct operator classification under this rule. If electronically available, the company will be responsible for obtaining the motor vehicle operator report from the other state or country. If necessary, a certified English translation may be required. No operator shall be assigned to Class 10 unless the operator has six or more years of driving experience.

The classification assigned to the operator is based on the number of years licensed in the other state or country and the completion of driver training, as established by the evidence of licensure. If no evidence of prior licensure is available, the operator may be assigned to Class 20 (inexperienced principal operator, licensed less than three years, no driver training) or Class 21 (inexperienced occasional operator, licensed less than three years, no driver training). The Massachusetts driving experience will be used thereafter to assign the operator classification.

4. Operator Use

Operators will be classified by the amount of use of an insured automobile:

Principal Operator – a person who has an operator's license and operates the insured automobile more than any other listed operator as determined by the percentage of use of the automobile.

Occasional Operator – a person who has an operator's license and operates the insured automobile less than the principal operator.

C. Classification Changes

Classification of each automobile shall be determined by the facts existing as of the effective date of the policy.

D. Satisfactory Driver Training Program

1. Completion and receipt of a certificate under the Massachusetts Driver Education Program prescribed by the Registrar of Motor Vehicles, or
2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators have successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - (1) a recognized secondary school, college or university, or
 - (2) other school approved and supervised by the State Department of Education or other responsible state agency.
 - b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.
 - c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of twelve clock hours per student in the practice driving phase.

RULE 29. RESERVED FOR FUTURE USE**RULE 30. PERSONAL INJURY PROTECTION – DEDUCTIBLE FORM**

The policyholder, at his or her option, may elect an amount to be deducted from the amounts otherwise due each person subject to the deduction, under the following conditions:

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds.
2. The eligible policyholder may select a deductible amount of \$100, \$250, \$500, \$1,000, \$2,000, \$4,000 or \$8,000.

RULE 30. PERSONAL INJURY PROTECTION – DEDUCTIBLE FORM (continued)

3. The deductible applicable to the “Policyholder alone” is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.
4. Either the deductible for the policyholder “alone” or the policyholder and household members is available to a policyholder who has two or more members in his household and there is one motor vehicle in the household.
5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
7. As used in this rule, the term “household members” means those persons living in the policyholder’s household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

The Personal Injury Protection premium otherwise applicable shall be reduced by the dollar amount determined by applying the percentage shown on the Miscellaneous Rating Factors page to the manual premium.

RULE 31. RESERVED FOR FUTURE USE**RULE 32. PICK-UPS, VANS AND SIMILAR TYPE VEHICLES**

Except for those vehicles for which a specific symbol is shown in the Symbol and Identification Section, pick ups, vans and similar type vehicles which qualify as private passenger automobiles in accordance with Rule 27(B), refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

To determine the private passenger symbol group for Parts 7, 8 and 9, refer to Rule 22.

Using FOB List or purchase price, whichever is greater, apply the age group factor for the model year and follow ACV rating procedure.

The premium is then calculated in accordance with Rule 11.

RULE 33. TOWING AND LABOR COST

Towing and Labor coverage is available for Private Passenger Automobiles only.

Refer to the Miscellaneous Rating Factors page for limits and premiums.

RULE 34. TRAILERS DESIGNED FOR USE WITH PRIVATE PASSENGER MOTOR VEHICLES

This equipment includes utility, boat, horse, camping, travel or similar type trailers designed to be pulled by a private passenger auto, motorcycle, pick-up truck, van or similar type vehicle, and if not a home, office, store, display or passenger trailer.

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors. No other premium adjustments, factors, or discounts apply.

Refer to Rule 22 to determine rating symbol. Use the FOB List or purchase price, whichever is greater.

RULES 35 – 38. RESERVED FOR FUTURE USE

SECTION III – MISCELLANEOUS MOTOR VEHICLES AND COVERAGES**RULE 39. MOTOR HOMES/CAMPER BODIES****A. Motor Homes**

Any motor vehicle originally designed or permanently altered as living quarters (including cooking, dining, plumbing or refrigeration facilities), and which is used exclusively for human habitation or camping purposes. This also includes pick-up trucks used solely to transport a camper body or other similar living quarters. A motor vehicle designed primarily to transport property which has been temporarily altered or equipped for human habitation shall not be deemed to be a motor home.

Refer to the Miscellaneous Motor Vehicles page under Motor Homes for rating methods and factors; for Parts 7, 8 and 9, refer to Rule 22 to determine rating symbol.

Motor Homes used in business, driving to or from work or used as a permanent residence are not acceptable.

The premium is then computed in accordance with Rule 11.

B. Camper Bodies

A pick-up truck used to transport a portable camper body or similar living quarters, but which is also used for other purposes should be rated, both pick-up and camper body, according to the otherwise regular use of the vehicle.

For Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) coverages, the vehicle should be rated as follows:

Symbolled Pick-Up

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the camper body to the value of the vehicle as determined in item 2.
4. Develop the premium according to the rating symbol determined in item 3 and the model year indicated in the rate section.

Non-Symbolled Pick-Up

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the camper body.
2. Based on the price developed in item 1 refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in item 2 and the model year indicated in the rate section.

The premium is then calculated in accordance with Rule 11.

RULE 40. RESERVED FOR FUTURE USE**RULE 41. STATED AMOUNT COVERAGE****Coverage Parts 7, 8 and 9**

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

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

Endorsement A-2553 titled "Stated Amount Coverage" must be issued with the policy. This rating procedure is not available for antique automobiles which qualify as an antique motor car.

The premium is then calculated in accordance with Rule 11.

RULES 42–43. RESERVED FOR FUTURE USE**RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES**

Reserved for future use. Harleysville does not currently write motorcycles.

RULE 45. AGREED AMOUNT COVERAGE – COMPREHENSIVE

At the option of the policyholder, Comprehensive (Part 9) coverage may be written to provide that in determining the actual cash value of a motor vehicle to be insured, no deduction shall be made to reduce the value of the vehicle to less than the agreed value in the event of loss. "Agreed value" means the value of the vehicle as determined by agreement between the insurer and the policyholder. As a condition to this coverage, the insurer shall be permitted to inspect the vehicle at the time of application. The vehicle shall be rated as follows:

1. An appraisal is to be made to establish the current market value of the vehicle. The cost of appraisal shall be borne by the policyholder.
2. Refer to Rule 22 to determine the appraised value symbol group.
3. Obtain the stated amount rate from the Rate Page Section of the Manual.
4. Apply the rate obtained to each \$100 of valuation.
5. Multiply the premium obtained in (4) above by the factor of 110%.

Endorsement A-2555 titled "Agreed Amount Coverage – Comprehensive" must be issued with the policy.

This rating procedure is not available for antique automobiles and antique motorcycles.

The premium is then calculated in accordance with Rule 11.

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

Coverage for loss or damage to any electronic equipment that reproduces, receives or transmits audio, visual or data signals, is excluded under the Massachusetts Automobile Insurance Policy, unless the electronic equipment has been permanently installed in the auto in locations used by the auto manufacturer for installation of such equipment. However, electronic equipment which is permanently installed in the auto in locations not used by the auto manufacturer for installation of such equipment is covered up to \$1,000. Coverage in excess of \$1,000 is available as follows:

1. Determine the value of the equipment, including installation, in excess of \$1,000.
2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.
3. Endorsement A-2559, "Excess Electronic Equipment Coverage", must be issued with the policy.

Refer to the Miscellaneous Rating Factors page for premium charges.

RULE 47. CUSTOMIZED VANS AND PICK-UPS

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Coverage for customizing equipment is available for any pick-up or van insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement A-2556, Coverage for Customized Vans and Pick-Ups, and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated as follows:

A. Symbolled Pick-Up or Van

1. Obtain the rating symbol from the Symbol and Identification Section.
2. Match the rating symbol with the appropriate price table in Rule 22. The value of the vehicle is the higher price displayed in the price range for the corresponding symbol.
3. Develop the revised rating symbol by adding the value of the customized equipment to the value of the vehicle as determined in Item 2.
4. Develop the premium according to the rating symbol determined in Item 3 and the model year indicated in the rate section.

RULE 47. CUSTOMIZED VANS AND PICK-UPS (continued)**B. Non-Symbolled Pick-Up or Van**

1. Determine the FOB List Price or Purchase Price, whichever is higher, and include the value of the customized equipment.
2. Based on the price developed in Item 1, refer to Rule 22 to determine the symbol.
3. Develop the premium according to the symbol determined in Item 2 and the model year indicated in the rate section.

RULE 48. ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE**Coverage Parts 7, 8 and 9**

Coverage for payment of an amount necessary to replace damaged crash parts of an auto with parts manufactured or licensed by the original equipment manufacturer is provided for autos with less than 20,000 miles. At the option of the company, this coverage may be extended. Crash parts are defined to be sheet metal or plastic parts that constitute the visible exterior of the vehicle excluding glass and mechanical parts.

Eligible autos are private passenger automobiles as defined in Rule 27 which are insured for Collision, Limited Collision or Comprehensive coverage, and which are up to 10 model years old. For purposes of this rule, July 1 shall be considered the date at which model years age. For example, a model year 2007 vehicle will be new on July 1, 2006. It will be one model year old on July 1, 2007, two model years old on July 1, 2008, etc. It will be 10 model years old on July 1, 2016.

Refer to the Miscellaneous Rating Factors section for the rating factor.

Endorsement A-2558 titled "Original Equipment Manufacturer Parts Coverage" must be issued with the policy.

Refer to Rule 11 to calculate premium.

SECTION IV – NON-OWNED AUTOMOBILES**RULE 49. NAMED NON-OWNER POLICY**

RESERVED FOR FUTURE USE. Harleysville does not currently provide Named Non-Owner coverage

RULE 50. USE OF OTHER AUTOMOBILES

A policy may be extended to provide coverage for an individual who owns an auto but also drives borrowed or rented autos. The policy may also be extended to provide coverage for household members.

Endorsement A-2514, Use of Other Automobiles – Vehicles Furnished or Available For Regular Use, may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

The following rates apply for Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), and Medical Payments (Part 6):

1. Vehicles Furnished or Available For Regular Use Except Public or Livery Conveyances
 - a. No Primary Insurance – 90% of the applicable Private Passenger rate for an individual and 100% for individual and household members.
 - b. Primary Insurance – 12% of the applicable Private Passenger rate for an individual and 13% for individual and household members.
 - c. If the Named Individual is in the business of selling, servicing, repairing or parking autos and there is no insurance afforded on a primary basis, the applicable exclusion may be eliminated and the rate to be changed shall be 100% of the applicable private passenger rate.

RULE 50. USE OF OTHER AUTOMOBILES (continued)

Physical Damage Coverages

A policy providing Collision (Part 7), Limited Collision (Part 8) or Comprehensive (Part 9) coverages may be extended to provide these coverages for non-owned private passenger autos furnished or available for regular use to the named individual other than for use as a public or livery conveyance.

The premium for these coverages shall be the applicable private passenger class, symbol 5 and the latest model year shown in the manual for the territory in which the named individual resides.

RULES 51 – 53. RESERVED FOR FUTURE USE

SECTION V – SUPPLEMENTAL INFORMATION

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS

1. Eligibility

This rule is applicable to Private Passenger Automobiles as defined in Private Passenger Definition (Rule 27) in this manual.

2. Coverages

The discount is applicable to the Comprehensive coverage.

3. Discounts Applicable

The following discounts are to be applied:

Vehicles Qualifying for	Discount
Category I	5%
Category II	15%
Category III	20%
Category IV	20%
Category IV, plus Category I	25%
Category IV, plus Category II	30%
Category IV, plus Category III	35%
Category V	25%
Category V, plus Category I	28%
Category V, plus Category II	32%
Category V, plus Category III	36%

4. Definitions

As used in this regulation, the following words shall mean:

“Passive” describes an anti-theft device or system which is activated automatically when the operator turns the ignition key to the off position.

“Alarm,” except where otherwise specified, means horn, bell, siren or other sounding device which is audible at 300 feet.

“Tubular” describes a type of lock whose key is cylindrically shaped and which has at least 50,000 combinations.

“Electronic lock or keyless device” is an electronic coding device which must have more than 10,000 combinations. The combination used to unlock the device can be entered through a keyboard or similar data entry device or by means of a remote control device.

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS (continued)**5. General**

Stickers identifying the particular anti-theft system installed may not be attached to the car unless specifically permitted in these rules.

If two or more qualifying devices are attached to a vehicle, the total discount shall be that applicable to the device meeting standards for the highest discount. If one of the qualifying devices is a Category IV device, the applicable discount shall be calculated as stated in Item 4. Discounts Applicable.

Insurers may require reasonable evidence of installation of any anti-theft device but may not refuse to grant a discount to a qualifying device solely on the grounds that it was installed by the owner of the auto.

Categories Defined**Category I**

Devices qualifying in this category receive 5% discounts.

(a) Ignition or Starter Cut-Off Switch in Combination with Flush or Tapered Door Lock Buttons

This device is an ignition cut-off switch (sometimes called a "kill switch") or a starter cut-off switch which is inserted into the ignition wiring of an auto. The switch is tripped upon leaving the auto and must be switched back in order to start the auto.

The switch must be installed so that it is not visible from the driver's position when the driver is seated. In addition, the vehicle must contain flush or tapered door lock buttons on all doors.

A sticker may identify the presence of this system.

(b) Ignition or Starter Cut-Off Switches

Such ignition or starter cut-off switches either must be designed so that the wires leading from the switch to the engine compartment are protected by armored tubing or cable, or operate passively.

(c) Non-Passive, Externally-Operated Alarm

This is a non-passive warning alarm which is installed in an auto and can be set to go off if any door, the trunk or the hood is opened without first turning off the alarm by use of a key inserted in a lock mounted on the outside of the auto.

(d) Internally-Operated Alarm Not Meeting Category II or Category III Criteria

This is an alarm system which is activated from within the vehicle but which does not meet all the criteria found in Section (5.3)(a) or Section (5.4)(a); alarm must be triggered by entry of doors, hood or trunk.

(e) Steering Column Armored Collar

This is a device similar to an oversized padlock which clamps on the steering column over the ignition lock and prevents access to it. This device, upon being locked, prevents the vehicle from being started, or if the auto is hot-wired and started, the device prevents it from being steered. No part of the device, when not in operation, is attached to the steering column. A sticker may identify the presence of this device.

(f) Steering Wheel Removal Lock

This device prevents steering movement of the vehicle from a parked position. This is a high security steering wheel lock assembly manufactured of hardened steel components, which allows removal of the steering wheel from the vehicle. The assembly is permanently attached to the vehicle's steering column and is located between the column and the steering wheel. Operation of the lock is controlled by a high security configured key. Unlocking the assembly will permit removal of the steering wheel from the vehicle. A fitted security plate is then inserted onto the lock assembly in place of the steering wheel and the lock's security key is then removed. Re-attachment of the steering wheel onto the lock assembly requires use of the security key to first remove the fitted security plate and then to attach the steering wheel. The security key can be removed from the lock assembly only after either the security plate or steering wheel has been locked into place.

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS (continued)**Category II**

Devices qualifying in this category receive 15% discounts.

(a) Internally-Operated Alarm Systems Not Meeting Category III Criteria

This is an alarm system which is activated from within the auto but which does not meet all the criteria in Section (5.4)(a). The ignition must be automatically cut off, or the starter must be disconnected automatically. The alarm must be triggered by entry of doors, hood or trunk.

(b) Non-Passive Fuel Cut-Off Device

This is a shut-off device which operates to block the fuel line when a switch is tripped or when the device is engaged by a key. The switch to open or shut off the fuel line must be well hidden from view.

(c) Non-Passive Steering Wheel Lock

This device prevents the steering wheel from turning. A steel collar and barrel, into which the shackle of a lock fits, are permanently attached to the steering post. The shackle, made of case-hardened alloy steel, fits over the steering wheel spoke and into the barrel. A tubular key operates the lock. The collar, barrel and shackle must resist cutting with a file. A sticker may identify the presence of this system.

(d) Armored Cable Hood Lock and Ignition Cut-Off Switch

This system is one which meets all the criteria of Section (5.4)(f)(1) except paragraph (a). Armor must be similar to that used in outdoor telephone booths; it must extend through firewall and be secured so as to prevent retraction.

(e) Window Identification System

A window identification is one in which identification letters and/or numbers are etched by sandblasting, chemical process or other permanent marking into all the windows of the vehicle other than the small vent window.

Provision must be made for immediate telephone identification of the owner of the vehicle any time of day or night.

A sticker may identify the presence of this identification system.

(f) Emergency Handbrake Lock

This device prevents the release of the emergency handbrake. The lock replaces the handbrake grip, and is permanently attached to the handbrake lever. The lock encasement must be all metal construction. The lock is released by entering a preset digital combination. A sticker may identify the presence of this device.

(g) Car Transmission Lock

The device prevents the vehicle from moving from a parked position by locking the gear shift. A steel encased lock is permanently attached to the floor of the vehicle by a steel stand. The shackle, made of case hardened alloy steel, fits around the gear shift and is inserted into the lock. The device must have a high security locking system with at least 50,000 combinations. The lock, shackle and stand must resist cutting and filing.

A sticker may identify this system.

Category III

Devices qualifying in this category receive 20% discounts.

(a) Passive Alarm System – This is an alarm system meeting the following criteria:

- (1) Ignition must be cut off automatically, or starter must be disabled automatically.
- (2) Alarm must be triggered by entry of doors, hood or trunk.
- (3) Hood must not open unless unlocked from inside the vehicle by a key, or by an electronic keyless device.
- (4) Alarm must sound for no more than eight minutes, and upon ceasing to sound, must reset itself.
- (5) Alarm must not emit a pulsating, whooping or yelping sound which would cause it to be mistaken for the modern police, fire or other emergency vehicle siren.
- (6) Alarm must be installed in the engine compartment so as to be inaccessible without opening the hood.
- (7) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a tubular lock or electronic keyless device must be used. The maximum time delay permitted to disarm the system after re-entry is twenty seconds.

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS (continued)**(b) Passive Fuel Cut-Off Device**

This fuel cut-off device is engaged by turning the ignition key to the off position. The driver must trip a switch to open the fuel line each time the car is started. This device must meet the following criteria:

- (1) The fuel line must be blocked when the power is off.
- (2) The switch to open the fuel line must be well hidden from view, but accessible to the driver from the driver's seat. In the alternative a tubular key or an electronic keyless device may be used.
- (3) A parking/service attendant override switch may be provided. It must be well hidden from view. It must not be accessible from the passenger compartment; alternatively, if the override switch is accessible from the passenger compartment, a warning buzzer must sound (or the operator must be distracted in some other way) while the engine is running and the override switch engaged. If the buzzer is disconnected, it must result in disconnection of the entire anti-theft system.
- (4) Any under-the-dash wiring installed in connection with this device must blend in color with factory-installed wiring.

(c) Armored Ignition Cut-Off Switch

This device is a kill switch designed to resist tampering. To prevent hot-wiring of the auto, a protective cap is attached to the coil or starter solenoid. Such devices must meet the following criteria:

- (1) Armored cable must run from a separate key to the coil, starter solenoid, or other engine component. Such cable must be similar to that used in outdoor telephone booths, collapse when cut, and preclude quick reconnection of the cut wire inside; alternatively, some other effective means of preventing defeat of the system by cutting the armored cable must be employed.
- (2) The device must prevent hot-wiring of the car.
- (3) A separate lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(d) Passive Multi-Component Cut-Off Switch

This device is a kill switch activated when the ignition key is turned to the off position. It is designed to prevent hot-wiring of the auto. Such device must meet the following criteria:

- (1) The primary wire to the ignition coil must be disconnected.
- (2) The device must disconnect the starter.
- (3) One or more wires to the electronic ignition system, or to the points and condenser must be disconnected and grounded to the chassis.
- (4) The wiring must blend with factory-installed wiring, and the disconnecting/grounding wires must be routed to random points in the electrical system away from the components they affect.
- (5) The control module, if separate from the electronic locking mechanism, must be hidden in the engine compartment or other part of the car so that it is not easily detectable.
- (6) In order to start the car, a lock or electronic device must be used to deactivate the system. The lock must be of tubular type and must be installed inside the auto so as to facilitate use by the driver; alternatively, an electronic keyless device may be used in lieu of a lock if it does not take significantly longer to engage the device than it takes to remove a key from a lock, and use of the system is otherwise facilitated.

(e) Passive Time Delay Ignition System

This is a device which allows the car to start only if the operator waits a prescribed time, which must vary from device to device in a range of three to twenty seconds, before moving the ignition key from "On" to "Start". If the auto does not start, the operator must be required to wait at least ninety seconds before the device can be operated successfully on a subsequent try.

The device must be resistant to tampering; for example, if it is forcibly removed, reconnection of the electrical system must not be possible with a hot-wire device. Alternatively, the device must be installed with a hood lock operated by a tubular key.

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS (continued)**(f) Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switch**

This is a supplemental hood lock operated from within the auto which also cuts off the ignition when engaged. Such devices must meet the following criteria:

(1) Armored Cable Hood Lock

- (a) The hood lock cable must be armored by case hardened solid steel tubing designed to resist cutting; tubing must extend through firewall and be secured so as to prevent retraction. Otherwise, an alarm meeting the criteria of Section (5.3)(a) must be installed.
- (b) The system must be engaged by a push button or other device which facilitates use. The push button or other device must be installed within reach of driver when seated.
- (c) No portion of the hood lock cable may be accessible so that it could be grasped from underneath the car; and, if accessible through the grillwork, armor must extend to the locking mechanism.

(2) Electrically Operated Hood Lock

- (a) The hood lock is electrically operated and functions so that it remains locked even if the wiring operating the hood lock is cut.
- (b) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a separate key or electronic keyless device must be used.
- (c) If the hood lock can be reached through the grillwork or from underneath the car, the hood lock must be shielded or armored so that it cannot be manually operated. The locks controlling the devices must be of tubular type or operate electronically.

(g) Passive, Delayed Ignition Cut-Off System

This electronic system disables the ignition circuit at a preset engine speed such that the engine cannot be restarted or hot-wired. Such device must meet these criteria:

- (1) The ignition must cut off automatically as soon as the engine reaches a speed in the range of 1,500 to 2,000 RPM.
- (2) The system must be automatically armed when the ignition key is turned to the off position.
- (3) A push button or other type of disarm switch must be well hidden from view. The wiring must blend with factory-installed wiring if placed under the dash. In the alternative, a tubular key or an electronic keyless device may be used.
- (4) An alarm or horn shall be actuated at the same time the ignition is disabled.
- (5) If a parking/service attendant switch is provided, a buzzer must sound all the time the engine is running. The switch must be hidden in a remote place.

(h) Passive Ignition Lock Protective system

This is a case hardened steel, protective cap which fits over the ignition lock so as to prevent extraction of the ignition lock cylinder. The cap fastens to a steel collar which fits around the steering post and over the ignition lock. The ignition key fits through a slot in the cap.

A sticker may identify the presence of this system.

(i) High Security Ignition Replacement Lock

This is a high security, case hardened steering column ignition lock, conforming to NHTSA Standard No. 1141, which cannot be removed using a conventional slide hammer or lock puller equipment.

A sticker may identify the presence of this system.

(j) Hydraulic Brake Lock

This is a dash-mounted device which, when activated and pressurized with the brake pedal, maintains hydraulic pressure on the brakes at two or more of a vehicle's wheels so that the vehicle cannot be driven. The device must have a high security locking system with at least 50,000 combinations and a lock which cannot be pulled using a conventional slide hammer or lock puller equipment.

RULE 54. ANTI-THEFT DEVICE STANDARDS AND DISCOUNTS (continued)**(k) Chip Key**

This device only allows the correct ignition key(s) to start the engine. The system prevents the motor vehicle from being started unless the key to the ignition enables the correct signal. The three types of systems that qualify are:

- (i) Transponder immobilizer system: system must detect the proper transponder value from the chip in the key in order to start the engine.
- (ii) VATS/PASS Key system: system must detect the proper resistance value in the key in order to start the engine.
- (iii) Passlock system: system must detect the proper R-code within the ignition lock or ignition switch to start the engine. This system does not have a chip in the key. The key turns the passlock cylinder which provides the R-code.

Category IV

Devices qualifying in this category receive 20% discounts.

Vehicle Recovery System

This is an electronic unit installed in a vehicle that is activated after that vehicle is stolen. When activated, the device provides information to law enforcement officials or other public or private entities regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle.

Category V

Devices qualifying in this category receive 25% discounts.

Vehicle Recovery System with Unauthorized Movement Notification

This is an electronic unit installed in a vehicle that is activated after that vehicle is moved without authorization. When activated, the device provides information to law enforcement officials or another public or private entity regarding the vehicle's location. The system provides for the routine delivery of the information to the appropriate law enforcement organization to assist in the recovery of the vehicle. Additionally, the device must provide personalized notification to the owner of a vehicle (or his or her authorized user) in the event of a potentially unauthorized movement of the owner's vehicle. Personalized notification shall mean notification delivered directly to the owner or his or her authorized user via automated communication, which is available beyond the proximity of the vehicle itself, to one or more devices designated in advance by the owner or his or her authorized user, such as to the owner's home telephone, mobile phone, electronic mail service, or wireless text messaging service. If maintaining the system in effect requires the payment of a service fee, insureds must provide the insurer reasonable confirmation of the coverage.

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

General Laws Chapter 90, section 113S, and the implementing regulations, 211 CMR 94.00, require the pre-insurance inspection of private passenger motor vehicles. The following is a summary of the requirements of the regulation.

Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 8,000 pounds are required to be inspected by an insurer prior to the issuance of physical damage coverages by the insurer.

Exemptions to Inspection Requirement

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the insurer is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.

RULE 55. PRE-INSURANCE INSPECTION PROGRAM (continued)

2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the insurer to which the application is submitted; or any applicant involuntarily transferred to another insurer due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.
3. An inspection is waived by the insurer.
4. Any private passenger motor vehicle not owned by the applicant, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.
5. A motor vehicle which is leased less than six months, provided the insurer receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.
6. When requiring an inspection would cause a serious hardship to the insurer or the applicant and such hardship is documented in the applicant's policy record.
7. When the insurer has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

Waiver of Inspection

An inspection may be waived if:

1. The motor vehicle is ten or more model years older for all policies issued or renewed during the current calendar year.
Example: For policies issued or renewed during calendar year 2005, inspection of all 1995 and older model year vehicles may be waived.
2. A non-owned vehicle is insured under a policy providing physical damage coverage issued by an insurer which has inspected such motor vehicle in accordance with the provisions of this regulation.
3. A producer is transferring a book of business from one insurer to one or more insurers.
4. An individual applicant's coverage is being transferred by an independent insurance producer to a new insurer and said producer provides the new insurer with a copy of the inspection report completed on behalf of the previous insurer, provided the independent producer represents both insurers, and the insured vehicle was physically inspected by the previous insurer. However, if the new insurer does not receive a copy of the inspection report sixty days prior to the first annual date, the insurer must, upon renewal of the physical damage insurance, require an inspection.
5. When a motor vehicle is insured for physical damage on the applicant's expiring Massachusetts Automobile Insurance Policy, or when a copy of a prior Pre-insurance Inspection is provided.
6. When the applicant has been a customer of the producer for at least three years under a Massachusetts Automobile insurance Policy which included physical damage coverage.

The requirements for vehicle inspection are to be applied uniformly and without regard to whether or not the insured was insured voluntarily or has been assigned to Harleysville through MAIP, or in any way is in violation of 211 CMR 94.

Deferral of Inspection

An insurer may defer an inspection for ten calendar days (not including legal holidays and Sundays) following the effective date of coverage on new business and on additional or replacement vehicles to an existing policy, if an inspection at the time of the request for coverage would create a serious inconvenience for the applicant.

Whenever an inspection is deferred, the Notice of Mandatory Pre-Insurance Inspection Requirement (Form B) or the Acknowledgment of Requirement for Pre-Insurance Inspection (Form D) must be used in accordance with the Regulation.

If an inspection is not conducted within the ten day deferral period, physical damage coverage is automatically suspended on the day following the ten day deferral period.

Coverage may be reinstated to be effective at the time of inspection or, in accordance with the Regulation, the Notice of Suspension of Physical Damage Coverage (Form C) must be used.

RULE 55. PRE-INSURANCE INSPECTION PROGRAM (continued)

Inspection Procedures

Inspections required or permitted shall be made by a designated authorized representative of the insurer at a time and place reasonably convenient to the applicant.

The inspection shall be recorded on the prescribed Motor Vehicle Pre-Insurance Inspection Report (Form A) and include appropriate photos as required under the Regulation.

The insurer must retain the original report and photographs for three years except as provided by the Regulation.

The insurers shall maintain an up-to-date list of all its authorized representatives and inspection sites.

RULE 56. MERIT RATING PLAN

Driving Record/Experience Period

Each listed operator on a policy is assigned a merit rating code based on the operator’s driving record and reported to the company by the Merit Rating Board. The merit rating code reflects the number, type, and age of at-fault accidents and traffic violations during the Policy Experience Period. The Policy Experience Period is the six year period immediately preceding the effective date of the policy. At-fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the merit rating code.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years or such operator is being added to an existing policy, the operator’s Policy Experience Period will begin as of the effective date of that policy until the company receives an authorized inquiry response from the Merit Rating Board indicating the operator’s merit rating code.

If an operator’s Motor Vehicle Report (MVR) is electronically available, the company will be responsible for obtaining it from the state or country where the operator was licensed. Driving history on MVRs obtained from more than one state or country will be combined by the company and considered as one report. An acceptable MVR must have three years or more driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the MVR, the company will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator’s MVR with motor vehicle violations or at-fault accidents must be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator’s merit rating code.

If an operator’s MVR is not electronically available, the operator’s Policy Experience Period will begin as of the effective date of the policy until the company receives an authorized inquiry response from the Merit Rating Board with the operator’s actual merit rating code. The operator may obtain an official driving record or a record from a previous insurer and submit it to the company. If the driving record is not in English, a translation certified as true and correct by the translator must be obtained by the operator and attached to the driving record submitted to the company. An acceptable driving record must have three or more years driving history, unless the operator has been licensed less than three years. If there are no motor vehicle violations or at-fault accidents shown on the operator’s record, the company will submit a policy inquiry to the Merit Rating Board in compliance with its Administrative Procedures. An operator’s record with motor vehicle violations or at-fault accidents will be submitted to the Merit Rating Board. The Merit Rating Board will determine the operator’s merit rating code.

Determination of Merit Rating Code

Points are assigned to an operator for each of the following at-fault accidents and traffic violations occurring during the five years immediately preceding the effective date of the policy:

Minor traffic law violation	2 points	Major at-fault accident	4 points
Minor at-fault accident	3 points	Major traffic law violation	5 points

An “at-fault” accident is one in which the company determines that the involved operator is more than 50% at fault. An at-fault accident is defined as minor only if it resulted in a claim payment for bodily injury liability, damage to someone else’s property, collision or limited collision of at least \$500 and up to and including \$2,000. An at-fault accident is defined as major only if it resulted in a claim payment of more than \$2,000.

RULE 56. MERIT RATING PLAN (continued)

If the most recent at-fault accident or traffic violation occurred less than three years prior to the policy effective date, the operator’s merit rating code will equal the sum of the points accumulated for at-fault accidents and traffic violations that occurred during the five years immediately preceding the effective date of the policy. Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

If there are no at-fault accidents or traffic violations attributable to an operator during the six years immediately preceding the policy effective date, the operator’s merit rating code is 99. If there are no at-fault accidents or traffic violations attributable to an operator during the five years immediately preceding the policy effective date, the operator’s merit rating code is 98. If there are no at-fault accidents or traffic violations attributable to an operator during the four years immediately preceding the policy effective date, the operator’s merit rating code is 97. If there are no at-fault accidents or traffic violations attributable to an operator during the three years immediately preceding the policy effective date, the operator’s merit rating code is 96.

Calculation of Merit Rating Adjustment

The factor used to either credit or charge for Merit Rating is applied to Compulsory Bodily Injury (Part 1), PIP (Part 2), Property Damage (Part 4) and Collision (Part 7).

The premium adjustment is the last step in the rating process after all discounts and rating factors have been completed.

	<u>Experienced Operators</u>	<u>Inexperienced Operators</u>
<u>Merit Rating Code</u>	<u>Credit Factor</u>	<u>Credit Factor</u>
99 (6 Years Incident-Free)	-0.17	
98 (5 Years Incident-Free)	-0.15	-0.15
97 (4 Years Incident-Free)	-0.12	-0.12
96 (3 Years Incident-Free)	-0.10	-0.10
	<u>Surcharge Factor</u>	<u>Surcharge Factor</u>
Number of Points X	0.15	0.075

Merit Rating Plan

Calculation of Credits and Surcharges

Factors to Apply to Otherwise Applicable Premiums *

<u>Merit Rating Code</u>	<u>Experienced Operators</u>		<u>Inexperienced Operators</u>	
	(Rate Class 10, 15 or 30)		(All Other Rate Classes)	
	<u>Parts 1, 2, and 4</u>	<u>Part 7</u>	<u>Parts 1, 2, and 4</u>	<u>Part 7</u>
	<u>Credit Factors</u>			
99	0.170	0.170	N/A	N/A
98	0.150	0.150	0.150	0.150
97	0.120	0.120	0.120	0.120
96	0.100	0.100	0.100	0.100
	<u>No Credit/No Surcharge Factors</u>			
0	0.000	0.000	0.000	0.000

RULE 56. MERIT RATING PLAN (continued)

Merit Rating Code	Merit Rating Plan			
	Experienced Operators (Rate Class 10, 15 or 30)		Inexperienced Operators (All Other Rate Classes)	
	Parts 1, 2, and 4	Part 7	Parts 1, 2, and 4	Part 7
	Surcharge Factors			
1	0.150	0.150	0.075	0.075
2	0.300	0.300	0.150	0.150
3	0.450	0.450	0.225	0.225
4	0.600	0.600	0.300	0.300
5	0.750	0.750	0.375	0.375
6	0.900	0.900	0.450	0.450
7	1.050	1.050	0.525	0.525
8	1.200	1.200	0.600	0.600
9	1.350	1.350	0.675	0.675
10	1.500	1.500	0.750	0.750
11	1.650	1.650	0.825	0.825
12	1.800	1.800	0.900	0.900
13	1.950	1.950	0.975	0.975
14	2.100	2.100	1.050	1.050
15	2.250	2.250	1.125	1.125
16	2.400	2.400	1.200	1.200
17	2.550	2.550	1.275	1.275
18	2.700	2.700	1.350	1.350
19	2.850	2.850	1.425	1.425
20	3.000	3.000	1.500	1.500
21	3.150	3.150	1.575	1.575
22	3.300	3.300	1.650	1.650
23	3.450	3.450	1.725	1.725
24	3.600	3.600	1.800	1.800
25	3.750	3.750	1.875	1.875
26	3.900	3.900	1.950	1.950
27	4.050	4.050	2.025	2.025
28	4.200	4.200	2.100	2.100
29	4.350	4.350	2.175	2.175
30	4.500	4.500	2.250	2.250
31	4.650	4.650	2.325	2.325
32	4.800	4.800	2.400	2.400
33	4.950	4.950	2.475	2.475
34	5.100	5.100	2.550	2.550
35	5.250	5.250	2.625	2.625
36	5.400	5.400	2.700	2.700
37	5.550	5.550	2.775	2.775
38	5.700	5.700	2.850	2.850
39	5.850	5.850	2.925	2.925
40	6.000	6.000	3.000	3.000
41	6.150	6.150	3.075	3.075
42	6.300	6.300	3.150	3.150
43	6.450	6.450	3.225	3.225
44	6.600	6.600	3.300	3.300
45	6.750	6.750	3.375	3.375

* Total policy credit or charge for merit rating is determined by applying the above factors (for the appropriate points) to rates by coverage (after all applicable discounts and rating factors), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

INCREASED LIMITS TABLES AND IMPLICIT SURCHARGE EXCLUSION FACTORS

Unless otherwise specified, the basic limits rates shown on the rate pages are for \$20,000/\$40,000 bodily injury (Parts 1 and 5) and \$5,000 property damage (Part 4). The charge for bodily injury increased limits is determined by applying the factors shown on the Increased Limits Tables to the total of the adjusted Part 1 premium and Part 5 basic limits premium and then subtracting the adjusted Part 1 premium.

Adjusted Part 1 premium is determined by applying the Implicit Surcharge Exclusion Factor to the Part 1 premium appearing in the Rate Pages for the particular territory and operator classification. The result should be rounded to the nearest whole dollar amount only after all calculations have been completed.

<u>Territory</u>	<u>Class 10</u>	<u>Class 17</u>	<u>Class 18</u>	<u>Class 20</u>	<u>Class 21</u>	<u>Class 25</u>	<u>Class 26</u>	<u>Class 30</u>
1	1.004	1.065	1.100	1.062	1.062	1.062	1.062	1.026
2	1.001	1.113	1.082	1.062	1.046	1.062	1.046	0.997
3	0.995	1.068	1.111	1.031	1.043	1.031	1.043	0.968
4	0.986	1.113	1.075	1.027	1.047	1.027	1.047	1.006
5	0.999	1.115	1.088	1.039	1.033	1.039	1.033	0.961
6	1.017	1.109	1.139	1.053	1.044	1.053	1.044	1.049
7	0.998	1.138	1.043	1.034	1.069	1.034	1.069	1.012
8	1.011	1.093	1.080	1.023	1.050	1.023	1.050	0.935
9	1.031	1.105	1.117	1.050	1.047	1.050	1.047	1.115
10	1.019	1.110	1.093	1.044	1.023	1.044	1.023	1.257
11	1.022	1.047	1.124	1.059	1.057	1.059	1.057	1.247
12	1.014	1.089	1.109	1.076	1.041	1.076	1.041	1.146
13	1.027	1.113	0.984	1.044	1.129	1.044	1.129	1.095
14	1.023	1.114	1.045	1.033	1.069	1.033	1.069	1.137
15	0.992	1.120	1.186	1.000	1.000	1.000	1.000	1.146
16	1.024	1.090	1.000	1.450	1.525	1.450	1.525	0.961
17	1.013	1.110	1.068	1.214	1.004	1.214	1.004	0.908
18	1.036	1.056	1.007	1.056	1.000	1.056	1.000	0.893
19	1.029	1.115	1.151	1.026	1.035	1.026	1.035	1.059
20	1.031	1.184	1.241	0.976	1.034	0.976	1.034	1.000
21	1.029	1.122	1.177	1.033	1.057	1.033	1.057	1.059
22	1.037	1.146	1.071	1.038	1.000	1.038	1.000	1.440
23	0.994	1.084	1.090	1.045	1.036	1.045	1.036	1.143
24	1.002	1.038	1.004	1.107	1.057	1.107	1.057	0.874
25	1.003	0.982	1.159	1.150	1.225	1.150	1.225	0.883
26	0.984	1.146	1.000	1.094	1.109	1.094	1.109	0.830
27	0.988	1.103	1.089	1.037	1.028	1.037	1.028	1.050
40	0.947	1.510	1.178	1.000	0.862	1.000	0.862	0.830
41	1.014	1.098	0.995	1.000	1.029	1.000	1.029	1.450
42	0.997	1.088	1.114	1.055	1.029	1.055	1.029	0.953
43	0.979	1.130	1.213	1.175	1.023	1.175	1.023	0.957
44	0.991	1.075	1.143	1.099	1.000	1.099	1.000	0.906
45	1.018	1.127	1.125	1.086	1.114	1.086	1.114	1.193

Motorcycles All Territories 1.04

INCREASED LIMITS TABLES							
<u>Damage to Someone Else's Property</u>							
Limit:	\$5,000	\$10,000	\$15,000	\$25,000	\$35,000	\$50,000	\$100,000
Factor:	1.000	1.215	1.230	1.246	1.260	1.277	1.288
<u>Bodily Injury to Others</u>							
Limits:	\$20/\$40	\$20/\$50	\$25/\$50	\$25/\$60	\$35/\$80	\$50/\$100	\$100/\$100
Factor:	1.00	1.01	1.06	1.07	1.17	1.28	1.52
Limits:	\$100/\$200	\$100/\$300	\$200/\$400	\$250/\$500	\$250/\$1000	\$300/\$500	\$500/\$500
Factor:	1.53	1.54	1.92	2.04	2.09	2.30	3.01
Limits:	\$500/\$1000						
Factor:	3.06						

RULE 57. RESERVED FOR FUTURE USE**RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES**

The following is a general summary of Registry of Motor Vehicles procedures. For specific details about procedures, contact the Registry.

Registration Requirements

A Registration is required for all vehicles and trailers. A complete "RMV-1" form must be submitted, along with the previous owner's title or certificate of origin, or a bill of sale for a vehicle that has not been titled previously.

Six to eight weeks prior to the expiration date of registration, the Registry will mail an "RMV-2" renewal card, which will show the current registration data for the owner of the vehicle and the vehicle. Certain changes may be made by the owner on the application.

An "RMV-3" Amendment of Registration form may be used to change information on a current registration, renew a current registration if an "RMV-2" form has not been received, swap from one license plate to another type of plate, such as a vanity plate, and re-register a vehicle for the same owner, if a new title is not required.

Registration Transfer

Valid plates from a previously-owned vehicle may be transferred to a newly acquired vehicle provided the owner is at least eighteen and has lost possession of the vehicle through either a transfer of ownership or sale of the vehicle.

An owner has seven (7) calendar days to operate a newly acquired vehicle with current plates before the transfer is processed at the Registry, and the intent of the owner is to transfer the registration from the previous vehicle to a newly acquired vehicle of the same type.

Restrictions on a registration transfer are: the owner must be the same on both vehicles, the transferred registration must be active, and the new vehicle must have the same type of plate.

Salvage Title

All vehicles for which an insurance company has made a total loss payment must be titled as a salvage vehicle except for vehicles 10 years or older. A vehicle which has a Salvage Title may not be provided with physical damage insurance until a new Certificate of Title is issued by the Registry. The Reconstructed or Recovered Theft Title will be awarded after the vehicle has passed a salvage inspection. The vehicle must be either towed to the salvage inspection site or a repair plate must be attached.

RULE 59. ADDITIONAL COVERAGES**A. Auto Loan/Lease Coverage****1. Eligibility**

A policy providing both Collision and Comprehensive coverage (Parts 7 and 9) may be extended to provide coverage for the difference between the outstanding indebtedness on a loan/lease agreement on a vehicle, and the actual cash value of the vehicle, subject to the following:

- a. Auto Loan/Lease coverage may be provided only to a vehicle that is a private passenger auto, pickup or van; and
- b. The insured must request the auto loan/lease coverage within 30 days of leasing or financing a new vehicle.
- c. Vehicles with only Limited Collision (Part 8) are not eligible for Auto Loan/Lease Coverage

2. Rates

Charge 7% of both the Collision and Comprehensive coverage premiums for the Auto Loan/Lease coverage.

3. Endorsement

Attach the Auto Loan/Lease Coverage A-2544 endorsement to the policy.

RULE 59. ADDITIONAL COVERAGES (continued)**B. Auto Repair or Replacement Coverage**

Coverage may be added to pay the insured on a replacement cost basis for losses caused by other than fire, theft, larceny or vandalism to the insured vehicle.

Repair or Replacement Coverage is available:

1. Only for vehicles that were newly purchased and newly manufactured autos.
2. If the agent is notified that this coverage is desired within thirty (30) days of the new car purchase or the prior insurance company provided this coverage.
3. If Comprehensive and Collision coverages (Parts 7 and 9) are both maintained continuously while this endorsement is in effect. Vehicles with only Limited Collision (Part 8) are not eligible.
4. If resident in a state where this endorsement is approved.
5. If the auto is not more than five (5) years old. The age of the auto shall be determined by subtracting the vehicle model year from the year of inception of the current annual period of the policy.

The standard deductible will apply to this coverage.

The additional charge for this coverage is 10% of the total Comprehensive (Part 9) and Full Collision (Part 7) charge.

Use Endorsement A-2545 for this coverage.

C. Automobile Coverage Enhancement Endorsement

The A.C.E. endorsement provides a unique package of coverages and may be purchased as an optional coverage to the policy. The following coverages are contained in the endorsement:

1. Collision Deductible Waiver

When an insured has continued auto insurance in force with Harleysville Insurance for at least three years and also has not had a paid Bodily Injury To Others, Damage to Someone Else's Property, or Collision (Parts 1, 4, 5, 7 or 8) loss in the last three years, the Collision deductible, up to a maximum of a \$500 deductible, will be waived when a collision occurs.

When an insured has a Collision loss with another vehicle insured by Harleysville Insurance, the Collision deductible will be waived. The Collision Deductible Waiver applies to policies with either Collision (Part 7) or Limited Collision (Part 8).

2. Additional Living Expense

Coverage is provided for living expenses if the insured has an accident more than 100 miles away from home. Coverage is \$25 per day with a \$400 maximum. Deductibles do not apply to this coverage.

3. Lock Replacement Coverage

An insured vehicle's locks and keys will be replaced, up to \$250 per occurrence, if keys for the insured vehicle are stolen. Deductibles do not apply to this coverage.

4. Locked Vehicle Coverage

If an insured's keys are locked in a covered auto, the company will reimburse the insured for the cost of unlocking the vehicle. Deductibles do not apply to this coverage.

5. Air Bag Coverage

Coverage is provided to replace air bags up to a maximum of \$500 per occurrence due to accidental deployment. Deductibles do not apply to this coverage.

6. Substitute Transportation Coverage

Coverage is provided up to an additional \$10 per day, up to a maximum of \$300, in addition to any Substitute Transportation coverage provided in Part 10 of the policy. We will also pay for the rented vehicle until the completion of repairs to the covered auto, subject to the daily and maximum dollar limits available in the policy. If Substitute Transportation coverage is not purchased, there is no provision of coverage.

RULE 59. ADDITIONAL COVERAGES (continued)

7. Rented Vehicle Coverage

Any coverage purchased under the policy, subject to the terms of the policy, will be extended to the insured's use of a private passenger automobile which is rented in the United States or Canada. The automobile can be rented for no longer than on a daily basis and cannot be used for business purposes.

If Comprehensive coverage, Part 9, has been purchased under the policy, no deductible will apply to any claim that arises out of the Comprehensive coverage while the automobile is being rented.

If Collision or Limited Collision coverage (Parts 7 or 8) has been purchased under the policy, a \$100 deductible will apply to any claim that arises out of the Collision or Limited Collision coverage while the automobile is being rented.

Coverage is also provided for the "loss of use" of the rented private passenger automobile as a result of covered loss up to \$50 per day and up to 30 total days.

8. Additional Towing Limit. If Towing and Labor Coverage (Rule 33) is purchased separately for this policy, the A.C.E. Endorsement will increase the selected Towing and Labor limit by \$25 per disablement.

9. Mechanical Parts Replacement Cost. When considering our Limit of Liability under Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9), we will not apply depreciation to replace damaged mechanical non-body related parts. There are no vehicle age or mileage restrictions for this coverage.

Attach Endorsement A-2538, MA Auto Coverage Enhancement.

Premium: \$35.00 per policy

This rate is NOT subject to modification under the provisions of the Merit Rating Plan or other manual rule.

RULE 60. EXPENSE REDUCTION DISCOUNT

A discount shall be applied to the premium for Parts 1-12 for eligible mass marketing programs as a result of the reduced expenses related to the administration, marketing, sales and servicing of these insureds. Home Office Underwriting management must approve the use of any discount which applies. The Expense Reduction Discount applies as a result of one or more of the following conditions:

- agency commission reductions
- service-related cost savings
- other transactional or distributional expense reductions

Refer to company.

RULE 61. INSTALLMENT PAYMENT PLAN

See company Payment Plans Supplement.

RULE 62. PERSONAL ACCOUNT BILLING

See company Payment Plans Supplement.

RULE 63. DISAPPEARING DEDUCTIBLE

We will apply a \$100 waiver credit to a policy's auto's Part 7 (Collision) or Part 8 (Limited Collision) deductible amount for each full year of continuous coverage with Harleysville Insurance, as long as the policy is free of accidents that have been charged for merit rating purposes. The maximum amount of deductible reduction that will apply at any time is \$500. Once a deductible has been waived in part or in total in this fashion, the amount of the deductible waiver resets to zero, and can begin accumulating again upon the completion of another year of driving experience without an accident-related charge.

RULE 64. FIRST ACCIDENT FORGIVENESS

First Accident Forgiveness is added to the policy under the following circumstances. A charge for merit rating may only be waived if the insured is carrying the forgiveness on their policy at the time of loss.

New Customer

- The new policyholder carried a similar waiver with their prior carrier at the time the account was written new to Harleysville, OR
- In the prior 6 years: no incident activity that results in a charge for merit rating in accordance with Rule 56, Merit Rating Plan, and no major violation or at-fault accident.

If the new customer has first accident forgiveness and they are written with a chargeable accident, the policy will not be charged for that accident.

Existing Customer

- An existing Harleysville policy has been free of chargeable at-fault accidents and major violations for the 5 years preceding the renewal effective date.

First Accident Forgiveness does not apply if an existing customer with a waived charge for merit rating has one or more additional chargeable accidents with Harleysville in a three year experience period. The three year experience period is calculated from the renewal effective date. In this case, the charge for any previously waived accident(s) is restored. For example, a policy with first accident forgiveness for an accident in a prior term incurs a second fault accident, and both accidents are inside the three year experience period. At the next renewal, a charge via points would apply for both accidents as defined in Rule 56.

RULE 65. TIERING

Harleysville Insurance places each new business policy in a rating tier. Tier selection is determined by a mix of the following characteristics: years of driving experience; major violations; minor violations; at-fault accidents; not-at-fault accidents; comprehensive losses; limits of liability; lapses in coverage; and physical damage coverage.

Each policy is placed in a single rating tier, and categorized as Standard, Preferred, or Elite.

RULE 66. SEASONAL LAY-UP COVERAGE

At the option of the insured, a seasonal lay-up credit is available and applicable to selected coverage premiums for eligible vehicle(s) withdrawn from use for a period of at least 30 days and no longer than 6 months. Charge 50% of the otherwise applicable premium to the following coverages:

Bodily Injury To Others (Part 1), Personal Injury Protection (Part 2), Bodily Injury Caused by An Uninsured Auto (part 3), Damage To Someone Else's Property (Part 4), Optional Bodily Injury To Others (Part 5), Medical Payments (Part 6, and Bodily Injury Caused By An Underinsured Auto (Part 12).

An eligible vehicle is defined as those of the private passenger type, except motor homes, recreational trailers, golf carts, electric vehicles and antique vehicles. The credit will be applied pro-rata for the period the vehicle is withdrawn from use.

NOTE: The full limits of coverage, as indicated on the policy declarations page, remain in effect throughout the lay-up period subject to any conditions of the policy.

RATE SECTION

Memorandum

The rates shown on the rate sheets are the liability and physical damage rates filed on behalf of companies writing less than 1 percent of the private passenger automobile insurance in Massachusetts and by insurers newly entering the Massachusetts market.

The same rates apply under a Personal Auto Policy on a risk for which compulsory coverage is not required. For bodily injury charge the total of the Parts 1, 2 and 5 premiums for risks subject to the compulsory law.

The increased limits factors shown in this manual are to be applied against the Part 1 and Part 5, basic limits, premium in determining the increased limits premium. Increased limits factors are not applicable to Part 2.

The private passenger rate pages display liability rates for various classes at selected limits. For most risks, the premium can be determined directly from the rate pages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 1

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	92	187	106	366	168	330	151	90
PART 2	PERSONAL INJURY PROTECTION							
	38	77	45	151	71	135	64	38
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	155	277	196	525	326	473	293	162
10,000	188	337	238	638	396	575	356	197
25,000	193	345	244	654	406	589	365	202
50,000	198	354	250	670	416	604	374	207
100,000	200	357	252	676	420	609	377	209
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	13	29	17	55	25	49	23	13
25/50	19	43	25	82	37	73	34	19
35/80	31	68	40	130	60	117	54	31
50/100	43	93	54	179	82	161	74	42
100/300	70	152	89	295	135	265	122	70
250/500	123	266	156	516	237	464	214	123
500/500	225	488	286	947	434	852	392	225
500/1000	230	499	292	969	444	872	401	230

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	20		48		
	25/50	14		3			250/500	23		139		
	35/80	16		12			500/500	34		349		
	50/100	17		21			500/1000	35		359		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	56	60	63	67	71	75	79	84	89	95	100	107	113	120	128	136	
2008	55	59	62	66	69	73	78	83	88	93	99	105	111	118	126	134	
2007	55	58	61	64	68	72	77	81	86	91	97	103	109	116	124	132	
2006	54	57	60	63	67	71	75	80	85	90	95	101	108	114	121	129	
2005	53	56	59	62	66	70	74	79	83	88	94	99	106	112	119	127	
2004	52	55	58	61	65	69	73	77	82	87	92	98	104	110	117	125	
2003	51	54	57	60	64	68	72	76	80	85	90	96	102	108	115	123	
2002	50	53	56	59	63	67	70	75	79	84	89	94	100	107	113	120	
2001	50	52	55	59	62	65	69	73	78	82	87	93	99	105	111	118	
2000	49	52	55	58	61	64	68	72	76	81	86	91	97	103	109	116	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 1

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	171	181	192	203	215	228	242	257	273	290	307	327	347	369	392	417
	2008	163	172	182	193	204	216	230	243	258	274	291	309	329	349	371	395
	2007	155	164	173	183	194	206	218	231	245	260	276	293	311	331	352	374
	2006	148	156	165	174	184	195	207	219	232	247	262	278	295	313	333	354
	2005	141	149	157	166	175	186	196	208	220	234	248	263	279	297	315	335
	2004	134	141	149	158	167	176	187	198	209	222	235	250	265	281	299	317
	2003	128	135	142	150	159	168	177	188	199	211	223	237	251	267	283	301
	2002	122	129	135	143	151	160	169	179	189	200	212	225	238	253	268	285
	2001	116	122	129	136	144	152	161	170	180	190	201	213	226	240	254	270
	2000	111	117	123	130	137	145	153	161	171	180	191	203	215	227	241	256
17	2009	377	399	423	448	474	503	534	566	601	638	678	720	765	813	865	920
	2008	359	380	402	425	451	477	506	537	569	605	642	682	725	770	818	871
	2007	342	361	382	404	428	453	481	509	540	573	609	646	686	729	775	824
	2006	325	344	363	384	407	430	456	483	512	543	577	612	650	690	734	780
	2005	310	327	346	365	386	409	433	459	486	515	547	581	616	654	695	739
	2004	295	311	329	348	368	389	411	436	462	490	519	551	584	620	658	699
	2003	281	297	313	331	350	370	391	414	439	464	493	522	554	588	624	663
	2002	269	283	298	315	333	352	372	394	416	441	467	495	525	557	592	628
	2001	256	270	285	300	317	335	354	374	396	419	443	470	498	528	560	595
	2000	245	258	272	286	302	319	337	356	377	398	422	447	473	501	531	564
18	2009	227	241	255	270	286	303	321	341	362	384	408	434	461	490	521	554
	2008	216	229	242	256	271	287	305	323	343	364	387	411	436	464	493	524
	2007	206	217	230	243	258	273	290	307	325	345	367	389	413	439	467	496
	2006	196	207	219	232	245	259	275	291	309	327	347	369	392	416	442	470
	2005	187	197	208	220	233	246	261	276	293	310	329	350	371	394	419	445
	2004	178	188	198	210	222	234	248	262	278	295	312	332	352	373	397	421
	2003	169	179	189	199	211	223	236	250	264	280	297	314	334	354	376	399
	2002	162	171	180	190	201	212	224	237	251	266	281	298	316	336	356	378
	2001	154	163	172	181	191	202	213	225	238	252	267	283	300	318	338	358
	2000	148	155	164	173	182	192	203	214	227	240	254	269	285	302	320	340
20	2009	689	730	773	818	867	920	975	1035	1099	1167	1239	1316	1399	1487	1581	1682
	2008	656	694	735	777	824	872	925	981	1041	1105	1173	1246	1325	1408	1496	1592
	2007	625	660	698	739	782	829	879	931	987	1047	1113	1181	1255	1333	1417	1507
	2006	595	629	664	703	743	787	833	884	937	993	1054	1119	1188	1262	1342	1426
	2005	567	599	632	668	706	748	792	839	888	942	1000	1062	1126	1196	1271	1350
	2004	540	569	601	636	672	711	752	796	844	895	948	1007	1068	1134	1204	1278
	2003	514	544	573	605	639	676	715	758	802	849	901	955	1012	1075	1140	1211
	2002	491	518	545	576	609	644	680	720	761	806	854	905	960	1019	1081	1148
	2001	469	493	521	549	580	613	647	684	724	765	811	860	911	966	1025	1088
	2000	448	472	497	524	552	583	616	651	688	727	771	816	865	917	972	1031
21	2009	381	404	428	453	480	509	540	573	608	646	685	728	774	823	875	931
	2008	363	384	407	430	456	483	512	543	576	612	649	690	733	779	828	881
	2007	346	365	386	409	433	459	486	515	546	580	616	653	694	738	784	834
	2006	329	348	367	389	411	435	461	489	518	550	583	619	658	698	743	789
	2005	314	331	350	369	391	414	438	464	492	521	553	587	623	662	703	747
	2004	299	315	333	352	372	394	416	441	467	495	525	557	591	627	666	707
	2003	285	301	317	335	354	374	396	419	444	470	498	528	560	595	631	670
	2002	272	287	302	319	337	356	376	398	421	446	473	501	531	564	598	635
	2001	259	273	288	304	321	339	358	378	400	423	449	476	504	534	567	602
	2000	248	261	275	290	305	323	341	360	381	402	427	452	478	507	538	571
25	2009	620	657	695	736	780	827	878	931	988	1050	1114	1184	1258	1338	1423	1513
	2008	590	625	661	699	741	785	832	883	936	994	1056	1121	1192	1267	1346	1432
	2007	562	594	628	665	704	746	791	838	888	942	1001	1062	1129	1200	1275	1356
	2006	535	566	597	632	669	708	750	795	843	894	948	1007	1069	1136	1207	1283
	2005	510	538	568	601	636	673	712	755	799	848	900	955	1013	1076	1143	1215
	2004	486	512	541	573	605	640	676	717	759	805	853	906	961	1020	1083	1150
	2003	463	489	515	544	575	608	643	682	722	763	810	859	911	967	1026	1090
	2002	442	466	491	518	548	579	612	648	685	725	769	815	864	917	973	1033
	2001	422	444	469	494	521	551	582	615	651	688	729	774	820	869	922	979
	2000	403	424	447	471	497	525	554	585	619	654	694	734	778	825	874	928
26	2009	343	363	384	407	431	457	485	515	546	580	616	655	696	739	787	836
	2008	326	345	365	387	410	434	460	488	518	550	584	620	659	700	744	792
	2007	311	328	347	367	389	412	437	463	491	521	553	587	624	663	705	749
	2006	296	313	330	349	370	391	414	439	466	494	524	557	591	628	667	709
	2005	282	298	314	332	351	372	394	417	442	469	497	528	560	595	632	672
	2004	268	283	299	317	334	354	374	396	420	445	471	501	531	564	599	636
	2003	256	270	285	301	318	336	356	377	399	422	448	475	503	535	567	602
	2002	244	258	271	286	303	320	338	358	379	401	425	450	478	507	538	571
	2001	233	245	259	273	288	305	322	340	360	381	403	428	453	480	510	541
	2000	223	235	247	260	275	290	306	324	342	362	383	406	430	456	483	513
30	2009	170	180	191	202	214	227	241	256	271	288	306	325	346	367	391	416
	2008	162	172	182	192	204	216	229	242	257	273	290	308	327	348	370	393
	2007	154	163	172	183	193	205	217	230	244	259	275	292	310	329	350	372
	2006	147	155	164	174	184	194	206	218	231	245	260	277	294	312	332	352
	2005	140	148	156	165	175	185	196	207	219	233	247	262	278	296	314	334
	2004	133	141	149	157	166	176	186	197	208	221	234	249	264	280	297	316
	2003	127	134	142	150	158	167	177	187	198	210	223	236	250	266	282	299
	2002	121	128	135	142	150	159	168	178	188	199	211	224	237	252	267	284
	2001	116	122	129	136	143	151	160	169	179	189	200	212	225	239	253	269
	2000	111	117	123	129	136	144	152	161	170	180	190	202	214	227	240	255

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	38
17	83
18	50
20	152
21	84
25	136
26	75
30	37
Waiver of Deductible Charges \$300 Deductible.....10 \$500 Deductible..... 13	

LIMITED COLLISION	
\$500 Ded	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 2

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	100	204	119	397	190	358	171	98	
PART 2	PERSONAL INJURY PROTECTION								
	40	84	49	163	78	146	70	40	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	168	291	201	566	349	509	314	171
	10,000	204	354	244	688	424	618	382	208
	25,000	209	363	250	705	435	634	391	213
	50,000	215	372	257	723	446	650	401	218
	100,000	216	375	259	729	450	656	404	220
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	14	32	19	59	29	54	25	14
	25/50	21	48	28	88	43	80	37	21
	35/80	33	76	44	141	68	128	60	33
	50/100	46	105	60	194	93	176	82	45
	100/300	76	172	99	319	152	288	135	74
	250/500	133	301	173	559	266	506	237	130
	500/500	243	553	316	1025	487	927	435	239
	500/1000	249	566	323	1049	498	948	445	244

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	20		48		
	25/50	14		3			250/500	23		139		
	35/80	16		12			500/500	34		349		
	50/100	17		21			500/1000	35		359		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	57	61	64	68	72	76	81	86	91	96	102	109	116	123	131	139	
2008	57	60	63	67	71	75	79	84	89	95	101	107	114	121	128	137	
2007	56	59	62	66	70	74	78	83	88	93	99	105	112	119	126	134	
2006	55	58	61	65	68	73	77	81	86	92	97	103	110	117	124	132	
2005	54	57	60	64	67	71	76	80	85	90	96	102	108	115	122	129	
2004	53	56	59	63	66	70	74	79	83	89	94	100	106	113	120	127	
2003	52	55	58	62	65	69	73	77	82	87	92	98	104	111	118	125	
2002	52	54	57	61	64	68	72	76	81	86	91	96	102	109	115	123	
2001	51	54	57	60	63	67	71	75	79	84	89	95	101	107	113	121	
2000	50	53	56	59	62	66	69	74	78	83	88	93	99	105	112	118	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 2

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	178	189	200	212	224	238	252	268	284	302	320	341	362	385	409	435
	2008	170	180	190	201	213	226	239	254	269	286	304	322	343	364	387	412
	2007	162	171	181	191	202	214	227	241	255	271	288	306	325	345	367	390
	2006	154	163	172	182	192	204	216	229	242	257	273	290	307	327	347	369
	2005	147	155	163	173	183	194	205	217	230	244	259	275	291	309	329	349
	2004	140	147	156	165	174	184	195	206	218	232	245	260	276	293	311	331
	2003	133	141	148	157	165	175	185	196	208	220	233	247	262	278	295	313
	2002	127	134	141	149	158	167	176	186	197	208	221	234	248	264	280	297
	2001	121	128	135	142	150	159	167	177	187	198	210	222	236	250	265	282
	2000	116	122	129	135	143	151	159	168	178	188	199	211	224	237	251	267
17	2009	382	405	428	454	481	510	541	574	609	647	687	730	775	824	877	932
	2008	364	385	407	431	457	484	513	544	577	613	650	691	734	781	830	883
	2007	347	366	387	410	434	459	487	516	547	581	617	655	696	739	785	835
	2006	330	349	368	390	412	436	462	490	519	551	584	621	659	700	744	791
	2005	314	332	350	370	392	415	439	465	492	522	554	589	624	663	705	749
	2004	299	316	333	353	373	394	417	442	468	496	526	558	592	628	667	709
	2003	285	301	318	335	354	375	396	420	445	470	499	529	561	596	632	671
	2002	272	287	302	319	338	357	377	399	422	447	474	502	532	565	600	636
	2001	260	274	289	305	321	340	359	379	401	424	449	477	505	536	568	603
	2000	248	261	276	290	306	323	341	361	382	403	427	453	479	508	539	572
18	2009	229	242	256	271	288	305	323	343	364	387	411	436	464	493	524	558
	2008	218	230	244	258	273	289	307	325	345	366	389	413	439	467	496	528
	2007	207	219	231	245	259	275	291	309	327	347	369	392	416	442	470	500
	2006	197	208	220	233	246	261	276	293	311	329	349	371	394	419	445	473
	2005	188	198	209	221	234	248	263	278	295	312	332	352	373	397	421	448
	2004	179	189	199	211	223	236	249	264	280	297	314	334	354	376	399	424
	2003	171	180	190	201	212	224	237	251	266	281	299	317	336	356	378	402
	2002	163	172	181	191	202	214	225	239	252	267	283	300	318	338	359	381
	2001	155	164	173	182	192	203	214	227	240	254	269	285	302	320	340	361
	2000	149	156	165	174	183	193	204	216	228	241	256	271	287	304	322	342
20	2009	720	763	807	854	906	960	1019	1081	1147	1218	1294	1375	1461	1553	1652	1756
	2008	685	725	767	812	860	911	966	1025	1087	1154	1225	1302	1384	1471	1563	1663
	2007	653	689	729	771	817	865	918	972	1031	1094	1162	1233	1310	1393	1480	1573
	2006	621	657	693	734	776	822	870	923	978	1037	1101	1169	1241	1318	1401	1489
	2005	592	625	660	697	738	781	827	876	928	984	1044	1109	1176	1249	1327	1410
	2004	564	594	628	665	702	743	785	832	881	935	990	1051	1116	1184	1257	1335
	2003	537	568	598	632	668	706	747	791	838	886	941	997	1057	1123	1191	1265
	2002	513	541	570	601	636	673	710	752	795	842	892	945	1003	1064	1129	1199
	2001	490	515	544	574	605	640	675	714	756	799	847	898	951	1009	1070	1136
	2000	468	493	519	547	577	609	643	679	719	760	805	853	903	957	1015	1077
21	2009	373	396	419	443	470	498	528	561	595	632	671	713	758	805	857	911
	2008	356	376	398	421	446	472	501	531	564	599	636	675	718	763	811	862
	2007	339	358	378	400	424	449	476	504	535	567	603	640	680	722	767	816
	2006	322	341	360	381	403	426	451	479	507	538	571	606	644	684	727	773
	2005	307	324	342	362	383	405	429	455	481	510	542	575	610	648	688	732
	2004	292	308	326	345	364	385	407	431	457	485	514	545	579	614	652	693
	2003	279	294	310	328	346	366	387	410	435	460	488	517	548	582	618	656
	2002	266	281	295	312	330	349	368	390	412	437	463	490	520	552	586	622
	2001	254	267	282	298	314	332	350	370	392	415	439	466	494	523	555	589
	2000	243	255	269	284	299	316	333	352	373	394	418	442	468	497	526	559
25	2009	648	686	726	769	815	864	917	973	1032	1096	1164	1237	1315	1397	1486	1581
	2008	617	652	691	731	774	820	870	922	978	1039	1103	1171	1245	1323	1406	1496
	2007	587	620	656	694	735	779	826	875	927	984	1046	1110	1179	1253	1331	1416
	2006	559	591	624	660	699	740	783	830	880	934	991	1052	1117	1186	1261	1340
	2005	533	562	594	627	664	703	744	789	835	886	940	998	1058	1124	1194	1269
	2004	507	535	565	598	632	668	707	748	793	841	891	946	1004	1065	1131	1202
	2003	483	511	538	569	601	635	672	712	754	797	846	897	951	1010	1072	1138
	2002	462	487	513	541	572	605	639	676	716	757	803	851	902	958	1016	1079
	2001	441	464	490	516	545	576	608	643	680	719	762	808	856	908	963	1023
	2000	421	443	467	492	519	548	579	611	647	684	724	767	813	862	913	969
26	2009	336	356	377	399	423	449	476	505	536	569	604	642	682	725	772	821
	2008	320	339	359	379	402	426	451	479	508	539	572	608	646	687	730	777
	2007	305	322	340	360	382	404	429	454	481	511	543	576	612	650	691	735
	2006	290	307	324	343	363	384	407	431	457	485	514	546	580	616	655	696
	2005	277	292	308	326	345	365	386	409	433	460	488	518	549	584	620	659
	2004	263	278	293	310	328	347	367	389	412	437	462	491	521	553	587	624
	2003	251	265	280	295	312	330	349	370	391	414	439	466	494	524	556	591
	2002	240	253	266	281	297	314	332	351	371	393	417	442	468	497	528	560
	2001	229	241	254	268	283	299	316	334	353	373	395	419	444	471	500	531
	2000	219	230	243	255	269	285	300	317	336	355	376	398	422	447	474	503
30	2009	178	188	199	211	224	237	251	267	283	301	319	339	360	383	407	433
	2008	169	179	189	200	212	225	238	253	268	285	302	321	341	363	386	410
	2007	161	170	180	190	202	214	226	240	254	270	287	304	323	344	365	388
	2006	153	162	171	181	192	203	215	228	241	256	272	288	306	325	346	367
	2005	146	154	163	172	182	193	204	216	229	243	258	274	290	308	327	348
	2004	139	147	155	164	173	183	194	205	217	231	244	259	275	292	310	329
	2003	132	140	148	156	165	174	184	195	207	219	232	246	261	277	294	312
	2002	127	133	141	148	157	166	175	185	196	208	220	233	247	263	279	296
	2001	121	127	134	142	149	158	167	176	186	197	209	222	235	249	264	280
	2000	115	122	128	135	142	150	159	168	177	187	199	210	223	236	250	266

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	39
17	84
18	50
20	158
21	82
25	142
26	74
30	39
Waiver of Deductible Charges \$300 Deductible.....10	
\$500 Deductible..... 13	

LIMITED COLLISION	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 3

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	105	214	128	431	203	388	183	104	
PART 2	PERSONAL INJURY PROTECTION								
	45	87	53	176	83	159	75	43	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	171	298	215	588	352	529	316	182
	10,000	208	362	261	714	428	643	384	221
	25,000	213	371	268	733	439	659	394	227
	50,000	218	381	275	751	450	676	404	232
	100,000	220	384	277	757	453	681	407	234
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	15	33	20	64	31	58	28	14
	25/50	22	49	30	95	46	85	41	21
	35/80	35	77	48	150	72	136	65	33
	50/100	48	106	65	206	99	186	89	46
	100/300	80	174	108	339	162	305	146	76
	250/500	139	305	189	593	283	534	256	133
	500/500	255	559	346	1086	519	979	468	244
	500/1000	261	572	354	1111	531	1002	479	250

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	20		48		
	25/50	14		3			250/500	23		139		
	35/80	16		12			500/500	34		349		
	50/100	17		21			500/1000	35		359		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	60	63	67	71	75	79	84	89	95	100	106	113	120	128	136	145	
2008	59	62	66	70	74	78	83	88	93	99	105	111	118	126	134	142	
2007	58	61	65	68	72	77	81	86	91	97	103	109	116	123	131	140	
2006	57	60	64	67	71	75	80	85	90	95	101	107	114	121	129	137	
2005	56	59	63	66	70	74	79	83	88	94	99	106	112	119	127	135	
2004	55	58	62	65	69	73	77	82	87	92	98	104	110	117	124	132	
2003	54	57	61	64	68	72	76	80	85	91	96	102	108	115	122	130	
2002	54	56	60	63	67	71	75	79	84	89	94	100	106	113	120	128	
2001	53	56	59	62	66	69	74	78	83	87	93	98	105	111	118	125	
2000	52	55	58	61	65	68	72	77	81	86	91	97	103	109	116	123	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 3

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	181	192	203	215	228	242	256	272	289	307	326	346	368	391	416	442
	2008	173	183	193	204	217	229	243	258	274	291	309	328	348	370	393	419
	2007	164	174	184	194	206	218	231	245	259	275	293	311	330	351	373	396
	2006	156	165	175	185	195	207	219	232	246	261	277	294	312	332	353	375
	2005	149	157	166	176	186	197	208	221	234	248	263	279	296	314	334	355
	2004	142	150	158	167	177	187	198	209	222	235	249	265	281	298	316	336
	2003	135	143	151	159	168	178	188	199	211	223	237	251	266	283	300	318
	2002	129	136	143	151	160	169	179	189	200	212	225	238	252	268	284	302
	2001	123	130	137	144	152	161	170	180	190	201	213	226	240	254	269	286
	2000	118	124	131	138	145	153	162	171	181	191	203	215	227	241	255	271
17	2009	400	424	449	475	504	534	567	601	638	678	719	765	812	864	919	977
	2008	381	403	427	452	479	507	537	570	604	642	681	724	769	818	869	925
	2007	363	383	405	429	454	481	510	541	573	608	646	686	729	774	823	875
	2006	345	365	386	408	432	457	484	513	544	577	612	650	690	733	779	828
	2005	329	348	367	388	410	435	460	487	516	547	581	617	654	695	738	784
	2004	314	331	349	370	391	413	437	463	490	520	551	585	620	658	699	743
	2003	299	316	333	351	371	393	415	440	466	493	523	554	588	624	662	703
	2002	285	301	317	334	354	374	395	418	442	468	496	526	558	592	628	667
	2001	272	287	303	319	337	356	376	397	420	444	471	499	529	561	595	632
	2000	260	274	289	304	321	339	358	378	400	422	448	474	502	532	564	599
18	2009	244	258	273	289	307	325	345	366	389	413	438	466	495	526	559	595
	2008	232	246	260	275	291	309	327	347	368	391	415	441	469	498	529	563
	2007	221	233	247	261	277	293	311	329	349	371	394	418	444	472	501	533
	2006	210	222	235	249	263	278	295	313	331	351	373	396	420	447	475	505
	2005	201	212	223	236	250	265	280	297	314	333	354	376	398	423	450	478
	2004	191	201	213	225	238	252	266	282	298	317	335	356	378	401	426	452
	2003	182	192	203	214	226	239	253	268	284	300	319	338	358	380	403	428
	2002	174	183	193	204	215	228	241	255	269	285	302	320	340	360	383	406
	2001	166	175	184	194	205	217	229	242	256	271	287	304	322	342	362	385
	2000	158	167	176	185	195	206	218	230	244	257	273	289	306	324	344	365
20	2009	733	776	822	870	922	978	1037	1101	1168	1241	1317	1400	1487	1581	1682	1788
	2008	698	738	781	827	876	927	984	1043	1107	1175	1248	1325	1409	1497	1591	1693
	2007	665	702	742	785	832	881	934	990	1049	1114	1183	1256	1334	1418	1506	1602
	2006	632	669	706	747	790	837	886	940	996	1056	1121	1190	1264	1342	1427	1517
	2005	603	636	672	710	751	796	842	892	945	1002	1063	1129	1197	1272	1351	1436
	2004	574	605	639	677	715	756	800	847	897	952	1008	1070	1136	1205	1280	1359
	2003	547	578	609	643	680	719	760	806	853	902	958	1015	1076	1143	1212	1288
	2002	523	551	580	612	648	685	723	765	810	857	908	963	1021	1084	1150	1220
	2001	498	525	554	584	616	652	688	727	769	814	862	914	969	1027	1090	1157
	2000	476	501	529	557	587	620	655	692	732	773	820	868	919	975	1033	1097
21	2009	394	417	441	467	496	525	557	591	628	667	708	752	799	849	903	961
	2008	375	397	420	444	471	498	529	560	595	631	670	712	757	804	855	909
	2007	357	377	399	422	447	473	502	532	564	598	636	675	717	762	809	861
	2006	340	359	379	401	425	450	476	505	535	568	602	639	679	721	767	815
	2005	324	342	361	381	404	427	452	479	507	538	571	606	643	683	726	771
	2004	308	325	344	364	384	406	430	455	482	511	542	575	610	648	688	730
	2003	294	311	327	346	365	386	408	433	458	485	514	545	578	614	651	692
	2002	281	296	312	329	348	368	388	411	435	460	488	517	549	582	618	656
	2001	268	282	298	314	331	350	370	391	413	437	463	491	520	552	585	622
	2000	256	269	284	299	315	333	352	372	393	415	440	466	494	524	555	589
25	2009	660	699	739	783	830	880	933	990	1051	1116	1185	1259	1338	1422	1513	1609
	2008	628	664	703	744	788	834	885	939	996	1057	1123	1192	1267	1347	1431	1523
	2007	598	631	668	707	748	793	841	891	944	1002	1065	1130	1200	1276	1355	1441
	2006	569	602	635	672	711	753	797	845	896	950	1008	1071	1137	1208	1284	1364
	2005	543	573	604	639	676	716	757	803	850	901	957	1016	1077	1144	1216	1292
	2004	516	545	575	609	643	680	719	762	807	856	907	963	1022	1084	1152	1223
	2003	492	520	548	579	612	647	684	725	767	812	862	913	969	1028	1091	1159
	2002	470	496	522	551	583	616	651	689	728	771	817	866	919	975	1035	1098
	2001	448	472	498	525	554	586	619	654	692	732	776	823	872	924	980	1041
	2000	429	451	476	501	528	558	589	622	659	696	737	781	827	877	930	987
26	2009	355	376	398	422	447	474	503	533	566	601	638	678	721	766	815	867
	2008	338	358	379	401	425	449	477	506	536	569	605	642	683	726	771	820
	2007	322	340	360	381	403	427	453	480	508	540	573	609	647	687	730	776
	2006	306	324	342	362	383	406	429	455	483	512	543	577	612	651	691	735
	2005	292	308	325	344	364	386	408	432	458	486	515	547	580	616	655	696
	2004	278	293	310	328	346	366	387	410	435	461	488	519	550	584	620	659
	2003	265	280	295	312	329	348	368	390	413	437	464	492	522	554	588	624
	2002	253	267	281	297	314	332	350	371	392	415	440	467	495	525	557	591
	2001	242	254	268	283	299	316	333	352	373	394	418	443	469	498	528	561
	2000	231	243	256	270	285	301	317	335	355	375	397	421	446	472	501	531
30	2009	181	191	202	214	227	241	255	271	288	306	324	345	366	389	414	440
	2008	172	182	192	204	216	228	242	257	273	289	307	326	347	369	392	417
	2007	164	173	183	193	205	217	230	244	258	274	291	309	329	349	371	395
	2006	156	165	174	184	195	206	218	231	245	260	276	293	311	331	351	373
	2005	149	157	165	175	185	196	207	220	233	247	262	278	295	313	333	354
	2004	141	149	157	167	176	186	197	209	221	234	248	264	280	297	315	335
	2003	135	142	150	158	167	177	187	198	210	222	236	250	265	281	299	317
	2002	129	136	143	151	159	169	178	188	199	211	224	237	251	267	283	301
	2001	123	129	136	144	152	160	169	179	189	200	212	225	239	253	268	285
	2000	117	124	130	137	145	153	161	170	180	190	202	214	226	240	254	270

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	40
17	88
18	54
20	161
21	87
25	145
26	78
30	40
Waiver of Deductible Charges \$300 Deductible.....10	
\$500 Deductible..... 13	

LIMITED COLLISION	
-------------------	--

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 4

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	113	238	132	478	236	430	212	110	
PART 2	PERSONAL INJURY PROTECTION								
	46	97	54	195	96	175	86	46	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	182	310	218	630	377	567	339	199
	10,000	221	377	265	765	458	689	412	242
	25,000	227	386	272	785	470	706	422	248
	50,000	232	396	278	805	481	724	433	254
	100,000	234	399	281	811	486	730	437	256
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	16	37	21	71	35	64	32	16
	25/50	24	55	31	105	52	94	47	24
	35/80	38	88	49	167	83	150	75	38
	50/100	52	122	67	228	114	206	103	51
	100/300	85	200	109	374	187	337	169	84
	250/500	149	351	190	655	328	590	296	148
	500/500	272	644	348	1200	602	1080	542	271
	500/1000	278	659	357	1229	616	1106	555	277

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	20		48		
	25/50	14		3			250/500	23		139		
	35/80	16		12			500/500	34		349		
	50/100	17		21			500/1000	35		359		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	59	62	66	69	73	78	82	87	93	98	104	111	118	125	133	142
2008	58	61	64	68	72	76	81	86	91	97	103	109	116	123	131	139
2007	57	60	63	67	71	75	80	84	90	95	101	107	114	121	129	137
2006	56	59	62	66	70	74	78	83	88	93	99	105	112	119	126	135
2005	55	58	61	65	69	73	77	82	87	92	98	104	110	117	124	132
2004	54	57	60	64	68	72	76	80	85	90	96	102	108	115	122	130
2003	53	56	60	63	67	70	74	79	84	89	94	100	106	113	120	128
2002	53	55	59	62	65	69	73	78	82	87	92	98	104	111	118	125
2001	52	55	58	61	64	68	72	76	81	86	91	97	103	109	116	123
2000	51	54	57	60	63	67	71	75	80	84	89	95	101	107	114	121

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 4

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	189	200	212	225	238	252	268	284	302	320	340	361	384	408	434	462
	2008	180	191	202	213	226	239	254	269	286	303	322	342	364	387	411	437
	2007	172	181	192	203	215	228	241	256	271	288	306	324	345	366	389	414
	2006	163	173	182	193	204	216	229	243	257	273	289	307	326	347	368	392
	2005	156	164	173	183	194	205	217	230	244	259	275	291	309	328	349	371
	2004	148	156	165	175	185	195	206	219	232	246	260	276	293	311	330	351
	2003	141	149	157	166	176	186	196	208	220	233	247	262	278	295	313	333
	2002	135	142	150	158	167	177	187	198	209	221	235	249	264	280	297	315
	2001	129	135	143	151	159	168	178	188	199	210	223	236	250	265	281	299
	2000	123	129	137	144	152	160	169	179	189	200	212	224	237	252	267	283
17	2009	416	441	467	494	524	555	589	625	664	705	748	795	845	898	955	1016
	2008	396	419	444	470	498	527	559	593	629	668	709	753	800	851	904	962
	2007	378	399	422	446	472	501	531	562	596	633	672	713	758	805	856	910
	2006	359	380	401	424	449	475	503	534	566	600	637	676	718	762	811	861
	2005	343	362	382	403	427	452	478	507	537	569	604	641	680	722	768	816
	2004	326	344	363	384	406	430	454	481	510	541	573	608	645	685	727	772
	2003	311	328	346	366	386	408	432	458	484	513	544	577	611	649	689	732
	2002	297	313	329	348	368	389	411	435	460	487	516	547	580	615	653	693
	2001	283	298	315	332	350	370	391	413	437	462	490	519	550	583	619	657
	2000	271	285	300	316	333	352	372	393	416	439	466	493	522	554	587	623
18	2009	248	262	277	294	311	330	350	372	394	419	445	473	502	534	568	604
	2008	236	249	264	279	296	313	332	352	374	397	421	447	476	506	537	572
	2007	224	237	251	265	281	298	316	334	354	376	400	424	451	479	509	541
	2006	214	226	238	252	267	283	299	317	336	357	378	402	427	453	482	512
	2005	204	215	227	240	254	269	284	301	319	338	359	381	404	429	456	485
	2004	194	204	216	228	241	255	270	286	303	321	340	361	384	407	432	459
	2003	185	195	206	217	230	243	257	272	288	305	323	343	363	386	409	435
	2002	176	186	196	207	219	231	244	258	273	289	307	325	345	366	388	412
	2001	168	177	187	197	208	220	232	245	260	275	291	309	327	347	368	391
	2000	161	169	179	188	198	209	221	234	247	261	277	293	310	329	349	370
20	2009	757	802	849	899	953	1010	1071	1137	1206	1281	1360	1446	1536	1633	1737	1847
	2008	721	762	807	854	905	958	1016	1077	1143	1214	1289	1369	1455	1546	1643	1748
	2007	686	725	766	811	859	910	965	1022	1084	1150	1222	1297	1378	1464	1556	1655
	2006	653	691	729	772	816	864	915	970	1029	1091	1158	1229	1305	1386	1474	1566
	2005	623	657	694	733	776	822	869	921	976	1035	1098	1166	1237	1314	1396	1483
	2004	593	625	660	699	738	781	826	875	927	983	1041	1106	1173	1245	1322	1404
	2003	565	597	629	665	702	743	785	832	881	932	989	1048	1112	1180	1252	1330
	2002	540	569	599	632	669	707	747	790	836	885	938	994	1055	1119	1188	1260
	2001	515	542	572	603	636	673	710	751	795	840	890	944	1000	1061	1125	1195
	2000	492	518	546	575	606	641	676	714	756	799	847	896	950	1007	1067	1133
21	2009	420	445	471	499	529	560	594	631	669	711	755	802	852	906	964	1025
	2008	400	423	448	474	502	531	564	598	634	673	715	759	807	858	912	970
	2007	381	402	425	450	477	505	535	567	601	638	678	720	765	812	863	918
	2006	362	383	404	428	453	479	508	538	571	605	642	682	724	769	818	869
	2005	346	365	385	407	430	456	482	511	541	574	609	647	686	729	774	823
	2004	329	347	366	388	410	433	458	485	514	545	578	613	651	691	733	779
	2003	313	331	349	369	389	412	436	462	489	517	548	582	617	655	695	738
	2002	299	316	332	351	371	392	414	439	464	491	520	552	585	621	659	699
	2001	286	301	317	335	353	373	394	417	441	466	494	524	555	589	624	663
	2000	273	287	303	319	336	355	375	396	419	443	470	497	527	559	592	628
25	2009	681	722	764	809	857	909	964	1023	1086	1153	1224	1301	1382	1470	1563	1662
	2008	649	686	726	768	814	862	914	970	1029	1092	1160	1232	1309	1392	1479	1573
	2007	618	652	690	730	773	819	869	920	975	1035	1100	1167	1240	1318	1400	1489
	2006	588	622	656	695	735	778	824	873	926	982	1042	1106	1175	1248	1326	1410
	2005	561	592	624	660	698	739	782	829	878	931	988	1049	1113	1182	1256	1335
	2004	534	563	594	629	665	703	743	787	834	885	937	995	1056	1120	1190	1264
	2003	508	537	566	598	632	668	707	749	793	839	890	943	1001	1062	1127	1197
	2002	486	512	539	569	602	636	672	711	753	797	844	895	949	1007	1069	1134
	2001	463	488	515	543	573	606	639	676	715	756	801	850	900	955	1013	1075
	2000	443	466	491	518	546	577	608	643	680	719	762	807	855	906	960	1019
26	2009	378	400	424	448	475	504	535	567	602	639	679	721	767	815	867	922
	2008	360	380	403	426	452	478	507	538	570	606	643	683	726	772	820	872
	2007	343	362	383	405	429	454	482	510	541	574	610	647	688	731	776	826
	2006	326	345	364	385	407	431	457	484	513	544	578	613	651	692	735	782
	2005	311	328	346	366	387	410	434	460	487	516	548	582	617	655	696	740
	2004	296	312	330	349	368	390	412	436	462	490	520	552	585	621	660	701
	2003	282	298	314	332	350	371	392	415	440	465	494	523	555	589	625	664
	2002	269	284	299	316	334	353	373	394	417	442	468	496	526	558	593	629
	2001	257	270	285	301	318	336	354	375	397	419	444	471	499	529	562	596
	2000	245	258	272	287	303	320	337	357	377	399	422	447	474	502	532	565
30	2009	189	200	211	224	237	251	267	283	300	319	339	360	383	407	433	460
	2008	179	190	201	213	225	239	253	268	285	302	321	341	362	385	409	435
	2007	171	181	191	202	214	227	240	255	270	286	304	323	343	365	387	412
	2006	163	172	182	192	203	215	228	242	256	272	288	306	325	345	367	390
	2005	155	164	173	183	193	205	217	229	243	258	274	290	308	327	348	369
	2004	148	156	164	174	184	195	206	218	231	245	259	275	292	310	329	350
	2003	141	149	157	166	175	185	196	207	219	232	246	261	277	294	312	331
	2002	134	142	149	157	167	176	186	197	208	220	234	248	263	279	296	314
	2001	128	135	142	150	159	168	177	187	198	209	222	235	249	264	280	298
	2000	123	129	136	143	151	160	168	178	188	199	211	223	236	251	266	282

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	42
17	92
18	54
20	166
21	92
25	150
26	83
30	41
Waiver of Deductible Charges \$300 Deductible.....10	
\$500 Deductible..... 13	

LIMITED COLL	
--------------	--

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 5

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	116	237	149	503	252	453	226	116
PART 2	PERSONAL INJURY PROTECTION							
	48	96	60	205	102	185	92	48
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	182	314	217	650	400	585	360	204
10,000	221	382	264	790	486	711	437	248
25,000	227	391	270	810	498	729	449	254
50,000	232	401	277	830	511	747	460	261
100,000	234	404	279	837	515	753	464	263
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	16	37	23	76	38	68	34	17
25/50	24	55	34	112	56	100	50	25
35/80	38	88	54	178	89	160	79	39
50/100	53	121	75	244	122	219	109	53
100/300	87	200	123	399	199	359	178	86
250/500	153	350	216	699	348	628	312	151
500/500	281	643	395	1279	638	1151	572	275
500/1000	288	658	404	1309	653	1178	585	282

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	20		48		
	25/50	14		3			250/500	23		139		
	35/80	16		12			500/500	34		349		
50/100	17		21			500/1000	35		359			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	61	64	68	72	76	81	86	91	96	102	108	115	123	130	139	147
2008	60	63	67	71	75	79	84	89	95	100	107	113	120	128	136	145
2007	59	62	66	70	74	78	83	88	93	99	105	111	118	126	134	142
2006	58	61	65	69	73	77	81	86	91	97	103	109	116	124	131	140
2005	57	60	64	67	71	76	80	85	90	95	101	108	114	121	129	137
2004	56	59	63	66	70	74	79	83	88	94	100	106	112	119	127	135
2003	55	58	62	65	69	73	77	82	87	92	98	104	110	117	125	132
2002	55	58	61	64	68	72	76	81	85	91	96	102	108	115	122	130
2001	54	57	60	63	67	71	75	79	84	89	94	100	107	113	120	128
2000	53	56	59	62	66	70	74	78	83	88	93	99	105	111	118	126

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 5

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	191	203	215	227	241	255	271	287	305	324	344	366	388	413	439	467
	2008	182	193	204	216	229	242	257	272	289	307	326	346	368	391	416	442
	2007	174	183	194	205	217	230	244	259	274	291	309	328	348	370	393	418
	2006	165	175	184	195	206	219	231	245	260	276	293	311	330	351	373	396
	2005	158	166	175	185	196	208	220	233	247	262	278	295	313	332	353	375
	2004	150	158	167	177	187	198	209	221	234	249	263	280	297	315	334	355
	2003	143	151	159	168	178	188	199	210	223	236	250	265	281	299	317	336
	2002	136	144	151	160	169	179	189	200	211	224	237	251	267	283	300	319
	2001	130	137	145	153	161	170	180	190	201	213	225	239	253	268	285	302
	2000	124	131	138	145	153	162	171	181	191	202	214	227	240	255	270	286
17	2009	419	444	470	498	528	559	593	630	668	710	753	801	851	904	962	1023
	2008	399	422	447	473	501	530	563	597	633	672	714	758	806	857	910	968
	2007	380	401	425	449	476	504	535	566	600	637	677	718	763	811	862	916
	2006	362	382	404	427	452	479	507	537	570	604	641	681	723	768	816	867
	2005	345	364	384	406	430	455	482	510	540	573	608	646	685	727	773	821
	2004	328	346	366	387	409	433	457	484	513	544	577	612	650	689	732	778
	2003	313	331	348	368	389	411	435	461	488	516	548	581	616	654	694	737
	2002	299	315	332	350	370	392	414	438	463	490	520	551	584	620	658	698
	2001	285	300	317	334	353	373	393	416	440	465	493	523	554	588	623	662
	2000	272	287	302	319	336	355	374	396	419	442	469	497	526	558	591	627
18	2009	254	269	285	302	320	339	359	381	405	430	456	485	515	548	583	620
	2008	242	256	271	287	304	321	341	362	384	407	432	459	488	519	551	587
	2007	230	243	257	272	288	305	324	343	364	386	410	435	462	491	522	555
	2006	219	232	245	259	274	290	307	326	345	366	388	413	438	465	495	526
	2005	209	221	233	246	260	276	292	309	327	347	369	391	415	441	468	498
	2004	199	210	222	235	248	262	277	294	311	330	349	371	394	418	444	471
	2003	190	200	211	223	236	249	263	279	296	313	332	352	373	396	420	446
	2002	181	191	201	212	224	237	251	265	281	297	315	334	354	376	399	423
	2001	173	182	192	202	214	226	238	252	267	282	299	317	336	356	378	401
	2000	165	174	183	193	203	215	227	240	254	268	284	301	319	338	358	380
20	2009	768	813	861	912	966	1024	1087	1153	1224	1300	1380	1466	1558	1656	1762	1874
	2008	731	773	819	866	918	972	1031	1093	1159	1231	1307	1388	1476	1569	1667	1773
	2007	696	735	778	823	871	923	979	1037	1099	1167	1240	1316	1398	1485	1578	1679
	2006	663	701	740	783	828	877	928	984	1043	1107	1174	1247	1324	1406	1495	1589
	2005	632	667	704	744	787	833	882	935	990	1050	1114	1183	1254	1332	1416	1504
	2004	601	634	670	709	749	792	838	887	940	997	1056	1121	1190	1263	1341	1424
	2003	573	606	638	674	712	753	797	844	894	945	1003	1063	1128	1197	1270	1349
	2002	548	577	608	641	678	717	757	802	848	898	952	1009	1070	1135	1205	1279
	2001	522	550	580	612	646	683	721	762	806	852	903	958	1015	1076	1142	1212
	2000	499	525	554	583	615	650	686	725	767	810	859	909	963	1021	1082	1149
21	2009	440	466	494	523	554	587	623	661	702	745	791	841	894	950	1010	1074
	2008	419	443	469	497	526	557	591	627	665	706	750	796	846	900	956	1017
	2007	399	422	446	472	500	529	561	595	630	669	711	754	802	852	905	963
	2006	380	402	424	449	475	503	532	564	598	635	673	715	759	806	857	911
	2005	362	382	404	427	451	478	506	536	567	602	639	678	719	764	812	863
	2004	345	364	384	407	430	454	480	509	539	572	606	643	682	724	769	817
	2003	329	347	366	387	408	432	457	484	512	542	575	610	647	687	728	774
	2002	314	331	348	368	389	411	434	460	486	515	546	578	613	651	691	733
	2001	299	315	333	351	370	391	413	437	462	489	518	549	582	617	655	695
	2000	286	301	318	335	353	373	393	416	440	465	492	522	552	586	621	659
25	2009	691	732	774	820	869	921	977	1037	1101	1169	1241	1319	1402	1490	1585	1685
	2008	658	696	736	779	826	874	927	983	1043	1107	1176	1249	1328	1411	1499	1595
	2007	626	661	699	740	784	830	881	933	989	1050	1115	1183	1257	1336	1420	1510
	2006	596	630	665	704	745	789	835	885	939	996	1056	1122	1191	1265	1345	1429
	2005	568	600	633	669	708	750	793	841	890	944	1002	1064	1128	1199	1274	1353
	2004	541	570	603	638	674	713	754	798	846	897	950	1009	1070	1136	1206	1281
	2003	515	545	574	606	641	678	716	759	804	850	902	957	1014	1077	1143	1214
	2002	493	519	547	577	610	645	681	721	763	808	856	907	962	1021	1084	1150
	2001	470	494	522	550	581	614	648	685	725	767	812	862	913	968	1027	1090
	2000	449	473	498	525	553	585	617	652	690	729	772	818	866	919	974	1033
26	2009	397	420	445	471	499	529	561	596	632	671	713	758	805	856	910	968
	2008	378	399	423	447	474	502	532	565	599	636	675	717	762	810	861	916
	2007	360	380	402	425	450	477	506	536	568	603	640	680	722	767	815	867
	2006	342	362	382	404	428	453	480	508	539	572	607	644	684	726	772	821
	2005	326	344	364	384	407	431	456	483	511	542	576	611	648	688	731	777
	2004	311	328	346	366	387	409	433	458	486	515	546	579	615	652	693	736
	2003	296	313	330	348	368	389	411	436	462	488	518	549	583	619	656	697
	2002	283	298	314	331	350	371	391	414	438	464	492	521	553	586	622	661
	2001	270	284	300	316	334	353	372	393	416	440	467	495	524	556	590	626
	2000	258	271	286	301	318	336	354	374	396	419	444	470	498	528	559	594
30	2009	191	202	214	226	240	254	270	286	304	323	343	364	387	411	438	465
	2008	182	192	203	215	228	241	256	271	288	306	325	345	367	390	414	440
	2007	173	183	193	204	216	229	243	258	273	290	308	327	347	369	392	417
	2006	165	174	184	194	206	218	231	244	259	275	292	310	329	349	371	395
	2005	157	166	175	185	195	207	219	232	246	261	277	294	312	331	352	374
	2004	149	157	166	176	186	197	208	220	233	248	262	279	296	314	333	354
	2003	142	150	159	167	177	187	198	210	222	235	249	264	280	297	315	335
	2002	136	143	151	159	168	178	188	199	211	223	236	250	266	282	299	318
	2001	130	137	144	152	160	170	179	189	200	212	224	238	252	267	283	301
	2000	124	130	138	145	153	161	170	180	190	201	213	226	239	254	269	285

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	42
17	92
18	56
20	169
21	97
25	152
26	87
30	42
Waiver of Deductible Charges \$300 Deductible.....10	
\$500 Deductible..... 13	

LIMITED COLLISION	
-------------------	--

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 6

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	126	263	147	539	288	485	260	124	
PART 2	PERSONAL INJURY PROTECTION								
	51	106	60	220	117	197	104	51	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	193	320	230	654	414	589	373	207
	10,000	234	389	279	795	503	716	453	252
	25,000	240	399	287	815	516	734	465	258
	50,000	246	409	294	835	529	752	476	264
	100,000	249	412	296	842	533	759	480	267
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	18	41	23	81	43	72	39	18
	25/50	27	61	34	120	64	107	58	27
	35/80	43	98	55	191	101	171	92	43
	50/100	59	134	76	263	139	235	126	59
	100/300	97	221	126	431	229	387	207	98
	250/500	170	387	221	756	400	678	362	172
	500/500	312	710	406	1385	734	1243	663	316
	500/1000	319	726	415	1417	751	1272	679	323

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3		PART 12		PART 3		PART 12	
	20/40	12	0		100/300	20	48	
	25/50	14	3		250/500	23	139	
	35/80	16	12		500/500	34	349	
50/100	17	21		500/1000	35	359		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	63	67	71	75	79	84	89	94	100	106	113	120	127	135	144	153
2008	62	66	69	73	78	82	87	93	98	104	111	118	125	133	141	150
2007	61	65	68	72	76	81	86	91	97	102	109	115	123	130	139	148
2006	60	64	67	71	75	80	84	89	95	101	107	113	121	128	136	145
2005	59	63	66	70	74	78	83	88	93	99	105	112	118	126	134	142
2004	58	62	65	69	73	77	82	87	92	97	103	110	116	124	132	140
2003	57	61	64	68	72	76	80	85	90	96	101	108	114	122	129	137
2002	57	60	63	67	70	75	79	84	89	94	100	106	112	119	127	135
2001	56	59	62	66	69	73	78	82	87	92	98	104	111	117	125	133
2000	55	58	61	64	68	72	76	81	86	91	96	102	109	115	123	130

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 6

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	204	216	228	242	256	272	288	306	325	345	366	389	414	440	468	497
	2008	194	205	217	230	244	258	274	290	308	327	347	368	392	416	442	471
	2007	185	195	206	218	231	245	260	275	292	310	329	349	371	394	419	445
	2006	176	186	196	208	220	233	246	261	277	294	312	331	351	373	397	422
	2005	168	177	187	197	209	221	234	248	263	279	296	314	333	354	376	399
	2004	160	168	178	188	199	210	222	235	249	265	280	298	316	335	356	378
	2003	152	161	169	179	189	200	211	224	237	251	266	282	299	318	337	358
	2002	145	153	161	170	180	190	201	213	225	238	253	268	284	301	320	339
	2001	139	146	154	162	171	181	191	202	214	226	240	254	269	286	303	322
	2000	132	139	147	155	163	172	182	192	204	215	228	241	256	271	287	305
17	2009	448	474	502	531	563	597	633	672	713	758	804	855	908	966	1027	1092
	2008	426	451	477	505	535	566	601	637	676	718	762	809	860	915	972	1034
	2007	406	429	453	480	508	538	571	605	641	680	723	767	815	866	920	978
	2006	386	408	431	456	483	511	541	574	608	645	684	727	772	820	871	926
	2005	368	389	410	434	459	486	514	545	577	612	649	689	731	777	825	877
	2004	351	370	391	413	437	462	488	517	548	581	616	654	694	736	782	830
	2003	334	353	372	393	415	439	464	492	521	551	585	620	657	698	740	787
	2002	319	336	354	374	395	418	442	467	494	523	555	588	624	662	702	745
	2001	304	320	338	357	376	398	420	444	470	497	526	558	592	627	665	707
	2000	291	306	323	340	359	379	400	423	447	472	501	530	561	595	631	670
18	2009	269	285	302	320	339	359	381	404	429	456	484	514	546	581	618	657
	2008	256	271	287	304	322	341	361	383	407	432	458	487	518	550	585	622
	2007	244	258	273	289	306	324	343	364	386	409	435	461	490	521	554	589
	2006	232	246	259	275	290	307	326	345	366	388	412	437	464	493	524	557
	2005	222	234	247	261	276	292	309	328	347	368	391	415	440	467	497	528
	2004	211	222	235	249	263	278	294	311	330	350	370	393	417	443	470	500
	2003	201	212	224	236	250	264	279	296	313	332	352	373	396	420	445	473
	2002	192	202	213	225	238	252	266	281	297	315	334	354	375	398	423	448
	2001	183	193	204	215	226	239	253	267	283	299	317	336	356	377	400	425
	2000	175	184	194	205	216	228	241	254	269	284	301	319	338	358	380	403
20	2009	791	838	887	939	996	1055	1120	1188	1261	1339	1422	1511	1605	1707	1815	1931
	2008	753	797	844	892	946	1001	1062	1126	1195	1269	1347	1430	1521	1616	1717	1827
	2007	717	758	801	848	898	951	1009	1069	1133	1202	1277	1355	1440	1530	1626	1729
	2006	683	722	762	807	853	903	957	1014	1075	1140	1210	1285	1364	1449	1540	1637
	2005	651	687	725	766	811	859	909	963	1020	1082	1148	1219	1292	1373	1459	1550
	2004	620	653	690	730	772	816	863	914	969	1027	1088	1155	1226	1301	1382	1467
	2003	590	624	658	695	734	776	821	870	921	974	1034	1096	1162	1234	1309	1390
	2002	564	595	626	661	699	739	780	826	874	925	980	1039	1102	1170	1241	1317
	2001	538	566	598	630	665	703	742	785	830	878	930	987	1046	1109	1176	1249
	2000	514	541	571	601	634	670	707	747	790	835	885	937	992	1052	1115	1184
21	2009	467	494	523	554	587	622	660	701	744	790	838	891	947	1006	1070	1138
	2008	444	470	497	526	558	590	626	664	704	748	794	844	897	953	1013	1078
	2007	423	447	472	500	529	561	595	630	668	709	753	799	849	903	959	1020
	2006	403	426	449	476	503	533	564	598	634	672	713	758	804	854	908	965
	2005	384	405	428	452	478	506	536	568	601	638	677	719	762	810	860	914
	2004	365	385	407	431	455	481	509	539	571	606	642	681	723	767	815	865
	2003	348	368	388	410	433	458	484	513	543	574	610	646	685	728	772	820
	2002	333	351	369	390	412	436	460	487	515	545	578	613	650	690	732	777
	2001	317	334	353	372	392	415	438	463	490	518	549	582	617	654	694	737
	2000	303	319	337	354	374	395	417	440	466	492	522	553	585	620	658	698
25	2009	713	755	799	846	897	951	1008	1070	1136	1206	1281	1361	1446	1537	1635	1739
	2008	678	718	760	804	852	902	956	1014	1076	1142	1213	1288	1370	1456	1547	1646
	2007	646	682	722	764	809	857	909	962	1020	1083	1150	1221	1297	1378	1465	1558
	2006	615	650	686	726	769	814	862	913	968	1027	1090	1157	1229	1305	1387	1474
	2005	586	619	653	690	730	773	818	867	918	974	1034	1097	1164	1236	1314	1396
	2004	558	588	622	658	695	735	777	823	872	925	980	1041	1104	1172	1244	1322
	2003	532	562	592	626	661	699	739	783	829	877	931	987	1047	1111	1179	1252
	2002	508	536	564	595	629	666	703	744	787	833	883	936	993	1053	1118	1187
	2001	485	510	538	568	599	633	669	707	748	791	838	889	942	999	1059	1125
	2000	463	488	514	541	571	603	636	673	712	752	797	844	894	948	1004	1066
26	2009	420	445	471	499	529	560	594	631	669	711	755	802	852	906	964	1025
	2008	400	423	448	474	502	531	564	598	634	673	715	759	807	858	912	970
	2007	381	402	425	450	477	505	535	567	601	638	678	720	765	812	863	918
	2006	362	383	404	428	453	479	508	538	571	605	642	682	724	769	818	869
	2005	346	365	385	407	430	456	482	511	541	574	609	647	686	729	774	823
	2004	329	347	366	388	410	433	458	485	514	545	578	613	651	691	733	779
	2003	313	331	349	369	389	412	436	462	489	517	549	582	617	655	695	738
	2002	299	316	332	351	371	392	414	439	464	491	520	552	585	621	659	699
	2001	286	301	317	335	353	373	394	417	441	466	494	524	555	589	624	663
	2000	273	287	303	319	336	355	375	396	419	443	470	497	527	559	592	628
30	2009	202	214	227	240	255	270	286	304	322	342	364	386	411	436	464	494
	2008	193	204	216	228	242	256	272	288	306	324	344	366	389	413	439	467
	2007	183	194	205	217	230	243	258	273	290	307	327	347	368	391	416	442
	2006	175	185	195	206	218	231	245	259	275	292	309	329	349	371	394	419
	2005	167	176	185	196	207	220	232	246	261	277	294	312	331	351	373	396
	2004	158	167	177	187	197	209	221	234	248	263	278	296	314	333	353	375
	2003	151	160	168	178	188	198	210	222	235	249	264	280	297	316	335	356
	2002	144	152	160	169	179	189	200	211	224	237	251	266	282	299	317	337
	2001	138	145	153	161	170	180	190	201	212	225	238	252	267	284	301	319
	2000	131	138	146	154	162	171	181	191	202	214	226	240	254	269	285	303

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	45
17	98
18	59
20	174
21	103
25	157
26	92
30	44
Waiver of Deductible Charges \$300 Deductible.....10 \$500 Deductible..... 13	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 7

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	128	254	163	572	294	515	264	126	
PART 2	PERSONAL INJURY PROTECTION								
	52	102	66	233	118	209	106	51	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	198	323	243	673	441	606	397	216
	10,000	241	392	295	818	536	736	482	262
	25,000	247	402	303	839	549	755	495	269
	50,000	253	412	310	859	563	774	507	276
	100,000	255	416	313	867	568	781	511	278
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	18	40	25	85	44	77	39	18
	25/50	27	60	37	126	65	114	58	27
	35/80	43	96	58	200	105	181	94	43
	50/100	59	132	80	274	144	248	129	59
	100/300	97	218	130	450	237	406	212	97
	250/500	170	382	228	789	417	711	373	169
	500/500	311	701	417	1445	764	1302	685	310
	500/1000	318	718	427	1478	782	1333	701	318

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	20		48		
	25/50	14		3			250/500	23		139		
	35/80	16		12			500/500	34		349		
	50/100	17		21			500/1000	35		359		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	65	69	73	77	82	87	92	98	104	110	117	124	132	140	149	158
2008	64	68	72	76	81	85	91	96	102	108	115	122	129	138	146	156
2007	63	67	71	75	79	84	89	94	100	106	113	120	127	135	144	153
2006	62	66	70	74	78	83	88	93	98	104	111	118	125	133	141	150
2005	61	65	69	72	77	81	86	91	97	102	109	116	123	130	139	147
2004	60	64	68	71	75	80	85	90	95	101	107	114	121	128	136	145
2003	60	63	66	70	74	79	83	88	93	99	105	112	118	126	134	142
2002	59	62	65	69	73	77	82	87	92	97	103	110	116	124	131	140
2001	58	61	64	68	72	76	81	85	90	96	102	108	115	122	129	137
2000	57	60	63	67	71	75	79	84	89	94	100	106	112	119	127	135

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 7

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	215	228	242	256	271	287	305	324	343	365	387	411	437	465	494	526
	2008	205	217	230	243	258	273	289	307	325	345	367	390	414	440	468	498
	2007	195	206	218	231	244	259	275	291	308	327	348	369	392	417	443	471
	2006	186	197	207	220	232	246	260	276	293	311	329	350	371	395	419	446
	2005	177	187	197	209	221	234	247	262	278	295	313	332	352	374	397	422
	2004	169	178	188	199	210	222	235	249	264	280	296	315	334	354	376	400
	2003	161	170	179	189	200	211	223	237	251	265	281	298	316	336	356	379
	2002	154	162	170	180	190	201	213	225	238	252	267	283	300	318	338	359
	2001	147	154	163	172	181	192	202	214	226	239	253	269	285	302	320	340
	2000	140	147	155	164	173	182	192	203	215	227	241	255	270	287	304	322
17	2009	459	486	514	544	577	612	649	689	731	776	824	876	931	989	1052	1119
	2008	437	462	489	517	548	580	616	653	692	735	781	829	881	937	995	1059
	2007	416	439	464	491	520	551	585	619	656	697	740	786	835	887	942	1002
	2006	396	418	442	467	495	524	554	588	623	661	701	745	791	840	893	949
	2005	377	398	420	444	470	498	527	558	591	627	665	706	749	796	845	898
	2004	359	379	400	423	447	473	500	530	561	595	631	670	711	754	801	851
	2003	342	362	381	403	425	450	476	504	534	564	599	635	673	715	759	806
	2002	327	345	363	383	405	428	452	479	507	536	568	602	639	678	719	764
	2001	312	328	347	365	386	408	430	455	481	509	539	572	606	643	682	724
	2000	298	314	331	348	367	388	410	433	458	484	513	543	575	610	646	686
18	2009	290	308	326	345	365	387	411	436	463	492	522	555	589	626	666	709
	2008	277	292	310	328	347	367	390	413	439	466	494	525	558	593	630	671
	2007	263	278	294	311	330	349	370	392	416	441	469	498	529	562	597	635
	2006	251	265	280	296	313	332	351	372	395	419	444	472	501	532	565	601
	2005	239	252	266	281	298	315	334	354	374	397	421	447	474	504	535	569
	2004	227	240	253	268	283	300	317	336	356	377	399	424	450	478	507	539
	2003	217	229	241	255	269	285	301	319	338	358	379	402	427	453	480	510
	2002	207	218	230	243	257	271	286	303	321	340	360	381	405	429	456	484
	2001	198	208	219	231	244	258	273	288	305	322	342	362	384	407	432	458
	2000	189	199	209	221	233	246	259	274	290	306	325	344	364	386	409	435
20	2009	789	836	885	937	993	1053	1117	1185	1257	1335	1418	1507	1601	1702	1810	1925
	2008	751	795	841	890	943	998	1059	1123	1191	1265	1343	1427	1517	1612	1713	1822
	2007	715	756	799	846	895	949	1006	1066	1130	1199	1274	1352	1436	1526	1622	1725
	2006	681	720	760	804	851	901	954	1011	1072	1137	1206	1281	1360	1445	1536	1633
	2005	649	685	723	764	809	856	906	960	1017	1079	1145	1215	1289	1369	1455	1546
	2004	618	651	688	728	770	814	861	912	966	1024	1085	1152	1223	1298	1378	1463
	2003	589	622	656	693	732	774	818	867	918	971	1031	1093	1159	1230	1305	1386
	2002	563	593	624	659	697	737	778	824	872	922	978	1036	1099	1166	1238	1314
	2001	537	565	596	629	663	701	740	783	828	876	928	984	1043	1106	1173	1246
	2000	513	540	569	599	632	668	705	745	788	833	882	934	990	1049	1112	1180
21	2009	488	517	547	579	614	651	690	732	777	825	876	931	990	1052	1119	1190
	2008	464	491	520	550	583	617	655	694	736	782	830	882	937	996	1059	1126
	2007	442	467	494	523	553	586	622	659	698	741	787	835	888	943	1002	1066
	2006	421	445	470	497	526	557	590	625	663	703	746	792	841	893	949	1009
	2005	401	423	447	472	500	529	560	594	628	667	708	751	797	846	899	955
	2004	382	403	425	450	476	503	532	563	597	633	671	712	756	802	852	905
	2003	364	385	405	428	452	478	506	536	567	600	637	675	716	760	807	857
	2002	348	366	386	407	431	456	481	509	539	570	604	641	679	721	765	812
	2001	332	349	369	389	410	433	458	484	512	541	574	608	645	683	725	770
	2000	317	334	352	371	391	413	436	460	487	515	545	578	612	649	687	730
25	2009	710	752	796	842	893	947	1004	1066	1131	1201	1275	1355	1440	1531	1628	1732
	2008	676	715	757	800	848	898	953	1010	1072	1138	1208	1283	1364	1450	1541	1639
	2007	644	680	719	761	805	853	905	958	1016	1078	1146	1216	1292	1373	1459	1551
	2006	612	647	683	723	765	810	858	910	964	1023	1085	1152	1224	1300	1382	1468
	2005	584	616	650	687	727	770	815	864	915	970	1030	1093	1159	1231	1308	1390
	2004	556	586	619	655	692	732	774	820	869	921	976	1036	1100	1167	1239	1316
	2003	529	560	590	623	658	696	736	780	826	874	927	983	1042	1107	1174	1247
	2002	506	533	562	593	627	663	700	741	784	830	879	932	989	1049	1113	1182
	2001	483	508	536	566	597	631	666	704	745	788	835	885	938	995	1055	1120
	2000	461	486	512	539	568	601	634	670	709	749	794	840	890	944	1000	1062
26	2009	440	466	493	522	553	586	622	660	701	744	790	840	892	948	1009	1073
	2008	419	443	469	496	525	556	590	626	664	705	748	795	845	898	954	1015
	2007	399	421	445	471	499	529	561	594	629	668	710	753	800	850	904	961
	2006	379	401	423	448	474	502	532	564	597	634	672	714	758	805	856	910
	2005	362	382	403	426	451	477	505	535	567	601	638	677	718	763	811	861
	2004	344	363	384	406	429	454	480	508	538	571	605	642	681	723	768	815
	2003	328	347	365	386	408	431	456	483	512	541	574	609	646	686	727	773
	2002	313	330	348	367	388	411	434	459	486	514	545	577	612	650	690	732
	2001	299	315	332	350	370	391	413	436	461	488	517	548	581	616	654	694
	2000	286	301	317	334	352	372	393	415	439	464	492	521	551	585	620	658
30	2009	211	224	237	251	266	282	299	317	336	357	379	403	428	455	484	515
	2008	201	213	225	238	252	267	283	300	319	338	359	382	406	431	458	487
	2007	191	202	214	226	240	254	269	285	302	321	341	362	384	408	434	461
	2006	182	193	203	215	228	241	255	271	287	304	323	343	364	387	411	437
	2005	174	183	193	204	216	229	242	257	272	289	306	325	345	366	389	414
	2004	165	174	184	195	206	218	230	244	258	274	290	308	327	347	369	392
	2003	157	166	175	185	196	207	219	232	246	260	276	292	310	329	349	371
	2002	151	159	167	176	186	197	208	220	233	247	262	277	294	312	331	351
	2001	144	151	160	168	177	188	198	209	222	234	248	263	279	296	314	333
	2000	137	144	152	160	169	179	189	199	211	223	236	250	265	281	298	316

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	47
17	101
18	64
20	173
21	107
25	156
26	97
30	46
Waiver of Deductible Charges \$300 Deductible.....10 \$500 Deductible..... 13	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 8

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	137	282	168	601	316	542	284	135
PART 2	PERSONAL INJURY PROTECTION							
	55	113	68	244	127	220	114	54
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	200	343	249	695	442	626	398	225
10,000	243	417	303	844	537	761	484	273
25,000	249	427	310	866	551	780	496	280
50,000	255	438	318	888	564	799	508	287
100,000	258	442	321	895	569	806	513	290
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	19	44	26	90	47	81	42	20
25/50	28	65	38	132	70	119	62	29
35/80	46	104	61	210	111	189	100	45
50/100	63	143	84	287	153	259	137	61
100/300	104	234	138	471	252	424	226	99
250/500	183	410	242	823	441	742	396	172
500/500	336	752	443	1507	808	1358	726	314
500/1000	343	770	453	1542	827	1390	743	321

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	20		48		
	25/50	14		3			250/500	23		139		
	35/80	16		12			500/500	34		349		
50/100	17		21			500/1000	35		359			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	68	72	76	80	85	90	95	101	107	114	121	128	136	145	154	164
2008	67	70	74	79	83	88	94	99	105	112	119	126	134	142	151	161
2007	66	69	73	77	82	87	92	98	104	110	117	124	131	140	149	158
2006	65	68	72	76	81	85	91	96	102	108	115	122	129	137	146	155
2005	64	67	71	75	79	84	89	94	100	106	113	120	127	135	143	153
2004	63	66	70	74	78	83	88	93	98	104	111	118	125	133	141	150
2003	62	65	69	73	77	81	86	91	97	103	109	116	123	130	139	147
2002	61	64	68	72	76	80	85	90	95	101	107	114	121	128	136	145
2001	60	63	67	70	74	79	83	88	94	99	105	112	119	126	134	142
2000	59	62	66	69	73	77	82	87	92	97	103	110	116	124	131	140

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 8

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	221	234	247	262	278	294	312	331	351	373	396	421	448	476	506	538
	2008	210	222	235	249	264	279	296	314	333	354	375	399	424	451	479	509
	2007	200	211	223	236	250	265	281	298	316	335	356	378	401	427	453	482
	2006	190	201	212	225	238	252	267	283	300	318	337	358	380	404	429	456
	2005	181	191	202	214	226	239	253	268	284	301	320	340	360	383	407	432
	2004	173	182	192	204	215	228	241	255	270	286	303	322	342	363	385	409
	2003	165	174	183	194	205	216	229	242	257	271	288	305	324	344	365	388
	2002	157	166	175	184	195	206	218	230	244	258	273	290	307	326	346	367
	2001	150	158	167	176	185	196	207	219	231	245	259	275	291	309	328	348
	2000	143	151	159	168	177	187	197	208	220	233	247	261	277	293	311	330
17	2009	454	480	508	538	571	605	642	681	723	768	815	866	920	978	1040	1106
	2008	432	457	483	511	542	574	609	645	685	727	772	820	872	926	984	1047
	2007	411	434	459	486	515	545	578	612	649	689	732	777	825	877	932	991
	2006	391	414	437	462	489	518	548	581	616	654	693	736	782	830	883	938
	2005	373	394	416	439	465	492	521	552	584	620	658	698	741	787	836	888
	2004	355	374	396	419	442	468	495	524	555	589	624	662	703	746	792	841
	2003	338	358	377	398	421	445	470	498	528	558	592	628	666	707	750	797
	2002	323	341	359	379	401	424	447	473	501	530	562	596	632	670	711	755
	2001	308	325	343	361	381	403	426	450	476	503	533	566	599	635	674	716
	2000	295	310	327	345	363	384	405	428	453	478	507	537	569	603	639	678
18	2009	304	322	340	360	382	405	430	456	484	514	545	580	616	655	696	741
	2008	289	306	324	342	363	384	407	432	458	487	517	549	583	620	659	701
	2007	275	291	307	325	344	365	387	410	435	461	490	520	553	587	624	663
	2006	262	277	292	309	327	347	367	389	412	437	464	493	523	556	591	628
	2005	250	264	278	294	311	329	349	369	391	415	440	467	496	527	560	595
	2004	238	251	265	280	296	313	331	351	372	394	417	443	470	499	530	563
	2003	226	239	252	266	281	298	315	334	353	374	397	420	446	473	502	533
	2002	216	228	240	254	268	284	299	317	335	355	376	399	423	449	476	505
	2001	206	217	229	242	255	270	285	301	319	337	357	379	401	425	451	479
	2000	197	208	219	231	243	257	271	286	303	320	339	359	381	404	428	454
20	2009	788	834	883	935	991	1051	1114	1183	1255	1333	1415	1504	1598	1699	1807	1922
	2008	750	793	840	888	941	997	1057	1121	1189	1263	1341	1424	1514	1609	1710	1819
	2007	714	754	797	844	894	947	1004	1064	1127	1197	1271	1349	1434	1523	1619	1721
	2006	679	718	758	803	849	899	952	1010	1070	1135	1204	1279	1358	1442	1533	1629
	2005	648	684	722	763	807	855	905	959	1015	1077	1143	1213	1286	1367	1452	1543
	2004	617	650	687	727	768	813	859	910	964	1022	1083	1150	1220	1295	1375	1461
	2003	588	621	655	691	730	773	817	866	916	969	1029	1091	1157	1228	1303	1384
	2002	562	592	623	658	696	736	777	822	870	921	976	1034	1097	1164	1236	1311
	2001	536	564	595	628	662	700	739	781	827	874	926	982	1041	1104	1171	1243
	2000	512	539	568	598	631	667	703	743	787	831	881	933	988	1047	1110	1178
21	2009	486	515	545	577	612	649	688	730	775	823	874	929	987	1049	1116	1186
	2008	463	490	518	548	581	615	653	692	734	780	828	879	935	993	1055	1123
	2007	441	466	492	521	552	585	620	657	696	739	785	833	885	941	999	1063
	2006	420	444	468	496	524	555	588	623	661	701	743	790	838	890	947	1006
	2005	400	422	446	471	498	528	558	592	627	665	705	749	794	844	896	953
	2004	381	401	424	449	474	502	530	562	595	631	669	710	754	800	849	902
	2003	363	383	404	427	451	477	504	534	566	599	635	673	714	758	804	854
	2002	347	365	385	406	430	454	480	508	537	568	603	639	677	719	763	810
	2001	331	348	367	387	409	432	456	482	510	540	572	607	643	681	723	768
	2000	316	333	351	369	389	411	434	459	486	513	544	576	610	647	685	727
25	2009	709	751	795	842	892	946	1003	1065	1130	1200	1274	1354	1439	1529	1627	1730
	2008	675	714	756	800	847	897	952	1009	1070	1137	1207	1282	1363	1448	1539	1637
	2007	643	679	718	760	805	852	904	957	1015	1077	1144	1215	1291	1371	1457	1550
	2006	612	647	683	723	765	809	857	909	963	1022	1084	1151	1222	1298	1380	1467
	2005	583	616	650	687	727	769	814	863	914	969	1029	1092	1158	1230	1307	1389
	2004	555	585	618	655	692	731	773	819	868	920	975	1035	1099	1166	1238	1315
	2003	529	559	589	622	657	695	735	779	825	873	926	982	1041	1105	1173	1246
	2002	506	533	561	592	626	662	699	740	783	829	879	931	988	1048	1112	1180
	2001	482	507	536	565	596	630	665	703	744	787	834	884	937	993	1054	1119
	2000	461	485	511	539	568	600	633	669	708	748	793	840	889	943	999	1061
26	2009	438	463	490	519	551	584	619	657	697	740	786	835	888	944	1004	1067
	2008	416	441	466	493	523	554	587	623	660	701	745	791	841	894	950	1010
	2007	397	419	443	469	496	526	558	591	626	665	706	749	796	846	899	956
	2006	377	399	421	446	472	499	529	561	594	630	669	710	754	801	852	905
	2005	360	380	401	424	448	475	502	532	564	598	635	674	715	759	807	857
	2004	343	361	382	404	427	451	477	505	535	568	602	639	678	719	764	811
	2003	326	345	364	384	406	429	454	481	509	538	572	606	642	682	724	769
	2002	312	329	346	365	386	409	432	457	483	511	542	575	609	647	686	728
	2001	297	313	331	349	368	389	410	434	459	486	514	546	578	613	650	691
	2000	284	299	316	332	350	370	391	413	437	462	489	518	549	582	617	654
30	2009	218	231	245	259	275	291	309	328	348	370	392	417	443	471	501	533
	2008	208	220	233	246	261	276	293	311	330	350	372	395	420	446	474	504
	2007	198	209	221	234	248	263	278	295	313	332	353	374	398	422	449	477
	2006	188	199	210	223	236	249	264	280	297	315	334	355	377	400	425	452
	2005	180	190	200	212	224	237	251	266	281	299	317	336	357	379	403	428
	2004	171	180	191	202	213	225	238	252	267	284	300	319	338	359	381	405
	2003	163	172	182	192	203	214	227	240	254	269	285	302	321	341	361	384
	2002	156	164	173	182	193	204	215	228	241	255	271	287	304	323	343	364
	2001	149	156	165	174	184	194	205	217	229	242	257	272	289	306	325	345
	2000	142	149	158	166	175	185	195	206	218	230	244	259	274	290	308	327

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	48
17	100
18	67
20	173
21	107
25	156
26	96
30	48
Waiver of Deductible Charges \$300 Deductible.....10	
\$500 Deductible..... 13	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 9

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	156	302	191	623	329	560	296	154	
PART 2	PERSONAL INJURY PROTECTION								
	64	121	77	253	132	228	119	61	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	207	351	247	708	445	637	400	213
	10,000	252	426	300	860	541	774	486	259
	25,000	258	437	308	882	554	794	498	265
	50,000	264	448	315	904	568	813	511	272
	100,000	267	452	318	912	573	820	515	274
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	23	47	30	93	49	84	44	22
	25/50	34	70	45	138	73	124	65	34
	35/80	54	112	71	220	116	198	104	55
	50/100	74	154	98	302	159	272	143	76
	100/300	122	253	161	496	261	447	235	127
	250/500	214	443	283	870	458	783	412	223
	500/500	393	812	519	1595	840	1435	755	411
	500/1000	402	831	531	1632	860	1468	773	421

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3		PART 12		PART 3		PART 12	
	20/40	12	0		100/300	20	48	
	25/50	14	3		250/500	23	139	
	35/80	16	12		500/500	34	349	
50/100	17	21		500/1000	35	359		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	67	70	74	79	83	88	94	99	105	112	119	126	134	142	152	161
2008	66	69	73	77	82	87	92	98	104	110	117	124	132	140	149	158
2007	65	68	72	76	81	85	90	96	102	108	115	122	129	137	146	155
2006	64	67	71	75	79	84	89	94	100	106	113	120	127	135	144	153
2005	62	66	70	74	78	83	88	93	98	104	111	118	125	133	141	150
2004	62	65	69	73	77	81	86	91	97	103	109	116	123	130	139	147
2003	61	64	68	71	76	80	85	90	95	101	107	114	121	128	136	145
2002	60	63	67	70	74	79	83	88	93	99	105	112	119	126	134	142
2001	59	62	66	69	73	77	82	87	92	97	103	110	117	124	131	140
2000	58	61	64	68	72	76	80	85	90	96	102	108	114	122	129	137

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 9

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	221	234	247	262	278	294	312	331	351	373	396	421	448	476	506	538
	2008	210	222	235	249	264	279	296	314	333	354	375	399	424	451	479	509
	2007	200	211	223	236	250	265	281	298	316	335	356	378	401	427	453	482
	2006	190	201	212	225	238	252	267	283	300	318	337	358	380	404	429	456
	2005	181	191	202	214	226	239	253	268	284	301	320	340	360	383	407	432
	2004	173	182	192	204	215	228	241	255	270	286	303	322	342	363	385	409
	2003	165	174	183	194	205	216	229	242	257	271	288	305	324	344	365	388
	2002	157	166	175	184	195	206	218	230	244	258	273	290	307	326	346	367
	2001	150	158	167	176	185	196	207	219	231	245	259	275	291	309	328	348
	2000	143	151	159	168	177	187	197	208	220	233	247	261	277	293	311	330
17	2009	453	480	508	537	570	604	641	680	722	766	814	865	919	977	1039	1105
	2008	431	456	483	511	541	573	608	644	684	726	771	819	870	925	983	1046
	2007	411	434	458	485	514	544	577	611	648	688	731	776	824	876	931	990
	2006	391	413	436	462	488	517	547	580	615	652	692	735	781	829	881	937
	2005	373	393	415	439	464	491	520	551	583	619	657	697	740	786	835	887
	2004	355	374	395	418	442	467	494	523	554	588	623	661	702	745	791	840
	2003	338	357	376	397	420	444	470	498	527	557	592	627	665	706	749	796
	2002	323	340	358	378	400	423	447	473	500	529	561	595	631	669	710	754
	2001	308	324	342	361	381	402	425	449	475	503	532	565	598	634	673	715
	2000	294	310	327	344	363	383	404	427	452	478	506	536	568	602	638	677
18	2009	288	305	323	342	363	385	408	433	459	488	518	550	585	622	661	703
	2008	274	290	307	325	345	365	387	410	435	462	491	521	554	589	626	666
	2007	261	276	292	309	327	347	367	389	413	438	465	494	525	558	592	630
	2006	249	263	278	294	311	329	348	369	392	415	441	468	497	528	561	596
	2005	237	250	264	279	295	313	331	351	371	394	418	444	471	500	531	565
	2004	226	238	251	266	281	297	314	333	353	374	396	421	447	474	503	535
	2003	215	227	240	253	267	283	299	317	335	355	377	399	423	449	477	506
	2002	206	217	228	241	255	269	284	301	318	337	357	379	402	426	452	480
	2001	196	206	218	230	242	256	270	286	303	320	339	360	381	404	428	455
	2000	187	197	208	219	231	244	257	272	288	304	322	341	362	383	406	431
20	2009	783	830	878	930	986	1045	1108	1176	1248	1326	1407	1496	1589	1689	1797	1911
	2008	746	789	835	883	936	991	1051	1115	1183	1256	1333	1416	1505	1600	1700	1809
	2007	710	750	793	839	889	942	999	1058	1121	1190	1264	1342	1426	1515	1610	1712
	2006	676	714	754	798	845	894	947	1004	1064	1129	1198	1272	1350	1434	1525	1620
	2005	645	680	718	759	803	850	900	953	1009	1071	1136	1206	1279	1359	1444	1534
	2004	613	647	683	723	764	808	854	905	959	1017	1077	1144	1214	1288	1368	1453
	2003	584	618	651	688	726	768	812	861	911	964	1023	1085	1150	1221	1296	1376
	2002	558	589	620	654	692	732	773	818	865	916	971	1029	1091	1158	1229	1304
	2001	533	561	592	624	659	696	735	777	822	869	921	977	1035	1098	1164	1236
	2000	509	536	565	595	627	663	699	739	782	826	876	928	982	1042	1104	1172
21	2009	488	517	547	579	614	651	690	732	777	825	876	931	990	1052	1119	1190
	2008	464	491	520	550	583	617	655	694	736	782	830	882	937	996	1059	1126
	2007	442	467	494	523	553	586	622	659	698	741	787	835	888	943	1002	1066
	2006	421	445	470	497	526	557	590	625	663	703	746	792	841	893	949	1009
	2005	401	423	447	472	500	529	560	594	628	667	708	751	797	846	899	955
	2004	382	403	425	450	476	503	532	563	597	633	671	712	756	802	852	905
	2003	364	385	405	428	452	478	506	536	567	600	637	675	716	760	807	857
	2002	348	366	386	407	431	456	481	509	539	570	604	641	679	721	765	812
	2001	332	349	369	389	410	433	458	484	512	541	574	608	645	683	725	770
	2000	317	334	352	371	391	413	436	460	487	515	545	578	612	649	687	730
25	2009	705	747	791	837	888	941	998	1059	1124	1194	1267	1347	1431	1521	1618	1721
	2008	672	710	752	796	843	892	947	1004	1065	1131	1201	1275	1356	1441	1531	1629
	2007	640	675	714	756	800	848	899	953	1010	1072	1139	1208	1284	1364	1450	1542
	2006	609	643	679	719	761	805	853	904	958	1016	1078	1145	1216	1292	1373	1459
	2005	580	612	646	683	723	766	810	859	909	964	1023	1086	1152	1224	1300	1382
	2004	552	582	615	651	688	728	769	815	863	916	970	1030	1093	1160	1232	1308
	2003	526	556	586	619	654	692	732	775	821	868	922	977	1036	1100	1167	1239
	2002	503	530	558	589	623	659	696	736	779	825	874	926	983	1043	1107	1174
	2001	480	505	533	562	593	627	662	700	740	783	829	880	932	988	1048	1113
	2000	458	483	509	536	565	597	630	666	704	744	789	835	885	938	994	1055
26	2009	439	465	492	521	552	586	621	659	699	743	789	838	891	947	1007	1071
	2008	418	442	468	495	525	555	589	625	663	704	747	794	844	897	953	1014
	2007	398	420	444	470	498	528	560	593	628	667	709	752	799	849	902	959
	2006	379	400	423	447	473	501	531	563	596	633	671	713	757	804	854	908
	2005	361	381	402	425	450	476	504	534	566	600	637	676	717	762	809	860
	2004	344	362	383	405	428	453	479	507	537	570	604	641	680	722	766	814
	2003	327	346	365	385	407	431	455	482	511	540	573	608	645	684	726	771
	2002	313	330	347	367	388	410	433	458	485	513	544	576	611	649	689	731
	2001	298	314	332	350	369	390	412	435	461	487	516	548	580	615	652	693
	2000	285	300	317	333	352	371	392	414	438	463	491	520	551	584	619	657
30	2009	218	231	245	259	275	291	309	328	348	370	392	417	443	471	501	533
	2008	208	220	233	246	261	276	293	311	330	350	372	395	420	446	474	504
	2007	198	209	221	234	248	263	278	295	313	332	353	374	398	422	449	477
	2006	188	199	210	223	236	249	264	280	297	315	334	355	377	400	425	452
	2005	180	190	200	212	224	237	251	266	281	299	317	336	357	379	403	428
	2004	171	180	191	202	213	225	238	252	267	284	300	319	338	359	381	405
	2003	163	172	182	192	203	214	227	240	254	269	285	302	321	341	361	384
	2002	156	164	173	182	193	204	215	228	241	255	271	287	304	323	343	364
	2001	149	156	165	174	184	194	205	217	229	242	257	272	289	306	325	345
	2000	142	149	158	166	175	185	195	206	218	230	244	259	274	290	308	327

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	48
17	100
18	63
20	172
21	107
25	155
26	96
30	48
Waiver of Deductible Charges \$300 Deductible.....10 \$500 Deductible..... 13	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 10

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	158	354	213	663	380	597	342	162
PART 2	PERSONAL INJURY PROTECTION							
	64	141	85	264	152	237	137	64
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	209	355	249	713	448	642	403	215
10,000	254	431	303	866	544	780	490	261
25,000	260	442	310	888	558	800	502	268
50,000	267	453	318	911	572	820	515	275
100,000	269	457	321	918	577	827	519	277
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	23	52	34	94	56	85	50	22
25/50	34	79	50	141	83	127	74	36
35/80	54	128	79	228	132	205	118	60
50/100	75	177	109	314	181	283	162	85
100/300	122	292	178	519	296	467	266	144
250/500	214	515	311	912	519	822	466	257
500/500	393	946	570	1674	950	1509	854	476
500/1000	402	969	584	1714	972	1544	874	487

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3		PART 12		PART 3		PART 12	
	20/40	12	0		100/300	20	48	
	25/50	14	3		250/500	23	139	
35/80	16	12		500/500	34	349		
50/100	17	21		500/1000	35	359		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	71	75	80	84	89	94	100	106	113	119	127	135	143	152	162	172
2008	70	74	78	83	88	93	98	104	111	117	125	132	141	150	159	169
2007	69	73	77	81	86	91	97	103	109	115	123	130	138	147	156	166
2006	68	72	76	80	85	90	95	101	107	113	120	128	136	144	153	163
2005	67	71	75	79	83	88	94	99	105	111	118	126	133	142	151	160
2004	66	69	73	78	82	87	92	98	103	110	116	124	131	139	148	158
2003	65	68	72	76	81	85	90	96	102	108	114	121	129	137	146	155
2002	64	67	71	75	79	84	89	94	100	106	112	119	127	135	143	152
2001	63	66	70	74	78	83	88	93	98	104	110	117	125	132	140	149
2000	62	65	69	73	77	81	86	91	97	102	109	115	122	130	138	147

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 10

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	215	227	241	255	270	286	304	322	342	363	386	410	436	463	493	524
	2008	204	216	229	242	257	272	288	306	324	344	366	388	413	439	466	496
	2007	195	206	217	230	244	258	274	290	307	326	347	368	391	415	441	469
	2006	185	196	207	219	232	245	260	275	292	309	328	349	370	393	418	444
	2005	177	186	197	208	220	233	247	261	277	294	312	331	351	373	396	421
	2004	168	177	187	198	209	222	234	248	263	279	295	314	333	353	375	398
	2003	160	169	178	189	199	211	223	236	250	264	281	297	315	335	355	377
	2002	153	161	170	179	190	201	212	224	237	251	266	282	299	317	337	358
	2001	146	154	162	171	181	191	201	213	225	238	253	268	284	301	319	339
	2000	140	147	155	163	172	182	192	203	214	227	240	254	269	286	303	321
17	2009	464	491	520	550	583	619	656	696	739	785	833	885	941	1000	1064	1131
	2008	441	467	494	523	554	587	622	660	700	743	789	838	891	947	1006	1071
	2007	420	444	469	497	526	557	591	626	664	705	748	794	844	897	953	1013
	2006	400	423	447	473	500	529	561	594	630	668	709	753	799	849	903	959
	2005	382	403	425	449	475	503	533	564	598	634	673	714	757	805	855	908
	2004	363	383	404	428	452	478	506	536	568	602	638	677	719	762	810	860
	2003	346	366	385	407	430	455	481	510	540	571	606	642	681	723	767	815
	2002	331	348	367	387	410	433	457	484	512	542	575	609	646	685	727	772
	2001	315	332	350	369	390	412	435	460	487	515	545	578	613	650	689	732
	2000	301	317	334	352	371	392	414	438	463	489	519	549	582	617	654	694
18	2009	290	307	325	344	365	386	410	435	462	490	521	553	588	625	665	707
	2008	276	292	309	327	346	367	389	412	437	464	493	524	557	592	629	669
	2007	263	277	293	310	329	348	369	391	415	440	468	496	527	560	595	633
	2006	250	264	279	295	312	331	350	371	394	418	443	470	499	531	564	599
	2005	238	252	265	281	297	314	333	353	373	396	420	446	473	503	534	568
	2004	227	239	253	267	283	299	316	335	355	376	398	423	449	476	506	537
	2003	216	228	241	254	269	284	300	318	337	357	378	401	425	452	479	509
	2002	207	218	229	242	256	271	286	302	320	339	359	380	404	428	455	482
	2001	197	207	219	231	244	258	272	287	304	322	341	361	383	406	431	457
	2000	188	198	209	220	232	245	259	273	289	306	324	343	363	385	408	433
20	2009	786	833	881	933	989	1049	1112	1180	1253	1331	1413	1501	1595	1696	1804	1918
	2008	748	792	838	887	940	995	1055	1119	1187	1260	1338	1421	1511	1606	1706	1815
	2007	713	753	796	842	892	945	1002	1062	1125	1194	1269	1347	1431	1521	1616	1718
	2006	678	717	757	801	848	897	950	1008	1068	1133	1202	1277	1355	1440	1530	1626
	2005	647	683	720	761	806	853	903	957	1013	1075	1140	1211	1284	1364	1449	1540
	2004	616	649	686	726	767	811	858	908	962	1021	1081	1148	1218	1293	1373	1458
	2003	586	620	653	690	729	771	815	864	915	968	1027	1089	1155	1226	1300	1381
	2002	561	591	622	657	694	734	775	821	868	919	974	1032	1095	1162	1233	1309
	2001	535	563	594	626	661	699	738	780	825	873	924	981	1039	1102	1169	1241
	2000	511	538	567	597	630	665	702	742	785	829	879	931	986	1045	1108	1176
21	2009	502	531	562	595	631	669	710	753	799	849	901	958	1018	1082	1151	1224
	2008	477	505	535	566	599	635	673	714	757	804	854	907	964	1025	1089	1158
	2007	455	480	508	537	569	603	639	677	718	762	810	859	913	970	1031	1096
	2006	433	457	483	511	541	573	606	643	681	723	767	814	865	918	976	1038
	2005	413	435	460	486	514	544	576	610	646	686	728	772	819	870	925	983
	2004	393	414	438	463	489	517	547	579	614	651	690	732	777	825	876	930
	2003	374	395	417	440	465	492	520	551	584	617	655	695	737	782	830	881
	2002	358	377	397	419	443	469	495	524	554	586	621	659	699	741	787	835
	2001	341	359	379	400	422	446	471	497	526	557	590	626	663	703	745	792
	2000	326	343	362	381	402	424	448	473	501	529	561	594	629	667	707	750
25	2009	708	749	793	840	890	944	1001	1062	1128	1198	1271	1351	1436	1526	1623	1726
	2008	674	712	754	798	846	895	950	1007	1068	1134	1204	1279	1360	1445	1536	1634
	2007	642	677	716	758	803	851	902	955	1013	1075	1142	1212	1288	1369	1454	1546
	2006	610	645	681	721	763	808	855	907	961	1020	1082	1149	1220	1296	1377	1464
	2005	582	614	648	685	725	768	813	861	912	967	1026	1090	1156	1228	1304	1386
	2004	554	584	617	653	690	730	772	817	866	919	973	1033	1096	1163	1235	1312
	2003	528	558	588	621	656	694	734	778	823	871	924	980	1039	1103	1170	1243
	2002	504	532	560	591	625	661	698	739	781	827	877	929	986	1046	1110	1178
	2001	481	506	535	564	595	629	664	702	743	785	832	883	935	991	1052	1117
	2000	460	484	510	538	567	599	632	668	707	746	791	838	887	941	997	1059
26	2009	451	478	506	536	568	602	639	678	719	764	811	862	916	973	1035	1101
	2008	430	454	481	509	539	571	606	642	681	724	768	816	867	922	980	1042
	2007	409	432	457	484	512	543	575	609	646	686	729	773	822	873	928	986
	2006	389	412	435	460	487	515	546	578	613	650	690	733	778	826	879	934
	2005	371	392	414	437	463	490	518	549	582	617	655	695	737	783	832	884
	2004	353	373	394	417	440	466	492	521	552	586	621	659	699	742	788	837
	2003	337	356	375	396	419	443	468	496	525	556	590	625	663	704	746	793
	2002	322	339	357	377	399	422	445	471	498	528	559	593	629	667	708	751
	2001	307	323	341	360	379	401	423	448	474	501	531	563	596	632	671	712
	2000	293	309	326	343	361	382	403	426	451	476	505	534	566	600	636	675
30	2009	217	230	243	257	273	289	307	326	346	367	390	414	440	468	498	529
	2008	207	218	231	245	259	274	291	309	328	348	369	392	417	443	471	501
	2007	197	208	220	232	246	261	277	293	311	330	350	372	395	420	446	474
	2006	187	198	209	221	234	248	262	278	295	313	332	352	374	397	422	449
	2005	179	188	199	210	222	235	249	264	280	297	315	334	354	376	400	425
	2004	170	179	189	200	212	224	237	251	266	282	298	317	336	357	379	402
	2003	162	171	180	190	201	213	225	238	252	267	283	300	319	338	359	381
	2002	155	163	172	181	192	203	214	226	240	254	269	285	302	321	340	361
	2001	148	155	164	173	182	193	204	215	228	241	255	271	287	304	322	342
	2000	141	148	156	165	174	184	194	205	217	229	243	257	272	288	306	325

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	47
17	102
18	64
20	173
21	110
25	156
26	99
30	48
Waiver of Deductible Charges \$300 Deductible.....10 \$500 Deductible..... 13	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 11

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	153	385	211	652	382	587	344	176	
PART 2	PERSONAL INJURY PROTECTION								
	63	154	84	260	153	234	138	69	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	206	377	255	707	446	636	400	217
	10,000	250	458	310	859	542	773	486	264
	25,000	257	470	318	881	556	792	498	270
	50,000	263	481	326	903	570	812	511	277
	100,000	265	486	328	911	574	819	515	279
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	23	58	32	93	56	84	51	26
	25/50	34	86	48	140	84	126	76	41
	35/80	53	136	78	226	134	204	121	68
	50/100	73	187	107	312	185	282	167	95
	100/300	120	307	177	516	304	465	275	159
	250/500	210	538	312	908	534	818	482	281
	500/500	384	985	573	1668	980	1502	884	519
	500/1000	392	1008	586	1707	1003	1538	905	532

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	20	48						
	25/50	14	3	250/500	23	139						
	35/80	16	12	500/500	34	349						
	50/100	17	21	500/1000	35	359						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	76	81	85	90	96	101	107	114	121	128	136	144	153	163	174	185
2008	75	79	84	89	94	99	105	112	119	126	134	142	151	160	170	181
2007	74	78	83	87	92	98	104	110	117	124	131	139	148	157	167	178
2006	73	77	81	86	91	96	102	108	115	122	129	137	146	155	164	175
2005	72	76	80	84	89	95	100	106	113	119	127	135	143	152	161	172
2004	70	74	79	83	88	93	99	105	111	118	125	132	141	149	159	169
2003	69	73	77	82	87	92	97	103	109	116	122	130	138	147	156	166
2002	68	72	76	81	85	90	95	101	107	113	120	128	136	144	153	163
2001	67	71	75	79	84	89	94	99	105	112	118	126	133	142	150	160
2000	66	70	74	78	82	87	92	98	103	110	116	124	131	139	148	157

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 11

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	232	246	260	276	292	310	329	349	370	393	417	443	471	501	533	567
	2008	221	234	248	262	278	294	312	330	351	372	395	420	446	474	504	536
	2007	211	222	235	249	263	279	296	314	332	353	375	398	423	449	477	508
	2006	200	212	224	237	250	265	281	298	315	335	355	377	400	425	452	480
	2005	191	202	213	225	238	252	267	283	299	317	337	358	379	403	428	455
	2004	182	192	203	214	226	240	253	268	284	301	319	339	360	382	405	431
	2003	173	183	193	204	215	228	241	255	270	286	303	322	341	362	384	408
	2002	166	174	184	194	205	217	229	242	256	271	288	305	323	343	364	387
	2001	158	166	175	185	195	206	218	230	244	258	273	290	307	325	345	367
	2000	151	159	167	176	186	197	207	219	232	245	260	275	291	309	327	347
17	2009	518	549	581	615	652	691	733	778	826	877	931	990	1052	1118	1189	1265
	2008	493	522	553	585	619	656	696	738	782	831	882	937	996	1059	1125	1197
	2007	470	496	525	555	588	623	661	700	742	787	837	888	943	1002	1065	1133
	2006	447	473	499	528	559	592	627	664	704	747	792	842	894	949	1009	1072
	2005	426	450	475	502	531	562	595	631	668	708	752	798	847	899	956	1015
	2004	406	428	452	478	506	535	565	599	634	673	713	757	803	852	905	961
	2003	387	409	431	455	481	508	538	570	603	638	677	718	761	808	857	911
	2002	370	389	410	433	458	484	511	541	572	606	642	681	722	766	813	863
	2001	352	371	392	413	436	461	486	514	544	575	609	646	685	726	770	818
	2000	337	355	374	394	415	439	463	489	518	547	580	614	650	689	731	775
18	2009	317	335	355	376	398	422	448	475	505	536	569	605	642	683	726	773
	2008	301	319	338	357	378	401	425	451	478	508	539	572	609	647	687	731
	2007	287	303	321	339	359	381	404	428	453	481	511	542	576	612	651	692
	2006	273	289	305	323	341	361	383	406	430	456	484	514	546	580	616	655
	2005	261	275	290	307	325	344	364	385	408	433	459	488	517	549	584	620
	2004	248	261	276	292	309	327	345	366	388	411	435	462	491	521	553	587
	2003	236	250	263	278	294	311	328	348	368	390	414	438	465	494	524	556
	2002	226	238	251	264	280	296	312	331	350	370	392	416	441	468	497	527
	2001	215	227	239	252	266	281	297	314	332	351	372	395	418	444	471	500
	2000	206	217	228	241	254	268	283	299	316	334	354	375	397	421	446	474
20	2009	765	810	858	908	963	1021	1083	1149	1219	1295	1375	1461	1552	1650	1755	1867
	2008	728	770	816	863	914	968	1027	1089	1155	1227	1302	1383	1470	1563	1661	1767
	2007	694	733	775	820	868	920	975	1033	1095	1162	1235	1311	1393	1480	1572	1672
	2006	660	698	737	780	825	873	925	981	1039	1102	1170	1242	1319	1401	1489	1583
	2005	630	664	701	741	784	830	879	931	986	1046	1110	1178	1250	1327	1410	1499
	2004	599	632	667	706	746	789	834	884	936	993	1052	1117	1186	1258	1336	1419
	2003	571	603	636	672	709	750	794	841	890	942	1000	1059	1124	1193	1265	1344
	2002	545	575	605	639	676	715	755	799	845	894	948	1005	1066	1131	1200	1274
	2001	520	548	578	610	643	680	718	759	803	849	900	954	1011	1072	1137	1208
	2000	497	523	552	581	613	647	683	722	764	807	856	906	960	1017	1078	1145
21	2009	508	538	570	603	639	678	719	763	810	860	913	970	1031	1096	1166	1240
	2008	484	512	542	573	607	643	682	723	767	815	865	919	977	1038	1103	1173
	2007	461	487	514	544	577	611	648	686	727	772	820	870	925	983	1044	1111
	2006	438	463	489	518	548	580	614	651	690	732	777	825	876	930	989	1051
	2005	418	441	466	492	521	551	584	618	655	695	737	782	830	882	937	995
	2004	398	419	443	469	496	524	554	587	622	660	699	742	787	836	887	942
	2003	379	401	422	446	471	498	527	558	591	625	664	704	746	792	840	893
	2002	362	382	402	424	449	475	501	530	561	594	630	667	708	751	797	846
	2001	346	364	384	405	427	452	477	504	533	564	597	634	671	712	755	802
	2000	330	348	366	386	407	430	454	480	507	536	568	602	637	676	716	760
25	2009	689	729	772	817	867	919	974	1034	1097	1165	1237	1315	1397	1485	1580	1680
	2008	656	693	734	777	823	871	924	980	1040	1104	1172	1245	1323	1407	1495	1590
	2007	624	659	697	738	781	828	878	930	986	1046	1112	1180	1253	1332	1415	1505
	2006	594	628	663	702	743	786	832	883	936	992	1053	1118	1187	1261	1340	1425
	2005	567	598	631	667	706	747	791	838	887	941	999	1060	1125	1195	1270	1349
	2004	539	569	601	636	672	710	751	796	843	894	947	1006	1067	1132	1202	1277
	2003	514	543	572	604	639	675	714	757	801	848	900	954	1011	1074	1139	1210
	2002	491	517	545	575	608	643	679	719	761	805	853	904	959	1018	1080	1147
	2001	468	493	520	549	579	612	646	683	723	764	810	859	910	965	1024	1087
	2000	447	471	497	523	552	583	615	650	688	727	770	815	864	916	971	1030
26	2009	457	484	512	543	575	610	647	686	728	774	821	873	928	986	1049	1115
	2008	435	460	487	516	546	578	614	651	690	733	778	826	879	934	992	1056
	2007	414	438	463	490	519	550	583	617	654	695	738	783	832	884	939	999
	2006	394	417	440	466	493	522	553	586	621	659	699	742	788	837	890	946
	2005	376	397	419	443	468	496	525	556	589	625	663	704	747	793	843	896
	2004	358	377	399	422	446	472	499	528	560	593	629	668	708	752	798	848
	2003	341	360	380	401	424	448	474	502	532	563	597	633	671	713	756	803
	2002	326	344	362	382	404	427	451	477	505	534	566	600	637	676	717	761
	2001	311	327	345	364	384	406	429	453	480	507	538	570	604	641	679	722
	2000	297	313	330	347	366	387	408	431	457	482	511	541	573	608	644	684
30	2009	232	245	259	275	291	309	328	348	369	392	416	442	470	499	531	565
	2008	220	233	247	261	277	293	311	329	349	371	394	418	445	473	502	535
	2007	210	222	234	248	263	278	295	313	331	352	374	397	421	448	476	506
	2006	200	211	223	236	250	264	280	297	315	334	354	376	399	424	451	479
	2005	190	201	212	224	237	251	266	282	298	316	336	356	378	402	427	453
	2004	181	191	202	214	226	239	252	267	283	301	318	338	359	381	404	429
	2003	173	183	192	203	215	227	240	254	269	285	302	321	340	361	383	407
	2002	165	174	183	193	204	216	228	242	256	271	287	304	322	342	363	385
	2001	157	166	175	184	195	206	217	230	243	257	272	289	306	324	344	365
	2000	150	158	167	176	185	196	207	218	231	244	259	274	290	308	326	346

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	51
17	114
18	70
20	168
21	112
25	151
26	100
30	51
Waiver of Deductible Charges \$300 Deductible.....10	
\$500 Deductible..... 13	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 12

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	170	367	230	653	410	588	369	167
PART 2	PERSONAL INJURY PROTECTION							
	68	147	91	260	164	234	147	66
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	229	384	272	723	477	651	430	233
10,000	278	467	330	878	580	791	522	283
25,000	285	478	339	901	594	811	536	290
50,000	292	490	347	923	609	831	549	298
100,000	295	495	350	931	614	838	554	300
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	25	56	36	93	61	84	55	27
25/50	37	83	53	141	90	127	81	40
35/80	59	133	85	228	144	206	130	64
50/100	80	184	117	316	198	285	178	88
100/300	132	302	193	523	324	471	292	145
250/500	230	530	339	920	568	829	512	254
500/500	422	972	621	1692	1041	1525	938	466
500/1000	432	995	636	1732	1066	1560	960	477

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	20		48		
	25/50	14		3			250/500	23		139		
	35/80	16		12			500/500	34		349		
50/100	17		21			500/1000	35		359			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	79	83	88	93	98	104	110	117	124	132	140	149	158	168	179	190
2008	77	82	86	91	97	102	109	115	122	130	138	146	155	165	176	187
2007	76	80	85	90	95	101	107	113	120	127	135	144	152	162	172	183
2006	75	79	84	88	94	99	105	111	118	125	133	141	150	159	169	180
2005	74	78	82	87	92	97	103	109	116	123	131	139	147	156	166	177
2004	73	77	81	86	91	96	102	108	114	121	128	136	145	154	164	174
2003	71	75	80	84	89	94	100	106	112	119	126	134	142	151	161	171
2002	70	74	79	83	88	93	98	104	110	117	124	132	140	148	158	168
2001	69	73	77	82	86	91	97	102	108	115	122	129	137	146	155	165
2000	68	72	76	80	85	90	95	101	107	113	120	127	135	143	152	162

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 12

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	258	273	289	306	324	344	365	387	411	436	463	492	523	556	591	629
	2008	245	259	275	291	308	326	346	367	389	413	439	466	495	526	559	595
	2007	234	247	261	276	292	310	329	348	369	392	416	441	469	498	530	563
	2006	222	235	248	263	278	294	312	330	350	371	394	418	444	472	502	533
	2005	212	224	236	250	264	280	296	314	332	352	374	397	421	447	475	505
	2004	202	213	225	238	251	266	281	298	315	335	354	376	399	424	450	478
	2003	192	203	214	226	239	253	267	283	300	317	337	357	378	402	426	453
	2002	184	194	204	215	228	241	254	269	285	301	319	338	359	381	404	429
	2001	175	184	195	205	217	229	242	256	270	286	303	321	341	361	383	407
	2000	167	176	186	196	206	218	230	243	257	272	288	305	323	343	363	386
17	2009	533	564	597	632	671	711	754	800	849	902	957	1017	1081	1149	1222	1300
	2008	507	537	568	601	637	674	715	758	804	854	907	963	1024	1088	1157	1230
	2007	483	510	539	571	605	641	679	720	763	810	860	913	970	1031	1095	1165
	2006	460	486	513	543	575	608	644	683	724	768	815	865	919	976	1037	1102
	2005	438	463	488	516	546	578	612	649	687	728	773	821	870	925	982	1044
	2004	417	440	465	492	520	550	581	616	652	692	733	778	826	876	930	988
	2003	397	420	443	468	494	523	553	586	620	656	696	738	783	831	881	936
	2002	380	400	422	445	471	498	526	556	589	623	660	700	742	788	836	887
	2001	362	381	403	425	448	474	500	529	559	591	627	665	704	747	792	841
	2000	346	365	384	405	427	451	476	503	532	562	596	631	668	709	751	797
18	2009	332	352	372	394	418	443	470	498	529	562	596	634	674	716	762	810
	2008	316	334	354	374	397	420	446	472	501	532	565	600	638	678	720	767
	2007	301	318	336	356	377	399	423	448	475	504	536	569	604	642	682	725
	2006	286	303	320	338	358	379	401	425	451	478	508	539	572	608	646	687
	2005	273	288	304	321	340	360	381	404	428	454	482	511	542	576	612	650
	2004	260	274	290	306	324	342	362	383	406	431	456	485	514	546	580	616
	2003	248	262	276	291	308	326	344	365	386	409	434	460	487	518	549	583
	2002	237	249	263	277	293	310	327	347	367	388	411	436	462	491	521	553
	2001	226	238	251	264	279	295	311	329	348	368	390	414	439	465	493	524
	2000	216	227	239	252	266	281	296	313	332	350	371	393	416	441	468	497
20	2009	769	814	862	912	967	1025	1088	1154	1225	1301	1381	1468	1560	1658	1764	1875
	2008	732	774	819	867	919	973	1032	1094	1161	1232	1308	1390	1477	1570	1668	1775
	2007	697	736	778	824	872	924	980	1038	1100	1168	1241	1317	1399	1487	1580	1680
	2006	663	701	740	784	829	878	929	985	1044	1108	1175	1248	1325	1408	1496	1590
	2005	633	667	704	744	788	834	883	936	991	1051	1115	1184	1256	1334	1417	1506
	2004	602	635	671	710	750	793	838	888	941	998	1057	1123	1191	1264	1342	1426
	2003	573	606	639	675	713	754	797	845	894	946	1004	1064	1129	1199	1271	1351
	2002	548	578	608	642	679	718	758	803	849	899	953	1010	1071	1136	1206	1280
	2001	523	550	581	612	646	683	721	762	807	853	904	959	1016	1077	1143	1213
	2000	499	526	554	584	616	650	686	725	768	811	860	910	964	1022	1083	1150
21	2009	557	590	624	661	701	743	788	836	887	942	1001	1063	1130	1201	1278	1359
	2008	530	561	594	628	666	705	747	793	841	893	948	1007	1070	1138	1209	1286
	2007	505	533	564	597	632	669	710	752	797	846	899	954	1014	1077	1144	1217
	2006	480	508	536	568	601	636	673	714	757	802	851	904	960	1020	1084	1152
	2005	458	483	510	539	571	604	640	678	718	761	808	858	910	966	1027	1091
	2004	436	460	486	514	543	575	607	643	682	723	766	813	863	916	972	1033
	2003	415	439	463	489	516	546	578	612	648	685	728	771	818	868	921	978
	2002	397	418	441	465	492	520	549	581	615	651	690	731	776	823	874	927
	2001	379	399	421	444	468	495	522	552	584	618	655	695	736	780	828	879
	2000	362	381	402	423	446	471	497	526	556	588	623	659	698	741	785	833
25	2009	691	732	774	820	869	921	977	1037	1101	1169	1241	1319	1402	1490	1585	1685
	2008	658	696	736	779	826	874	927	983	1043	1107	1176	1249	1328	1411	1499	1595
	2007	626	661	699	740	784	830	881	933	989	1050	1115	1183	1257	1336	1420	1510
	2006	596	630	665	704	745	789	835	885	939	996	1056	1122	1191	1265	1345	1429
	2005	568	600	633	669	708	750	793	841	890	944	1002	1064	1128	1199	1274	1353
	2004	541	570	603	638	674	713	754	798	846	897	950	1009	1070	1136	1206	1281
	2003	515	545	574	606	641	678	716	759	804	850	902	957	1014	1077	1143	1214
	2002	493	519	547	577	610	645	681	721	763	808	856	907	962	1021	1084	1150
	2001	470	494	522	550	581	614	648	685	725	767	812	862	913	968	1027	1090
	2000	449	473	498	525	553	585	617	652	690	729	772	818	866	919	974	1033
26	2009	500	530	561	594	629	667	708	751	797	846	899	955	1015	1079	1147	1220
	2008	476	504	533	564	598	633	671	712	755	802	851	904	961	1022	1085	1155
	2007	453	479	506	536	567	601	638	675	716	760	807	857	910	967	1028	1093
	2006	431	456	482	510	539	571	605	641	679	721	765	812	862	916	973	1035
	2005	412	434	458	484	513	543	574	609	644	684	725	770	817	868	922	980
	2004	392	413	436	462	488	516	545	578	612	649	688	730	775	822	873	927
	2003	373	394	416	439	464	491	519	550	582	616	653	692	734	780	827	879
	2002	357	376	396	418	442	467	493	522	552	585	620	657	697	739	785	833
	2001	340	358	378	398	420	444	469	496	525	555	588	624	661	701	743	789
	2000	325	342	361	380	401	423	447	472	499	528	559	592	627	665	705	748
30	2009	257	272	288	305	323	343	364	386	409	435	462	491	521	554	590	627
	2008	245	259	274	290	307	325	345	366	388	412	437	465	494	525	558	593
	2007	233	246	260	275	292	309	328	347	368	390	415	440	468	497	528	562
	2006	222	234	247	262	277	293	311	329	349	370	393	417	443	471	500	532
	2005	211	223	235	249	263	279	295	313	331	351	373	396	420	446	474	503
	2004	201	212	224	237	251	265	280	297	315	334	353	375	398	423	449	477
	2003	192	203	214	226	238	252	267	282	299	316	336	356	377	401	425	451
	2002	183	193	203	215	227	240	253	268	284	300	318	337	358	380	403	428
	2001	175	184	194	205	216	228	241	255	270	285	302	321	340	360	382	406
	2000	167	176	185	195	206	217	229	243	257	271	287	304	322	342	362	384

COLLISION

Cost to Reduce Deductible from \$500 to \$300

CLASS

10 57

17 117

18 73

20 169

21 122

25 152

26 110

30 56

Waiver of Deductible Charges \$300 Deductible.....10 \$500 Deductible..... 13

LIMITED COLLISION

\$500 Deductible - Charge 6% of the collision manual rate for the same model year and symbol.

Cost to Reduce Deductible from \$500 to \$300 All Classes....\$5

Cost to Reduce Deductible from \$500 to \$0 All Classes....\$8

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 13

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	193	399	248	654	413	589	371	190
PART 2	PERSONAL INJURY PROTECTION							
	77	164	98	260	165	234	148	75
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	238	383	271	722	477	651	430	238
10,000	289	465	329	877	580	791	522	289
25,000	297	477	338	900	594	811	536	297
50,000	304	489	346	922	609	831	549	304
100,000	307	493	349	930	614	838	554	307
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	28	63	39	93	62	84	56	27
25/50	42	93	56	140	94	126	84	41
35/80	66	149	87	225	152	203	137	67
50/100	91	205	118	310	210	280	189	93
100/300	150	337	192	512	347	461	312	154
250/500	263	590	333	900	611	811	550	271
500/500	483	1082	608	1652	1124	1489	1010	499
500/1000	494	1108	622	1691	1150	1524	1034	511

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	20		48		
	25/50	14		3			250/500	23		139		
	35/80	16		12			500/500	34		349		
50/100	17		21			500/1000	35		359			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	88	93	99	104	111	117	124	131	140	148	157	167	177	189	201	213
2008	87	92	97	103	109	115	122	129	137	146	155	164	174	185	197	210
2007	86	90	95	101	107	113	120	127	135	143	152	161	171	182	194	206
2006	84	89	94	99	105	111	118	125	133	141	149	158	168	179	190	202
2005	83	87	92	98	103	109	116	123	130	138	147	156	165	176	187	199
2004	82	86	91	96	102	108	114	121	128	136	144	153	163	173	184	195
2003	80	85	90	95	100	106	112	119	126	134	142	151	160	170	180	192
2002	79	83	88	93	98	104	110	117	124	131	139	148	157	167	177	188
2001	78	82	87	92	97	102	109	115	122	129	137	145	154	164	174	185
2000	77	81	85	90	95	101	107	113	120	127	135	143	152	161	171	182

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 13

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	259	274	290	308	326	346	367	389	413	439	466	495	526	559	595	632
	2008	247	261	276	292	310	328	348	369	391	415	441	468	498	529	562	598
	2007	235	248	262	278	294	312	330	350	371	394	418	444	472	501	533	566
	2006	224	236	250	264	279	296	313	332	352	373	396	421	447	475	504	536
	2005	213	225	237	251	266	281	298	315	334	354	376	399	423	450	478	508
	2004	203	214	226	239	253	267	283	299	317	336	356	378	402	426	452	481
	2003	193	204	215	227	240	254	269	285	302	319	339	359	381	404	429	455
	2002	185	195	205	216	229	242	256	271	286	303	321	340	361	383	407	431
	2001	176	185	196	206	218	230	243	257	272	288	305	323	342	363	385	409
	2000	168	177	187	197	208	219	231	245	259	273	290	307	325	345	365	388
17	2009	483	512	542	574	608	645	684	726	770	818	869	923	981	1042	1109	1179
	2008	460	487	515	545	578	612	649	688	730	775	823	874	929	987	1049	1116
	2007	438	463	489	518	548	581	616	653	692	734	780	828	880	935	993	1056
	2006	417	441	465	493	521	552	584	620	657	697	739	785	833	885	941	1000
	2005	398	420	443	468	495	525	555	588	623	661	701	744	789	839	891	947
	2004	378	399	422	446	471	499	527	558	592	627	665	706	749	795	844	896
	2003	361	381	402	424	448	474	501	531	562	595	631	669	710	754	799	849
	2002	345	363	382	404	427	452	477	505	534	565	599	635	673	714	758	805
	2001	329	346	365	385	406	430	454	479	507	537	568	603	639	677	718	763
	2000	314	331	349	367	387	409	432	456	483	510	540	572	606	643	681	723
18	2009	353	374	396	419	444	471	500	530	563	598	634	674	716	761	810	861
	2008	336	356	376	398	422	447	474	502	533	566	601	638	679	721	766	815
	2007	320	338	357	378	401	424	450	477	505	536	570	605	643	683	726	772
	2006	305	322	340	360	381	403	427	453	480	509	540	573	609	647	687	730
	2005	291	307	323	342	362	383	405	430	455	483	512	544	577	613	651	692
	2004	276	291	308	326	344	364	385	408	432	458	485	516	547	581	616	655
	2003	263	278	293	310	327	346	366	388	411	435	461	489	518	550	584	620
	2002	252	265	279	295	312	330	348	369	390	413	437	464	492	522	554	588
	2001	240	253	267	281	297	314	331	350	371	392	415	440	467	495	525	557
	2000	229	242	255	268	283	299	315	333	353	372	395	418	443	469	498	528
20	2009	775	820	868	919	975	1033	1096	1163	1234	1311	1392	1479	1572	1670	1777	1890
	2008	737	780	826	874	926	980	1040	1102	1169	1242	1318	1400	1489	1582	1681	1789
	2007	702	742	784	830	879	931	987	1046	1109	1177	1250	1327	1410	1498	1592	1693
	2006	668	706	746	789	835	884	936	993	1052	1116	1184	1258	1335	1418	1508	1602
	2005	637	672	710	750	794	841	890	943	998	1059	1124	1193	1265	1344	1428	1517
	2004	606	639	676	715	755	799	845	895	948	1005	1065	1131	1200	1274	1352	1436
	2003	578	611	644	680	718	760	803	851	901	953	1012	1073	1137	1208	1281	1361
	2002	552	582	613	647	684	724	764	809	855	905	960	1017	1079	1145	1215	1290
	2001	527	554	585	617	651	688	727	768	813	860	911	966	1024	1085	1151	1223
	2000	503	530	559	588	620	655	692	731	774	817	866	917	971	1030	1092	1159
21	2009	561	594	629	666	706	749	794	843	894	950	1008	1072	1139	1210	1288	1369
	2008	534	565	598	633	671	710	753	799	847	900	955	1015	1079	1146	1218	1296
	2007	509	537	568	601	637	675	715	758	803	853	906	961	1022	1086	1153	1227
	2006	484	512	540	572	605	641	678	719	763	809	858	911	968	1028	1093	1161
	2005	462	487	514	544	575	609	645	683	723	767	814	864	917	974	1035	1099
	2004	439	463	490	518	547	579	612	648	687	729	772	820	870	923	980	1041
	2003	419	443	466	493	520	550	582	617	653	691	733	777	824	875	928	986
	2002	400	422	444	469	496	524	554	586	620	656	695	737	782	830	880	934
	2001	382	402	424	447	472	499	527	557	589	623	660	700	742	786	834	886
	2000	365	384	405	426	449	475	501	530	561	592	628	665	704	746	791	840
25	2009	697	738	781	827	877	929	986	1046	1110	1179	1252	1330	1413	1502	1598	1700
	2008	663	701	743	786	833	881	935	991	1052	1117	1186	1259	1339	1423	1512	1609
	2007	632	667	705	746	790	837	888	941	997	1058	1124	1193	1268	1347	1432	1523
	2006	601	635	671	710	751	795	842	893	946	1004	1065	1131	1201	1276	1356	1441
	2005	573	605	638	675	714	756	800	848	898	952	1011	1073	1138	1209	1284	1365
	2004	545	575	608	643	679	719	760	805	853	904	958	1017	1079	1146	1216	1292
	2003	520	549	579	612	646	683	723	766	811	857	910	965	1023	1086	1152	1224
	2002	497	523	551	582	615	651	687	727	769	814	863	915	970	1030	1093	1160
	2001	474	499	526	555	586	619	654	691	731	773	819	869	921	976	1035	1100
	2000	453	477	502	529	558	590	622	657	696	735	779	825	874	926	982	1042
26	2009	505	535	566	600	636	674	715	759	805	855	908	965	1025	1090	1159	1233
	2008	481	509	539	570	604	639	678	719	763	810	860	913	971	1032	1097	1167
	2007	458	484	511	541	573	607	644	682	723	768	815	865	920	977	1038	1104
	2006	436	461	486	515	545	577	611	648	686	728	772	820	871	925	983	1045
	2005	416	439	463	489	518	548	580	615	651	691	733	778	825	877	931	990
	2004	396	417	441	466	493	521	551	584	618	656	695	738	783	831	882	937
	2003	377	398	420	443	468	496	524	555	588	622	660	700	742	788	836	888
	2002	360	380	400	422	446	472	498	527	558	591	626	663	704	747	793	841
	2001	344	362	382	403	425	449	474	501	530	561	594	630	668	708	751	797
	2000	328	346	364	384	405	428	451	477	505	533	565	598	634	672	712	756
30	2009	256	271	287	304	322	342	363	385	408	434	460	489	520	553	588	625
	2008	244	258	273	289	306	324	344	365	387	411	436	463	492	523	556	592
	2007	232	245	259	275	291	308	327	346	367	389	414	439	466	496	527	560
	2006	221	234	247	261	276	293	310	328	348	369	392	416	442	469	499	530
	2005	211	222	235	248	263	278	294	312	330	350	372	395	419	445	472	502
	2004	201	212	224	237	250	264	279	296	314	333	352	374	397	421	447	475
	2003	191	202	213	225	238	251	266	282	298	315	335	355	376	400	424	450
	2002	183	193	203	214	226	239	253	268	283	300	318	337	357	379	402	427
	2001	174	183	194	204	215	228	240	254	269	284	301	320	339	359	381	404
	2000	166	175	185	195	205	217	229	242	256	270	287	303	321	341	361	383

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	57
17	106
18	78
20	170
21	123
25	153
26	111
30	56
Waiver of Deductible Charges \$300 Deductible.....10 \$500 Deductible..... 13	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 14

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	216	417	278	644	426	579	384	213
PART 2	PERSONAL INJURY PROTECTION							
	86	173	109	256	170	231	153	83
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	249	415	287	726	493	653	444	256
10,000	303	504	349	882	599	793	539	311
25,000	310	517	358	905	614	814	553	319
50,000	318	530	366	927	630	834	567	327
100,000	321	535	370	935	635	841	572	330
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	32	67	43	92	63	83	56	30
25/50	47	99	63	137	94	124	84	46
35/80	75	157	100	221	151	199	135	76
50/100	103	216	136	304	208	274	187	106
100/300	169	354	223	501	343	451	308	177
250/500	295	620	390	880	602	791	541	313
500/500	540	1135	713	1614	1105	1452	994	577
500/1000	553	1162	730	1652	1131	1486	1017	591

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3				PART 12			
	20/40	12		0		100/300	20	48
	25/50	14		3		250/500	23	139
	35/80	16		12		500/500	34	349
50/100	17		21		500/1000	35	359	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	92	98	103	109	116	122	130	137	146	155	164	175	185	197	210	223
2008	91	96	101	107	114	120	127	135	143	152	162	172	182	194	206	219
2007	89	94	100	105	112	118	125	133	141	149	159	168	179	190	202	215
2006	88	93	98	104	110	116	123	131	139	147	156	166	176	187	199	212
2005	87	91	97	102	108	114	121	128	136	144	153	163	173	184	195	208
2004	85	90	95	101	106	113	119	126	134	142	151	160	170	180	192	204
2003	84	88	94	99	105	111	117	124	132	140	148	157	167	177	189	201
2002	83	87	92	97	103	109	115	122	129	137	145	155	164	174	185	197
2001	81	86	91	96	101	107	113	120	127	135	143	152	161	171	182	193
2000	80	84	89	94	100	105	111	118	125	133	141	149	158	168	179	190

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 14

CLASS	MODEL YEAR	SYMBOL																
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
10	2009	288	305	322	341	362	384	407	432	458	487	517	549	583	620	660	702	
	2008	274	290	307	324	344	364	386	409	434	461	489	520	553	587	624	664	
	2007	261	275	291	308	326	346	367	388	412	437	464	493	523	556	591	628	
	2006	248	262	277	293	310	328	348	369	391	414	440	467	496	527	560	595	
	2005	237	250	263	278	295	312	330	350	371	393	417	443	470	499	530	563	
	2004	225	237	251	265	280	297	314	332	352	373	395	420	446	473	502	533	
	2003	214	227	239	252	267	282	298	316	335	354	376	398	422	448	476	505	
	2002	205	216	228	240	254	269	284	300	318	336	356	378	401	425	451	479	
	2001	196	206	217	229	242	256	270	285	302	319	338	359	380	403	427	454	
	2000	187	197	207	218	230	243	257	271	287	303	322	340	361	382	405	430	
17	2009	535	567	600	635	673	714	757	803	853	906	961	1022	1086	1154	1227	1305	
	2008	509	539	570	603	639	677	718	761	808	858	911	967	1028	1093	1161	1236	
	2007	485	512	542	573	607	643	682	723	766	813	864	917	974	1035	1100	1169	
	2006	462	488	515	545	577	611	647	686	727	771	818	869	922	980	1041	1107	
	2005	440	465	490	518	548	581	614	651	689	731	776	824	874	928	986	1048	
	2004	419	442	467	494	522	552	584	618	655	695	736	781	829	880	934	992	
	2003	399	422	445	470	496	525	555	588	623	659	699	741	786	834	885	940	
	2002	381	402	423	447	473	500	528	559	591	625	663	703	745	791	839	891	
	2001	364	383	404	426	450	476	502	531	562	594	629	667	707	750	795	845	
	2000	348	366	386	406	429	453	478	505	534	564	598	634	671	711	754	800	
18	2009	384	407	431	456	484	513	544	577	612	650	691	734	780	829	882	938	
	2008	366	387	410	433	459	486	516	547	580	616	654	695	739	785	834	888	
	2007	348	368	389	412	436	462	490	519	550	584	620	658	700	743	790	840	
	2006	332	351	370	392	414	439	465	493	522	554	588	624	663	704	748	795	
	2005	316	334	352	372	394	417	441	468	495	525	558	592	628	667	709	753	
	2004	301	317	335	355	375	397	419	444	470	499	529	561	596	632	671	713	
	2003	287	303	319	337	356	377	399	422	447	473	502	532	564	599	636	675	
	2002	274	289	304	321	340	359	379	401	425	449	476	505	535	568	603	640	
	2001	261	275	290	306	323	342	361	381	403	427	452	479	508	539	571	607	
	2000	250	263	277	292	308	325	343	363	384	406	430	455	482	511	542	575	
20	2009	756	801	848	898	952	1009	1070	1136	1205	1280	1359	1444	1535	1631	1735	1845	
	2008	720	762	806	853	904	957	1015	1076	1142	1213	1287	1367	1454	1545	1642	1747	
	2007	686	724	766	810	858	909	964	1021	1083	1149	1221	1296	1377	1463	1554	1653	
	2006	652	690	728	771	816	863	914	969	1028	1090	1156	1228	1304	1385	1472	1565	
	2005	622	657	693	732	775	821	869	921	975	1034	1097	1165	1235	1312	1394	1482	
	2004	592	624	660	698	738	780	825	874	926	982	1040	1104	1172	1244	1321	1403	
	2003	564	596	629	664	701	742	784	831	880	931	988	1047	1111	1179	1251	1329	
	2002	539	568	598	632	668	707	746	790	835	884	937	993	1054	1118	1187	1259	
	2001	514	541	571	603	636	672	710	750	794	840	889	943	1000	1060	1124	1194	
	2000	491	517	545	575	606	640	675	714	755	798	846	896	949	1006	1066	1131	
21	2009	587	621	658	696	738	783	830	881	935	993	1054	1120	1190	1265	1346	1431	
	2008	559	591	625	662	701	742	787	835	886	941	999	1061	1128	1199	1273	1355	
	2007	532	562	594	629	666	705	748	792	840	891	947	1005	1068	1135	1206	1282	
	2006	506	535	565	598	633	670	709	752	797	845	897	953	1012	1074	1142	1214	
	2005	483	509	538	568	601	637	674	714	756	802	851	904	958	1018	1082	1149	
	2004	459	484	512	542	572	605	640	678	718	762	807	857	909	965	1024	1088	
	2003	438	463	488	515	544	575	609	645	683	722	767	812	862	915	970	1031	
	2002	418	441	464	490	518	548	579	613	648	686	727	771	817	867	920	977	
	2001	399	420	443	467	493	521	550	582	616	651	690	732	775	822	872	926	
	2000	381	401	423	446	470	496	524	554	586	619	656	695	736	780	827	878	
25	2009	681	721	763	808	856	908	963	1022	1085	1152	1223	1300	1381	1468	1561	1661	
	2008	648	685	726	768	813	861	913	969	1028	1091	1158	1230	1308	1390	1477	1572	
	2007	617	652	689	729	772	818	868	919	974	1034	1099	1166	1239	1316	1399	1488	
	2006	587	621	655	694	734	777	823	872	925	981	1041	1105	1173	1246	1325	1408	
	2005	560	591	624	659	698	739	782	828	877	930	987	1048	1112	1181	1255	1333	
	2004	533	562	594	628	664	702	742	786	833	884	936	994	1055	1119	1188	1262	
	2003	508	537	566	597	631	668	706	748	792	838	889	942	1000	1061	1126	1196	
	2002	485	511	539	568	601	636	671	711	752	796	843	894	948	1006	1068	1133	
	2001	463	487	514	542	572	605	639	675	714	755	800	849	899	954	1012	1074	
	2000	442	466	491	517	545	576	608	642	680	718	761	806	854	905	959	1018	
26	2009	528	559	592	626	664	704	747	792	841	893	948	1008	1071	1138	1211	1288	
	2008	502	531	563	595	631	668	708	751	797	846	898	954	1014	1078	1146	1219	
	2007	479	505	534	566	599	634	673	713	755	802	852	904	961	1021	1085	1153	
	2006	455	481	508	538	569	602	638	676	717	761	807	857	910	966	1027	1092	
	2005	434	458	484	511	541	573	606	642	680	721	766	813	862	916	973	1034	
	2004	413	436	460	487	515	544	576	610	646	685	726	771	818	868	921	979	
	2003	394	416	439	463	489	518	547	580	614	650	689	731	775	823	873	927	
	2002	376	397	418	441	466	493	521	551	583	617	654	693	735	780	828	879	
	2001	359	378	399	421	444	469	495	523	554	586	621	658	697	740	784	833	
	2000	343	361	381	401	423	447	471	498	527	557	590	625	662	702	744	790	
30	2009	285	302	320	339	359	381	404	428	455	483	513	545	579	615	655	696	
	2008	272	287	304	322	341	361	383	406	431	457	486	516	548	583	619	659	
	2007	259	273	289	306	324	343	364	385	408	434	461	489	519	552	586	624	
	2006	246	260	275	291	308	326	345	366	388	411	436	463	492	523	555	590	
	2005	235	248	261	276	292	310	328	347	368	390	414	439	466	495	526	559	
	2004	223	236	249	263	278	294	311	330	349	370	392	417	442	469	498	529	
	2003	213	225	237	250	265	280	296	314	332	351	373	395	419	445	472	501	
	2002	203	214	226	238	252	267	281	298	315	334	354	375	397	422	448	475	
	2001	194	204	216	227	240	254	268	283	299	317	336	356	377	400	424	450	
	2000	185	195	206	217	229	241	255	269	285	301	319	338	358	379	402	427	

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	63
17	118
18	84
20	166
21	129
25	150
26	116
30	63
Waiver of Deductible Charges \$300 Deductible.....10	
\$500 Deductible..... 13	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 15

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	257	465	291	642	460	578	414	249
PART 2	PERSONAL INJURY PROTECTION							
	99	190	115	256	183	230	165	94
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	267	456	305	737	533	664	479	272
10,000	324	554	371	895	648	807	582	330
25,000	333	568	380	918	664	827	597	339
50,000	341	582	389	941	681	848	612	347
100,000	344	587	393	949	687	855	617	350
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	39	72	46	92	69	83	62	38
25/50	57	108	69	136	101	123	91	57
35/80	89	173	112	217	159	195	143	93
50/100	121	238	156	298	217	268	195	129
100/300	198	392	257	488	355	440	319	213
250/500	345	689	453	855	619	770	557	374
500/500	630	1264	832	1567	1132	1412	1019	688
500/1000	645	1293	852	1604	1159	1445	1043	704

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	20		48		
	25/50	14		3			250/500	23		139		
	35/80	16		12			500/500	34		349		
	50/100	17		21			500/1000	35		359		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	114	120	127	135	143	151	160	170	180	191	203	216	229	243	259	275
2008	112	118	125	132	140	148	157	167	177	188	199	212	225	239	254	271
2007	110	116	123	130	138	146	155	164	174	184	196	208	221	235	250	266
2006	109	115	121	128	136	144	152	161	171	181	193	204	217	231	245	261
2005	107	113	119	126	133	141	150	159	168	178	189	201	213	227	241	256
2004	105	111	117	124	131	139	147	156	165	175	186	198	210	223	237	252
2003	104	109	116	122	129	137	145	153	163	172	183	194	206	219	233	248
2002	102	108	114	120	127	134	142	151	160	169	180	191	203	215	229	243
2001	100	106	112	118	125	132	140	148	157	167	177	188	199	211	225	239
2000	99	104	110	116	123	130	138	146	154	164	174	184	196	208	221	235

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 15

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	344	364	385	408	432	458	486	516	548	582	617	656	697	741	788	838
	2008	327	346	366	388	411	435	461	489	519	551	585	621	660	702	746	793
	2007	312	329	348	368	390	413	438	464	492	522	555	589	625	665	706	751
	2006	296	313	331	350	371	392	415	440	467	495	525	558	592	629	669	711
	2005	283	298	315	333	352	373	395	418	443	470	498	529	561	596	633	673
	2004	269	284	300	317	335	354	375	397	421	446	472	502	532	565	600	637
	2003	256	271	286	302	319	337	356	378	400	423	449	476	505	536	568	604
	2002	245	258	272	287	303	321	339	359	379	402	426	451	479	508	539	572
	2001	234	246	260	274	289	305	322	341	361	381	404	429	454	481	511	542
	2000	223	235	248	261	275	291	307	324	343	362	384	407	431	457	484	514
17	2009	561	594	629	666	706	749	794	843	894	950	1008	1072	1139	1210	1288	1369
	2008	534	565	598	633	671	710	753	799	847	900	955	1015	1079	1146	1218	1296
	2007	509	537	568	601	637	675	715	758	803	853	906	961	1022	1086	1153	1227
	2006	484	512	540	572	605	641	678	719	763	809	858	911	968	1028	1093	1161
	2005	462	487	514	544	575	609	645	683	723	767	814	864	917	974	1035	1099
	2004	439	463	490	518	547	579	612	648	687	729	772	820	870	923	980	1041
	2003	419	443	466	493	520	550	582	617	653	691	733	777	824	875	928	986
	2002	400	422	444	469	496	524	554	586	620	656	695	737	782	830	880	934
	2001	382	402	424	447	472	499	527	557	589	623	660	700	742	786	834	886
	2000	365	384	405	426	449	475	501	530	561	592	628	665	704	746	791	840
18	2009	414	439	464	492	521	552	586	622	660	701	744	791	840	893	950	1011
	2008	394	417	442	467	495	524	556	589	625	664	705	749	796	846	899	956
	2007	376	397	419	444	470	498	528	559	593	629	669	710	754	801	851	905
	2006	357	378	399	422	447	473	501	531	563	597	633	673	714	758	806	857
	2005	341	360	380	401	424	450	476	504	534	566	601	638	677	719	764	811
	2004	324	342	361	382	404	427	452	479	507	538	570	605	642	681	723	768
	2003	309	327	344	364	384	406	430	455	482	510	541	574	608	646	685	728
	2002	295	311	328	346	366	387	409	432	457	484	513	544	577	612	650	690
	2001	282	296	313	330	348	368	389	411	435	460	487	517	547	580	616	654
	2000	269	283	299	315	332	351	370	391	414	437	463	490	519	551	584	620
20	2009	754	799	845	895	949	1006	1067	1132	1202	1276	1355	1440	1530	1627	1730	1840
	2008	718	759	804	851	901	954	1012	1073	1139	1209	1284	1363	1449	1541	1637	1742
	2007	684	722	764	808	856	907	961	1018	1080	1146	1217	1292	1373	1459	1550	1648
	2006	651	688	726	769	813	861	912	967	1025	1087	1153	1225	1300	1381	1468	1560
	2005	621	655	691	730	773	818	866	918	972	1031	1094	1161	1232	1308	1390	1477
	2004	591	623	658	696	736	778	823	871	923	979	1037	1101	1169	1240	1317	1399
	2003	563	595	627	662	699	740	782	829	877	928	985	1044	1107	1176	1247	1325
	2002	538	567	597	630	666	704	744	787	833	882	934	990	1051	1115	1183	1256
	2001	513	540	570	601	634	670	708	748	792	837	887	941	997	1057	1121	1190
	2000	490	516	544	573	604	638	673	712	753	796	843	893	946	1003	1063	1128
21	2009	614	650	688	728	772	819	868	921	978	1039	1103	1172	1245	1324	1408	1497
	2008	584	618	654	692	733	776	824	873	926	984	1044	1109	1179	1254	1332	1417
	2007	556	588	621	658	696	738	782	829	878	932	991	1051	1117	1187	1261	1341
	2006	529	560	591	626	662	701	742	787	834	884	938	996	1058	1124	1195	1270
	2005	505	533	562	594	629	666	705	747	791	839	890	945	1002	1065	1131	1202
	2004	481	507	535	566	599	633	669	709	751	797	844	896	951	1009	1071	1138
	2003	458	484	510	539	569	602	636	674	714	755	802	850	901	957	1015	1078
	2002	438	461	486	513	542	573	605	641	678	717	760	806	855	907	963	1022
	2001	417	439	464	489	516	545	576	609	644	681	722	765	811	860	912	969
	2000	399	420	443	466	491	519	548	579	613	647	686	727	770	816	865	918
25	2009	679	719	761	806	855	906	961	1020	1082	1149	1220	1297	1378	1465	1558	1657
	2008	647	684	724	766	812	859	912	967	1025	1089	1156	1228	1305	1387	1474	1568
	2007	616	650	688	728	771	816	866	917	972	1032	1096	1163	1236	1314	1396	1484
	2006	586	620	654	692	732	775	821	870	923	979	1038	1103	1171	1244	1322	1405
	2005	559	590	622	658	696	737	780	827	875	928	985	1046	1109	1178	1252	1330
	2004	532	561	592	627	662	701	741	785	831	882	934	992	1052	1117	1186	1260
	2003	507	536	564	596	630	666	704	746	790	836	887	940	997	1059	1123	1193
	2002	484	510	537	567	600	634	670	709	750	794	842	892	946	1004	1065	1131
	2001	462	486	513	541	571	604	637	674	713	754	799	847	898	952	1010	1072
	2000	441	465	490	516	544	575	606	641	678	717	759	804	852	903	957	1016
26	2009	552	584	619	655	694	736	781	828	879	934	991	1054	1120	1190	1266	1346
	2008	525	556	588	622	659	698	741	785	833	885	939	998	1060	1127	1198	1274
	2007	500	528	559	591	626	663	703	745	790	838	891	945	1004	1067	1134	1206
	2006	476	503	531	562	595	630	667	707	750	795	844	896	951	1010	1074	1142
	2005	454	479	506	534	565	599	634	672	711	754	800	850	901	957	1017	1081
	2004	432	456	481	509	538	569	602	637	675	716	759	806	855	907	963	1023
	2003	412	435	459	484	512	541	572	606	642	679	721	764	810	860	913	969
	2002	393	415	437	461	487	515	544	576	609	645	684	725	769	816	866	919
	2001	375	395	417	440	464	490	518	547	579	612	649	688	729	773	820	871
	2000	359	377	398	419	442	467	493	521	551	582	617	653	692	734	778	825
30	2009	336	355	376	398	422	448	475	504	535	568	603	641	681	724	770	819
	2008	319	338	358	378	401	425	450	478	507	538	571	607	645	686	728	775
	2007	304	321	340	360	381	403	428	453	480	510	542	575	611	649	690	733
	2006	290	306	323	342	362	383	406	430	456	484	513	545	579	615	653	694
	2005	276	291	307	325	344	364	385	408	432	459	487	517	548	582	619	657
	2004	263	277	293	310	327	346	366	388	411	436	461	490	520	552	586	622
	2003	250	265	279	295	311	329	348	369	390	413	438	465	493	523	555	590
	2002	239	252	266	280	296	313	331	350	371	392	416	441	467	496	526	559
	2001	228	240	254	267	282	298	315	333	352	372	395	419	443	470	499	530
	2000	218	230	242	255	269	284	300	317	335	354	375	397	421	446	473	502

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	76
17	123
18	91
20	166
21	135
25	149
26	121
30	74
Waiver of Deductible Charges \$300 Deductible.....10	
\$500 Deductible..... 13	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 16

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	215	475	380	628	446	565	402	223	
PART 2	PERSONAL INJURY PROTECTION								
	86	194	149	250	177	225	160	88	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	234	449	302	721	478	649	431	242
	10,000	284	546	367	876	581	789	524	294
	25,000	292	559	376	898	596	809	537	302
	50,000	299	573	386	921	610	829	550	309
	100,000	301	578	389	929	616	836	555	312
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	43	70	55	88	66	79	59	43
	25/50	59	105	81	148	111	133	99	58
	35/80	88	170	129	258	193	232	173	87
	50/100	117	235	177	368	275	331	247	115
	100/300	185	387	290	627	469	564	422	182
	250/500	317	681	507	1127	842	1013	758	311
	500/500	572	1251	929	2095	1566	1884	1410	560
	500/1000	585	1281	951	2145	1603	1929	1443	573

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	20	48						
	25/50	14	3	250/500	23	139						
	35/80	16	12	500/500	34	349						
	50/100	17	21	500/1000	35	359						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	184	195	206	218	231	245	259	275	292	309	329	349	371	394	420	446
2008	181	192	203	214	227	240	255	270	287	304	323	343	365	388	412	438
2007	179	189	200	211	223	237	250	266	282	299	318	337	358	381	405	431
2006	176	186	196	208	220	233	247	261	277	294	312	331	352	374	398	423
2005	173	183	193	204	216	229	242	257	272	289	307	326	346	367	390	415
2004	170	180	190	201	213	225	238	253	268	284	301	320	340	361	384	408
2003	168	177	187	198	209	221	234	248	263	279	296	315	334	355	377	401
2002	165	174	184	195	206	218	231	244	259	274	291	309	328	349	370	394
2001	163	172	181	191	203	214	227	240	255	270	286	304	323	342	364	387
2000	160	169	179	188	199	211	223	236	250	265	281	299	317	337	358	380

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$6

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 16

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	304	322	340	360	382	405	430	456	484	514	545	580	616	655	696	741
	2008	289	306	324	342	363	384	407	432	458	487	517	549	583	620	659	701
	2007	275	291	307	325	344	365	387	410	435	461	490	520	553	587	624	663
	2006	262	277	292	309	327	347	367	389	412	437	464	493	523	556	591	628
	2005	250	264	278	294	311	329	349	369	391	415	440	467	496	527	560	595
	2004	238	251	265	280	296	313	331	351	372	394	417	443	470	499	530	563
	2003	226	239	252	266	281	298	315	334	353	374	397	420	446	473	502	533
	2002	216	228	240	254	268	284	299	317	335	355	376	399	423	449	476	505
	2001	206	217	229	242	255	270	285	301	319	337	357	379	401	425	451	479
	2000	197	208	219	231	243	257	271	286	303	320	339	359	381	404	428	454
17	2009	545	577	610	646	685	726	770	818	868	922	978	1040	1105	1174	1249	1328
	2008	518	548	580	614	651	689	731	775	822	873	927	984	1046	1112	1182	1257
	2007	494	521	551	583	618	655	694	735	779	827	879	933	991	1053	1119	1190
	2006	470	497	524	555	587	622	658	698	740	785	833	884	939	997	1060	1126
	2005	448	473	499	527	558	591	625	663	702	744	790	839	889	945	1004	1067
	2004	426	450	475	503	531	562	594	629	666	707	749	795	844	895	951	1010
	2003	406	429	453	478	505	534	565	598	634	670	711	754	800	849	901	957
	2002	388	409	431	455	481	509	537	568	601	637	675	715	758	805	854	907
	2001	370	390	411	434	458	484	511	540	571	604	640	679	720	763	809	859
	2000	354	373	393	414	436	461	486	514	544	574	609	645	683	724	767	815
18	2009	375	397	420	445	472	500	530	563	597	634	674	716	761	809	860	915
	2008	357	377	400	423	448	474	503	534	566	601	638	678	720	766	814	866
	2007	340	359	380	402	425	451	478	506	537	570	605	642	682	725	770	819
	2006	323	342	361	382	404	428	453	480	509	540	573	609	646	686	730	776
	2005	308	325	344	363	384	407	431	456	483	512	544	577	612	650	691	734
	2004	294	310	327	346	366	387	409	433	459	487	516	547	581	616	655	695
	2003	280	296	312	329	348	368	389	412	436	461	490	519	551	585	620	659
	2002	267	282	297	313	331	350	370	391	414	438	465	492	522	554	588	624
	2001	255	268	283	299	315	333	352	372	393	416	441	468	495	525	557	592
	2000	244	256	270	285	300	317	335	354	374	396	419	444	470	499	528	561
20	2009	735	779	824	873	925	981	1040	1104	1172	1244	1321	1404	1492	1586	1687	1794
	2008	700	740	784	829	879	930	987	1046	1110	1179	1251	1329	1413	1502	1596	1698
	2007	667	704	744	788	834	884	937	993	1052	1117	1187	1259	1338	1422	1511	1607
	2006	634	671	708	749	793	839	889	942	999	1059	1124	1194	1268	1346	1431	1521
	2005	605	638	674	712	753	798	844	895	947	1005	1067	1132	1201	1276	1355	1440
	2004	576	607	641	679	717	759	802	849	900	954	1011	1074	1139	1209	1284	1364
	2003	548	580	611	645	682	721	763	808	855	905	961	1018	1080	1146	1216	1292
	2002	524	552	582	614	649	687	725	768	812	860	911	966	1024	1087	1153	1224
	2001	500	526	556	586	618	653	690	729	772	816	865	917	972	1030	1093	1160
	2000	478	503	530	559	589	622	657	694	734	776	822	871	922	978	1036	1100
21	2009	522	553	585	619	657	696	739	784	832	883	938	997	1059	1126	1197	1273
	2008	497	526	556	589	624	660	701	743	788	837	888	944	1003	1066	1133	1205
	2007	473	500	528	559	592	627	665	705	747	793	842	894	950	1010	1073	1141
	2006	450	476	503	532	563	596	631	669	709	752	798	847	900	956	1016	1080
	2005	429	453	478	505	535	566	599	635	673	713	757	804	853	906	962	1022
	2004	409	431	455	482	509	538	569	603	639	678	718	762	809	858	911	967
	2003	389	412	434	458	484	512	541	574	607	642	682	723	766	814	863	917
	2002	372	392	413	436	461	488	515	545	576	610	647	685	727	771	819	869
	2001	355	374	394	416	439	464	490	518	548	579	614	651	690	731	776	824
	2000	339	357	376	397	418	442	466	493	521	551	584	618	655	694	736	781
25	2009	662	701	742	785	833	883	936	994	1054	1120	1189	1264	1343	1427	1518	1614
	2008	630	666	705	746	791	837	888	942	999	1061	1126	1196	1272	1352	1436	1528
	2007	600	634	670	709	751	795	844	894	947	1005	1068	1134	1204	1280	1360	1446
	2006	571	604	637	674	714	755	800	848	899	954	1012	1074	1141	1212	1288	1369
	2005	544	574	606	641	678	718	760	805	853	904	960	1019	1081	1148	1220	1296
	2004	518	546	577	611	645	683	722	764	810	859	910	966	1025	1088	1155	1227
	2003	494	522	550	581	614	649	686	727	770	814	864	916	972	1032	1094	1163
	2002	472	497	524	553	584	618	653	691	731	774	820	869	922	978	1038	1102
	2001	450	474	500	527	556	588	621	656	694	734	778	825	874	927	984	1044
	2000	430	453	477	503	530	560	591	624	661	698	740	784	830	880	933	990
26	2009	470	498	527	558	592	627	665	706	749	796	845	898	954	1014	1079	1147
	2008	448	474	501	530	562	595	631	669	710	754	800	850	904	961	1021	1086
	2007	426	450	476	504	534	565	599	635	673	714	759	806	856	910	966	1028
	2006	406	429	453	479	507	537	568	603	639	678	719	764	811	861	915	973
	2005	387	408	431	455	482	510	540	572	606	643	682	724	768	816	867	921
	2004	368	388	410	434	459	485	513	543	576	610	647	687	729	773	821	872
	2003	351	371	391	413	436	461	488	517	547	579	614	651	691	733	778	826
	2002	335	353	372	393	415	439	464	491	519	550	583	618	655	693	738	783
	2001	320	337	355	375	395	418	441	466	494	522	553	587	621	659	699	742
	2000	306	322	339	357	377	398	420	444	470	496	526	557	590	625	663	703
30	2009	292	309	327	346	367	389	413	438	465	494	525	557	592	630	670	712
	2008	278	294	311	329	349	369	392	415	441	468	497	528	561	596	634	674
	2007	265	279	296	313	331	351	372	394	418	444	471	500	531	565	600	638
	2006	252	266	281	298	315	333	353	374	397	421	446	474	503	535	568	604
	2005	240	253	267	283	299	317	335	355	376	399	423	450	477	506	538	572
	2004	229	241	255	269	285	301	318	337	357	379	401	426	452	480	510	541
	2003	218	230	243	256	271	286	303	321	340	359	381	404	429	455	483	513
	2002	208	219	231	244	258	273	288	305	322	341	362	383	407	431	458	486
	2001	198	209	221	233	245	259	274	290	306	324	343	364	386	409	434	461
	2000	190	200	211	222	234	247	261	275	292	308	326	346	366	388	411	437

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	67
17	120
18	82
20	162
21	115
25	145
26	103
30	64
Waiver of Deductible Charges \$300 Deductible.....10 \$500 Deductible..... 13	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 17

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	164	358	204	638	328	573	295	167
PART 2	PERSONAL INJURY PROTECTION							
	66	143	82	259	132	233	118	66
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	216	415	258	722	421	650	379	216
10,000	262	504	313	877	512	790	460	262
25,000	269	517	321	900	525	810	472	269
50,000	276	530	329	922	538	830	484	276
100,000	278	535	332	930	542	837	488	278
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	24	53	31	94	49	85	43	24
25/50	35	80	46	146	72	132	63	35
35/80	56	130	73	242	113	218	101	54
50/100	77	179	101	337	155	304	138	73
100/300	127	296	165	563	253	507	226	119
250/500	222	521	290	997	442	897	396	207
500/500	406	958	531	1840	809	1654	725	377
500/1000	416	981	544	1883	828	1693	742	386

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	20		48		
	25/50	14		3			250/500	23		139		
	35/80	16		12			500/500	34		349		
50/100	17		21			500/1000	35		359			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	65	69	73	77	82	87	92	98	104	110	117	124	132	140	149	158
2008	64	68	72	76	81	85	91	96	102	108	115	122	129	138	146	156
2007	63	67	71	75	79	84	89	94	100	106	113	120	127	135	144	153
2006	62	66	70	74	78	83	88	93	98	104	111	118	125	133	141	150
2005	61	65	69	72	77	81	86	91	97	102	109	116	123	130	139	147
2004	60	64	68	71	75	80	85	90	95	101	107	114	121	128	136	145
2003	60	63	66	70	74	79	83	88	93	99	105	112	118	126	134	142
2002	59	62	65	69	73	77	82	87	92	97	103	110	116	124	131	140
2001	58	61	64	68	72	76	81	85	90	96	102	108	115	122	129	137
2000	57	60	63	67	71	75	79	84	89	94	100	106	112	119	127	135

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 17

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	242	257	272	288	305	323	343	364	386	410	436	463	492	523	556	591
	2008	231	244	258	273	290	307	325	345	366	389	413	438	466	495	526	560
	2007	220	232	245	260	275	291	309	327	347	368	391	415	441	469	498	530
	2006	209	221	233	247	261	277	293	311	329	349	371	394	418	444	472	501
	2005	199	210	222	235	248	263	278	295	312	331	352	373	396	421	447	475
	2004	190	200	211	224	236	250	264	280	297	315	333	354	376	399	423	450
	2003	181	191	201	213	225	238	251	266	282	298	317	336	356	378	401	426
	2002	173	182	192	202	214	226	239	253	268	283	300	318	338	358	380	404
	2001	165	173	183	193	204	215	227	240	254	269	285	302	320	340	360	383
	2000	158	166	175	184	194	205	216	229	242	256	271	287	304	322	342	363
17	2009	511	541	573	607	643	682	723	767	814	865	918	976	1037	1102	1172	1247
	2008	486	515	545	576	611	647	686	727	771	819	870	924	982	1044	1109	1180
	2007	463	489	517	548	580	614	651	690	731	776	825	875	930	988	1050	1117
	2006	441	466	492	521	551	583	618	655	694	736	781	830	881	936	995	1057
	2005	420	444	468	495	524	555	587	622	658	698	741	787	835	887	942	1001
	2004	400	422	446	472	498	527	557	590	625	663	703	746	792	840	892	948
	2003	381	403	425	449	474	501	530	562	595	629	668	708	750	797	845	898
	2002	364	384	404	427	451	477	504	534	564	597	633	671	712	755	802	851
	2001	347	366	386	407	430	454	479	507	536	567	601	637	675	716	760	807
	2000	332	350	369	388	409	432	456	482	510	539	571	605	641	680	720	764
18	2009	319	338	357	378	401	425	451	479	508	540	573	609	647	688	731	778
	2008	304	321	340	360	381	403	428	454	481	511	543	576	613	651	692	736
	2007	289	305	323	342	362	383	406	431	456	484	515	546	580	617	655	697
	2006	275	291	307	325	344	364	385	409	433	459	487	518	550	584	621	660
	2005	262	277	292	309	327	346	366	388	411	436	463	491	521	553	588	625
	2004	250	263	278	294	311	329	348	368	390	414	438	466	494	524	557	591
	2003	238	251	265	280	296	313	331	350	371	392	417	442	468	497	527	560
	2002	227	240	252	266	282	298	314	333	352	373	395	419	444	471	500	531
	2001	217	228	241	254	268	283	299	316	335	354	375	398	421	447	474	503
	2000	207	218	230	242	255	270	285	301	318	336	357	378	400	424	449	477
20	2009	777	823	871	922	977	1036	1099	1166	1238	1315	1396	1483	1576	1675	1782	1895
	2008	739	782	828	876	928	983	1042	1105	1173	1245	1322	1404	1493	1587	1686	1794
	2007	704	744	786	832	881	934	990	1049	1112	1180	1254	1331	1414	1502	1596	1698
	2006	670	708	748	792	838	887	939	996	1055	1119	1188	1261	1339	1422	1512	1607
	2005	639	674	712	752	796	843	892	945	1001	1062	1127	1196	1269	1348	1432	1522
	2004	608	641	678	717	758	801	847	897	951	1008	1068	1134	1204	1277	1356	1440
	2003	579	612	646	682	720	762	806	854	904	956	1015	1076	1141	1211	1285	1365
	2002	554	584	615	649	686	726	766	811	858	908	962	1020	1082	1148	1219	1293
	2001	528	556	587	619	653	690	729	770	815	862	913	969	1026	1088	1154	1226
	2000	505	531	560	590	622	657	694	733	776	819	869	920	974	1033	1095	1162
21	2009	484	513	543	575	609	646	685	727	771	819	870	924	982	1044	1111	1181
	2008	461	487	516	546	579	612	650	689	731	776	824	875	930	989	1051	1118
	2007	439	464	490	519	549	582	617	654	693	735	781	829	881	936	995	1058
	2006	418	442	466	493	522	553	585	620	658	698	740	786	835	886	942	1001
	2005	398	420	444	469	496	525	556	589	624	662	702	745	791	840	892	948
	2004	379	400	422	447	472	499	528	559	593	628	666	707	750	796	845	898
	2003	361	382	402	425	449	475	502	532	563	596	632	670	711	755	801	851
	2002	345	364	383	404	428	452	477	505	535	566	600	636	674	716	759	806
	2001	329	346	366	386	407	430	454	480	508	537	569	604	640	678	720	764
	2000	315	331	349	368	388	410	432	457	483	511	541	573	607	644	682	724
25	2009	700	741	784	830	880	933	990	1050	1115	1184	1257	1336	1419	1509	1605	1707
	2008	666	704	746	789	836	885	939	996	1056	1121	1191	1265	1344	1429	1518	1615
	2007	634	670	708	750	794	841	892	945	1001	1063	1129	1198	1273	1353	1438	1529
	2006	604	638	674	713	754	799	846	897	950	1008	1070	1136	1206	1281	1362	1447
	2005	576	607	641	678	717	759	803	851	901	956	1015	1077	1143	1214	1290	1370
	2004	548	578	610	646	682	722	763	808	856	908	962	1022	1084	1150	1221	1297
	2003	522	552	581	614	649	686	726	769	814	861	914	969	1027	1091	1157	1229
	2002	499	526	554	584	618	653	690	730	773	818	867	919	974	1034	1097	1165
	2001	476	501	529	557	588	622	656	694	734	776	823	873	924	980	1040	1104
	2000	455	479	505	531	560	592	625	660	699	738	782	828	877	930	986	1047
26	2009	436	462	489	518	549	582	617	655	695	738	783	833	885	940	1000	1064
	2008	415	439	465	492	521	552	585	621	658	699	742	788	838	891	946	1007
	2007	395	418	441	467	495	524	556	589	624	662	704	747	794	843	896	953
	2006	376	398	420	444	470	498	527	559	592	628	667	708	752	798	849	902
	2005	359	379	400	422	447	473	501	531	562	596	633	671	712	757	804	854
	2004	341	360	380	403	425	450	476	504	534	566	600	637	676	717	761	809
	2003	325	344	362	383	404	428	452	479	507	537	570	604	640	680	721	766
	2002	311	328	345	364	385	407	430	455	482	510	540	573	607	645	684	726
	2001	297	312	329	347	367	388	409	432	458	484	513	544	576	611	648	688
	2000	283	298	314	331	349	369	389	412	435	460	488	516	547	580	615	652
30	2009	242	256	271	287	304	322	342	363	385	409	434	461	490	521	554	590
	2008	230	243	258	273	289	306	324	344	365	387	411	437	464	494	525	558
	2007	219	231	245	259	274	291	308	326	346	367	390	414	440	467	497	528
	2006	208	220	233	246	261	276	292	310	328	348	370	392	417	443	470	500
	2005	199	210	221	234	248	262	278	294	311	330	351	372	395	419	446	473
	2004	189	200	211	223	236	249	264	279	296	314	332	353	374	397	422	448
	2003	180	191	201	212	224	237	251	266	281	297	316	335	355	377	400	425
	2002	172	182	191	202	213	226	238	252	267	283	299	317	337	357	379	402
	2001	164	173	183	193	203	215	227	240	254	268	284	301	319	339	359	381
	2000	157	165	174	184	194	205	216	228	241	255	270	286	303	321	341	362

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	53
17	112
18	70
20	171
21	106
25	154
26	96
30	53
Waiver of Deductible Charges \$300 Deductible.....10 \$500 Deductible..... 13	

LIMIT	
-------	--

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 18

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	167	468	232	654	410	589	369	192
PART 2	PERSONAL INJURY PROTECTION							
	67	186	92	261	164	234	147	76
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	236	466	287	739	479	666	432	233
10,000	287	566	349	898	582	809	525	283
25,000	294	581	358	921	597	830	538	290
50,000	301	595	366	944	612	850	552	298
100,000	304	600	370	952	617	858	556	300
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	29	71	36	92	61	83	55	33
25/50	41	105	52	139	89	125	80	45
35/80	63	167	82	225	141	203	127	68
50/100	86	229	111	311	193	280	174	90
100/300	138	376	182	515	315	464	284	143
250/500	239	659	316	906	551	816	496	246
500/500	435	1207	578	1665	1008	1500	907	444
500/1000	445	1235	591	1704	1031	1535	928	454

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	20		48		
	25/50	14		3			250/500	23		139		
	35/80	16		12			500/500	34		349		
50/100	17		21			500/1000	35		359			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	134	141	149	158	168	177	188	199	212	224	238	253	269	286	304	324
2008	132	139	147	156	165	174	185	196	208	221	234	249	264	281	299	318
2007	130	137	145	153	162	172	182	193	204	217	230	244	260	276	294	312
2006	128	135	142	151	159	169	179	189	201	213	226	240	255	271	288	307
2005	125	133	140	148	157	166	176	186	197	209	223	236	251	266	283	301
2004	124	130	138	146	154	163	173	183	194	206	219	232	247	262	278	296
2003	122	128	136	144	152	161	170	180	191	203	215	228	242	257	274	291
2002	120	126	134	141	149	158	167	177	188	199	211	224	238	253	269	286
2001	118	125	132	139	147	155	165	174	185	196	208	220	234	248	264	281
2000	116	122	129	137	145	153	162	171	181	192	204	217	230	244	259	276

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$5

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 18

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	296	313	331	351	372	394	418	444	471	500	531	564	600	637	678	721
	2008	281	298	315	333	353	374	397	421	446	474	503	534	568	604	641	682
	2007	268	283	299	317	335	355	377	399	423	449	477	506	538	572	607	646
	2006	255	270	285	301	319	337	357	379	402	426	452	480	510	541	575	611
	2005	243	257	271	286	303	321	339	360	381	404	429	455	483	513	545	579
	2004	231	244	258	273	288	305	322	341	362	384	406	432	458	486	516	548
	2003	220	233	246	259	274	290	307	325	344	364	386	409	434	461	489	519
	2002	211	222	234	247	261	276	292	309	326	346	366	388	412	437	464	492
	2001	201	212	223	235	248	263	277	293	310	328	348	369	391	414	439	466
	2000	192	202	213	225	237	250	264	279	295	312	330	350	371	393	417	442
17	2009	566	599	634	671	712	754	800	849	901	957	1016	1080	1148	1220	1298	1380
	2008	538	570	603	638	676	716	759	805	854	907	963	1023	1087	1155	1228	1306
	2007	513	542	573	606	642	680	721	764	810	859	913	969	1030	1094	1162	1236
	2006	488	516	545	577	610	646	684	725	768	815	865	918	975	1036	1101	1170
	2005	465	491	518	548	580	614	650	688	729	773	821	871	924	981	1043	1108
	2004	443	467	493	522	552	584	617	653	692	734	778	826	876	930	988	1049
	2003	422	446	470	497	524	555	587	622	658	696	739	783	831	882	936	994
	2002	403	425	448	472	500	528	558	591	625	661	701	743	788	836	887	942
	2001	385	405	427	451	476	503	531	561	594	628	665	706	747	793	841	893
	2000	368	387	408	430	453	479	505	534	565	597	632	670	709	752	797	846
18	2009	376	399	422	447	474	502	533	565	600	637	676	719	764	812	863	918
	2008	358	379	401	424	450	476	505	536	568	603	641	680	723	769	817	869
	2007	341	360	381	403	427	452	480	508	539	572	607	645	685	728	773	823
	2006	325	343	362	384	406	430	455	482	511	542	575	611	649	689	733	779
	2005	310	327	345	364	386	408	432	458	485	514	546	580	615	653	694	737
	2004	295	311	328	347	367	388	410	435	461	489	518	550	583	619	657	698
	2003	281	297	313	330	349	369	390	414	438	463	492	521	553	587	622	661
	2002	268	283	298	314	332	352	371	393	416	440	466	494	524	556	590	627
	2001	256	269	284	300	316	334	353	373	395	418	443	469	497	527	559	594
	2000	245	257	271	286	301	318	336	355	376	397	421	446	472	500	530	563
20	2009	758	803	849	899	954	1011	1072	1138	1208	1283	1362	1447	1538	1634	1738	1849
	2008	721	763	808	855	906	959	1017	1078	1144	1215	1290	1370	1456	1548	1645	1750
	2007	687	726	767	812	860	911	966	1023	1085	1151	1223	1298	1379	1466	1557	1656
	2006	654	691	730	772	817	865	916	971	1030	1092	1159	1230	1306	1388	1475	1568
	2005	624	658	694	734	777	822	870	922	976	1036	1099	1167	1238	1315	1397	1484
	2004	593	626	661	700	739	782	827	875	928	984	1042	1107	1174	1246	1323	1405
	2003	565	598	630	665	703	743	786	833	882	933	990	1049	1113	1182	1253	1331
	2002	540	569	600	633	669	708	747	791	837	886	939	995	1056	1120	1189	1262
	2001	515	542	573	604	637	674	711	752	795	841	891	945	1001	1062	1126	1196
	2000	492	518	547	576	607	641	677	715	757	799	847	897	950	1008	1068	1134
21	2009	568	601	636	674	714	757	803	853	905	961	1020	1084	1152	1225	1303	1385
	2008	541	572	605	640	679	718	762	808	857	910	966	1026	1091	1160	1232	1311
	2007	515	544	575	608	644	683	724	767	813	863	917	973	1034	1098	1167	1241
	2006	490	518	547	579	612	648	686	728	771	818	868	922	979	1040	1105	1175
	2005	467	493	520	550	582	616	652	691	732	776	824	874	927	985	1047	1112
	2004	445	469	495	524	554	586	619	656	695	737	781	829	880	934	991	1053
	2003	424	448	472	498	527	557	589	624	661	699	742	786	834	885	939	998
	2002	405	427	449	474	502	530	560	593	627	664	704	746	791	839	891	945
	2001	386	406	429	452	477	505	533	563	596	630	668	708	750	796	844	896
	2000	369	388	410	431	455	480	507	536	567	599	635	672	712	755	800	849
25	2009	682	722	765	810	858	910	965	1024	1087	1154	1226	1302	1384	1471	1565	1664
	2008	649	687	727	769	815	863	915	971	1030	1093	1161	1233	1311	1393	1480	1575
	2007	618	653	691	731	774	820	870	921	976	1036	1101	1168	1242	1319	1402	1491
	2006	588	622	657	695	736	779	825	874	927	983	1043	1108	1176	1249	1328	1411
	2005	561	592	625	661	699	740	783	830	879	932	989	1050	1114	1183	1257	1336
	2004	534	563	595	630	665	704	744	788	835	885	938	996	1057	1122	1191	1265
	2003	509	538	567	599	632	669	707	750	794	840	891	944	1002	1063	1128	1198
	2002	486	513	540	570	602	637	673	712	753	797	845	896	950	1008	1070	1136
	2001	464	488	515	543	573	606	640	677	716	757	802	851	901	956	1014	1077
	2000	443	467	492	518	546	577	609	644	681	720	763	808	855	907	961	1020
26	2009	511	541	573	607	643	682	723	767	814	865	918	976	1037	1102	1172	1247
	2008	486	515	545	576	611	647	686	727	771	819	870	924	982	1044	1109	1180
	2007	463	489	517	548	580	614	651	690	731	776	825	875	930	988	1050	1117
	2006	441	466	492	521	551	583	618	655	694	736	781	830	881	936	995	1057
	2005	420	444	468	495	524	555	587	622	658	698	741	787	835	887	942	1001
	2004	400	422	446	472	498	527	557	590	625	663	703	746	792	840	892	948
	2003	381	403	425	449	474	501	530	562	595	629	668	708	750	797	845	898
	2002	364	384	404	427	451	477	504	534	564	597	633	671	712	755	802	851
	2001	347	366	386	407	430	454	479	507	536	567	601	637	675	716	760	807
	2000	332	350	369	388	409	432	456	482	510	539	571	605	641	680	720	764
30	2009	289	306	324	343	364	385	409	434	461	489	519	552	586	623	663	705
	2008	275	291	308	326	345	366	388	411	436	463	492	522	555	590	627	667
	2007	262	277	293	310	328	347	368	390	414	439	466	495	526	559	594	632
	2006	249	264	278	295	312	330	349	370	393	416	442	469	498	529	563	598
	2005	238	251	265	280	296	314	332	352	372	395	419	445	472	501	533	566
	2004	226	239	252	267	282	298	315	334	354	375	397	422	448	475	505	536
	2003	216	228	240	254	268	283	300	318	336	356	378	400	424	451	478	508
	2002	206	217	229	241	255	270	285	302	319	338	358	380	403	427	453	481
	2001	197	207	218	230	243	257	271	287	303	321	340	360	382	405	430	456
	2000	188	198	208	220	231	245	258	273	289	305	323	342	362	384	407	432

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	65
17	124
18	83
20	167
21	125
25	150
26	112
30	64
Waiver of Deductible Charges \$300 Deductible.....10	
\$500 Deductible..... 13	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 19

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	203	458	275	625	416	563	374	229	
PART 2	PERSONAL INJURY PROTECTION								
	81	187	109	248	166	224	149	90	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	246	460	295	717	462	646	416	238
	10,000	299	559	358	871	561	785	505	289
	25,000	307	573	368	893	576	805	518	297
	50,000	314	587	377	916	590	825	531	304
	100,000	317	592	380	923	595	832	536	307
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	33	70	41	89	62	80	56	38
	25/50	48	105	62	133	92	119	83	55
	35/80	74	169	102	213	146	192	131	86
	50/100	101	233	141	293	200	264	180	117
	100/300	164	384	234	483	328	435	295	189
	250/500	285	674	413	848	574	764	517	330
	500/500	519	1237	760	1557	1052	1402	947	602
	500/1000	531	1266	778	1593	1077	1435	969	616

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	20	48						
	25/50	14	3	250/500	23	139						
	35/80	16	12	500/500	34	349						
	50/100	17	21	500/1000	35	359						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	147	155	164	174	184	195	206	219	232	246	262	278	295	314	334	355
2008	144	153	162	171	181	191	203	215	228	242	257	273	290	309	328	349
2007	142	150	159	168	178	188	199	212	224	238	253	268	285	303	322	343
2006	140	148	156	165	175	185	196	208	221	234	248	264	280	298	317	337
2005	138	146	154	163	172	182	193	205	217	230	244	259	275	293	311	331
2004	136	143	151	160	169	179	190	201	213	226	240	255	271	287	306	325
2003	134	141	149	158	167	176	187	198	210	222	236	251	266	283	300	319
2002	132	139	147	155	164	173	184	195	206	219	232	246	261	278	295	313
2001	130	137	144	152	161	171	181	191	203	215	228	242	257	273	290	308
2000	128	134	142	150	159	168	178	188	199	211	224	238	252	268	285	303

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$5

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 19

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	306	325	344	364	386	409	434	460	488	519	551	585	622	661	703	748
	2008	292	309	327	346	366	388	411	436	463	491	522	554	589	626	665	708
	2007	278	293	310	328	348	368	391	414	439	466	495	525	558	593	630	670
	2006	264	280	295	312	330	350	370	393	416	442	469	498	528	561	597	634
	2005	252	266	281	297	314	333	352	373	395	419	445	472	501	532	565	600
	2004	240	253	267	283	299	316	334	354	375	398	421	448	475	504	535	568
	2003	229	242	255	269	284	301	318	337	357	377	400	424	450	478	507	538
	2002	218	230	242	256	271	286	302	320	338	358	380	402	427	453	481	510
	2001	208	219	232	244	258	272	288	304	322	340	360	382	405	429	456	484
	2000	199	210	221	233	245	259	274	289	306	323	343	363	384	408	432	458
17	2009	575	609	645	683	724	767	814	863	916	973	1033	1098	1167	1240	1319	1403
	2008	547	579	613	649	687	728	772	818	868	922	979	1040	1105	1175	1248	1328
	2007	521	551	582	616	653	691	733	777	823	874	928	985	1047	1112	1182	1257
	2006	496	525	554	586	620	656	695	737	781	829	879	934	991	1053	1119	1190
	2005	473	499	527	557	589	624	660	700	741	786	834	886	939	998	1060	1127
	2004	450	475	502	531	561	593	627	664	704	747	791	840	891	946	1004	1067
	2003	429	453	478	505	533	564	596	632	669	708	751	796	845	897	951	1010
	2002	410	432	455	480	508	537	567	600	635	672	713	755	801	850	902	957
	2001	391	412	435	458	483	511	540	570	604	638	676	717	760	806	855	908
	2000	374	393	415	437	461	487	514	543	574	607	643	681	721	765	811	860
18	2009	429	454	481	509	540	572	607	644	683	726	770	819	870	925	984	1046
	2008	408	432	457	484	512	542	575	610	647	687	730	775	824	876	931	990
	2007	389	411	434	459	487	515	547	579	614	651	692	734	780	829	881	937
	2006	370	391	413	437	462	489	518	550	583	618	656	696	739	785	835	887
	2005	353	372	393	415	439	465	492	522	552	586	622	660	700	744	790	840
	2004	336	354	374	396	418	442	468	495	525	557	590	626	664	705	749	795
	2003	320	338	356	376	398	421	445	471	499	528	560	594	630	669	709	753
	2002	302	322	339	358	379	401	423	448	474	501	531	563	597	634	673	714
	2001	292	307	324	342	360	381	402	425	450	476	504	535	567	601	637	677
	2000	279	293	309	326	343	363	383	405	428	452	479	508	538	570	604	641
20	2009	735	779	824	873	925	981	1040	1104	1172	1244	1321	1404	1492	1586	1687	1794
	2008	700	740	784	829	879	930	987	1046	1110	1179	1251	1329	1413	1502	1596	1698
	2007	667	704	744	788	834	884	937	993	1052	1117	1187	1259	1338	1422	1511	1607
	2006	634	671	708	749	793	839	889	942	999	1059	1124	1194	1268	1346	1431	1521
	2005	605	638	674	712	753	798	844	895	947	1005	1067	1132	1201	1276	1355	1440
	2004	576	607	641	679	717	759	802	849	900	954	1011	1074	1139	1209	1284	1364
	2003	548	580	611	645	682	721	763	808	855	905	961	1018	1080	1146	1216	1292
	2002	524	552	582	614	649	687	725	768	812	860	911	966	1024	1087	1153	1224
	2001	500	526	556	586	618	653	690	729	772	816	865	917	972	1030	1093	1160
	2000	478	503	530	559	589	622	657	694	734	776	822	871	922	978	1036	1100
21	2009	592	627	663	702	745	789	837	889	943	1002	1063	1130	1201	1276	1358	1444
	2008	563	596	631	667	707	749	794	842	893	949	1007	1070	1137	1209	1285	1367
	2007	537	567	599	634	672	711	754	799	847	899	955	1014	1077	1145	1216	1293
	2006	511	540	570	603	638	676	715	759	804	853	905	961	1020	1084	1152	1224
	2005	487	514	542	573	606	642	680	720	763	809	859	911	967	1027	1091	1159
	2004	463	489	516	546	577	611	646	684	724	768	814	864	917	973	1033	1098
	2003	441	467	492	520	549	580	614	650	689	728	773	820	869	923	979	1040
	2002	422	445	468	494	523	553	584	618	654	692	733	777	824	875	928	985
	2001	402	424	447	472	498	526	555	587	621	657	696	738	782	829	880	934
	2000	385	405	427	450	474	501	528	559	591	624	662	701	742	787	834	885
25	2009	662	701	742	785	833	883	936	994	1054	1120	1189	1264	1343	1427	1518	1614
	2008	630	666	705	746	791	837	888	942	999	1061	1126	1196	1272	1352	1436	1528
	2007	600	634	670	709	751	795	844	894	947	1005	1068	1134	1204	1280	1360	1446
	2006	571	604	637	674	714	755	800	848	899	954	1012	1074	1141	1212	1288	1369
	2005	544	574	606	641	678	718	760	805	853	904	960	1019	1081	1148	1220	1296
	2004	518	546	577	611	645	683	722	764	810	859	910	966	1025	1088	1155	1227
	2003	494	522	550	581	614	649	686	727	770	814	864	916	972	1032	1094	1163
	2002	472	497	524	553	584	618	653	691	731	774	820	869	922	978	1038	1102
	2001	450	474	500	527	556	588	621	656	694	734	778	825	874	927	984	1044
	2000	430	453	477	503	530	560	591	624	661	698	740	784	830	880	933	990
26	2009	532	564	596	632	670	710	753	799	848	901	956	1016	1080	1148	1221	1298
	2008	507	536	567	600	636	673	714	757	803	853	906	962	1023	1087	1155	1229
	2007	482	510	539	570	604	640	678	719	762	808	859	912	969	1029	1094	1163
	2006	459	485	512	542	574	607	643	682	723	767	814	864	917	974	1036	1101
	2005	438	462	488	515	545	577	611	648	686	727	772	819	869	923	981	1042
	2004	417	439	464	491	519	549	580	615	651	691	732	777	825	875	929	987
	2003	397	420	442	467	493	522	552	585	619	655	695	737	781	830	880	935
	2002	379	400	421	444	470	497	525	556	588	622	659	699	741	787	835	886
	2001	362	381	402	424	447	473	499	528	558	591	626	664	703	746	791	840
	2000	346	364	384	404	426	450	475	502	531	561	595	630	667	708	750	796
30	2009	305	323	342	362	384	407	432	458	486	516	548	582	619	658	700	744
	2008	290	307	325	344	365	386	409	434	460	489	519	551	586	623	662	704
	2007	277	292	309	327	346	367	389	412	437	463	492	522	555	590	627	667
	2006	263	278	294	311	329	348	369	391	414	440	466	495	526	559	594	631
	2005	251	265	279	295	313	331	350	371	393	417	442	470	498	529	562	597
	2004	239	252	266	282	297	315	333	352	373	396	419	445	473	502	533	566
	2003	228	241	253	268	283	299	316	335	355	375	398	422	448	476	504	536
	2002	217	229	241	255	269	285	301	318	337	357	378	401	425	451	478	508
	2001	207	218	230	243	256	271	286	303	320	339	359	380	403	427	453	481
	2000	198	209	220	232	244	258	272	288	305	322	341	361	383	406	430	456

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	67
17	126
18	94
20	162
21	130
25	145
26	117
30	67
Waiver of Deductible Charges \$300 Deductible.....10	
\$500 Deductible..... 13	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 20

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	188	467	259	648	428	584	386	210
PART 2	PERSONAL INJURY PROTECTION							
	74	192	103	258	171	232	153	86
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	229	457	278	734	468	660	421	241
10,000	278	555	338	892	569	802	512	293
25,000	285	569	346	915	583	822	525	300
50,000	292	584	355	937	598	843	538	308
100,000	295	589	358	945	603	850	542	310
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	33	72	41	92	62	83	56	38
25/50	47	109	63	135	92	122	83	53
35/80	72	178	103	215	148	194	133	80
50/100	97	247	142	295	203	266	183	107
100/300	155	409	237	483	334	436	302	172
250/500	269	722	418	845	587	762	529	296
500/500	489	1328	769	1548	1076	1395	971	536
500/1000	500	1359	788	1584	1101	1428	994	549

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	20		48		
	25/50	14		3			250/500	23		139		
	35/80	16		12			500/500	34		349		
50/100	17		21			500/1000	35		359			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	133	141	149	157	167	177	187	198	211	223	237	252	268	285	303	322
2008	131	139	146	155	164	174	184	195	207	220	233	248	263	280	298	317
2007	129	136	144	152	161	171	181	192	204	216	229	243	259	275	292	311
2006	127	134	142	150	159	168	178	189	200	212	225	239	254	270	287	306
2005	125	132	139	147	156	165	175	186	197	208	222	235	250	265	282	300
2004	123	130	137	145	154	163	172	183	193	205	218	231	245	261	277	295
2003	121	128	135	143	151	160	169	179	190	202	214	227	241	256	272	290
2002	119	126	133	141	149	157	167	176	187	198	210	223	237	252	267	284
2001	117	124	131	138	146	155	164	173	184	195	207	219	233	247	263	279
2000	116	122	129	136	144	152	161	171	181	192	203	216	229	243	258	274

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$5

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 20

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	328	348	368	390	413	438	465	493	523	556	590	627	666	708	753	801
	2008	313	331	350	370	392	415	441	467	496	526	559	594	631	671	713	758
	2007	298	314	332	352	373	395	419	443	470	499	530	562	598	635	675	718
	2006	283	299	316	335	354	375	397	421	446	473	502	533	566	601	639	679
	2005	270	285	301	318	336	356	377	400	423	449	476	506	536	570	605	643
	2004	257	271	286	303	320	339	358	379	402	426	451	479	509	540	573	609
	2003	245	259	273	288	304	322	341	361	382	404	429	455	482	512	543	577
	2002	234	247	260	274	290	307	324	343	363	384	407	431	457	485	515	547
	2001	223	235	248	262	276	292	308	326	345	364	386	410	434	460	488	518
	2000	213	225	237	249	263	278	293	310	328	346	367	389	412	437	463	491
17	2009	574	608	644	682	723	766	813	862	915	972	1032	1097	1165	1239	1318	1401
	2008	547	578	612	648	686	727	771	817	867	921	978	1038	1104	1173	1247	1326
	2007	521	550	581	615	652	690	732	776	822	873	927	984	1045	1111	1180	1255
	2006	495	524	553	585	619	656	694	736	780	828	878	933	990	1052	1118	1188
	2005	473	499	526	556	589	623	660	699	740	785	833	884	938	997	1059	1125
	2004	450	474	501	530	560	593	626	664	703	746	790	839	890	944	1003	1065
	2003	428	453	477	504	533	563	596	631	668	707	750	795	843	896	950	1009
	2002	409	432	454	480	507	537	567	600	634	671	712	754	800	849	901	956
	2001	391	411	434	458	483	510	539	570	603	638	675	716	759	805	854	907
	2000	373	393	414	436	460	486	513	542	574	606	642	680	720	764	810	859
18	2009	416	441	467	494	524	555	589	625	664	705	748	795	845	898	955	1016
	2008	396	419	444	470	498	527	559	593	629	668	709	753	800	851	904	962
	2007	378	399	422	446	472	501	531	562	596	633	672	713	758	805	856	910
	2006	359	380	401	424	449	475	503	534	566	600	637	676	718	762	811	861
	2005	343	362	382	403	427	452	478	507	537	569	604	641	680	722	768	816
	2004	326	344	363	384	406	430	454	481	510	541	573	608	645	685	727	772
	2003	311	328	346	366	386	408	432	458	484	513	544	577	611	649	689	732
	2002	297	313	329	348	368	389	411	435	460	487	516	547	580	615	653	693
	2001	283	298	315	332	350	370	391	413	437	462	490	519	550	583	619	657
	2000	271	285	300	316	333	352	372	393	416	439	466	493	522	554	587	623
20	2009	747	791	837	886	940	996	1057	1121	1190	1264	1342	1426	1515	1611	1713	1822
	2008	711	752	796	842	893	945	1002	1063	1128	1197	1271	1350	1435	1526	1621	1725
	2007	677	715	756	800	847	898	952	1009	1069	1135	1206	1279	1359	1445	1535	1632
	2006	644	681	719	761	805	853	903	957	1015	1076	1142	1213	1288	1368	1454	1545
	2005	615	648	684	723	765	811	858	909	962	1021	1083	1150	1220	1296	1377	1463
	2004	585	617	652	689	728	771	815	863	914	970	1027	1091	1157	1228	1304	1385
	2003	557	589	621	656	693	733	775	821	869	919	976	1034	1097	1165	1235	1312
	2002	532	561	591	624	660	698	737	780	825	873	925	981	1040	1104	1172	1244
	2001	508	535	564	595	628	664	701	741	784	829	878	932	987	1047	1110	1179
	2000	485	511	539	567	598	632	667	705	746	788	835	884	937	993	1053	1117
21	2009	589	624	660	699	741	786	833	884	938	997	1058	1125	1195	1270	1351	1437
	2008	561	593	628	664	704	745	790	838	889	944	1002	1065	1132	1203	1278	1360
	2007	534	564	596	631	668	708	751	795	843	895	951	1009	1072	1139	1210	1287
	2006	508	537	567	600	635	672	712	755	800	849	900	956	1015	1078	1146	1218
	2005	485	511	540	570	604	639	676	717	759	805	854	907	962	1022	1086	1154
	2004	461	486	514	544	574	608	642	680	721	765	810	860	913	968	1028	1092
	2003	439	464	489	517	546	578	611	647	685	725	769	815	865	918	974	1035
	2002	420	443	466	492	520	550	581	615	650	688	730	773	820	870	924	981
	2001	400	421	445	469	495	523	553	584	618	654	693	735	778	825	875	930
	2000	383	403	425	447	472	498	526	556	588	621	659	697	739	783	830	881
25	2009	672	712	753	797	845	896	951	1009	1071	1137	1207	1283	1363	1449	1541	1639
	2008	640	677	716	758	803	850	902	956	1014	1077	1144	1215	1291	1373	1458	1552
	2007	609	643	680	720	762	808	857	907	962	1021	1085	1151	1223	1300	1381	1468
	2006	580	613	647	685	725	767	812	861	913	968	1027	1091	1158	1230	1308	1390
	2005	553	583	616	651	689	729	772	818	866	918	975	1035	1097	1166	1239	1316
	2004	526	555	586	620	655	693	733	776	822	872	924	981	1041	1105	1173	1246
	2003	501	530	558	590	623	659	697	738	782	827	878	930	987	1048	1111	1181
	2002	479	505	532	561	593	628	663	701	742	785	833	882	936	993	1054	1119
	2001	457	481	508	535	565	597	630	666	705	746	790	838	888	941	999	1061
	2000	437	460	485	510	538	569	600	634	671	709	751	796	843	893	947	1005
26	2009	531	562	595	630	668	708	751	797	846	898	954	1013	1077	1145	1217	1295
	2008	505	534	566	599	634	671	712	755	801	851	903	959	1020	1084	1152	1225
	2007	481	508	537	569	602	638	677	717	760	806	857	909	966	1026	1091	1160
	2006	458	484	511	541	572	606	642	680	721	765	811	862	915	972	1033	1098
	2005	437	461	486	514	544	576	609	646	684	725	770	817	867	921	978	1040
	2004	416	438	463	490	518	547	579	613	650	689	730	775	822	873	927	984
	2003	396	418	441	466	492	521	550	583	617	653	693	735	779	827	878	932
	2002	378	399	420	443	469	496	523	554	586	620	658	697	739	784	833	884
	2001	361	380	401	423	446	472	498	526	557	589	624	662	701	744	789	838
	2000	345	363	383	403	425	449	474	501	530	560	593	628	666	706	748	794
30	2009	318	337	357	378	400	424	450	478	507	538	572	607	645	686	730	776
	2008	303	320	339	359	380	402	427	453	480	510	541	575	611	650	690	735
	2007	288	305	322	341	361	382	406	430	455	483	513	545	579	615	654	695
	2006	274	290	306	324	343	363	385	408	432	458	486	517	548	583	619	658
	2005	262	276	291	308	326	345	365	387	410	435	461	490	520	552	586	623
	2004	249	263	277	294	310	328	347	368	389	413	437	465	493	523	555	590
	2003	237	251	264	279	295	312	330	350	370	392	416	440	467	496	526	559
	2002	227	239	252	266	281	297	314	332	351	372	394	418	443	470	499	530
	2001	216	228	240	253	267	283	298	316	334	353	374	397	420	446	473	502
	2000	207	218	229	242	255	269	284	300	318	336	356	377	399	423	448	476

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	72
17	126
18	92
20	164
21	129
25	148
26	117
30	70
Waiver of Deductible Charges \$300 Deductible.....10	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 21

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	230	471	352	630	450	567	405	323	
PART 2	PERSONAL INJURY PROTECTION								
	91	192	141	251	179	226	161	127	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	269	504	323	722	523	650	471	270
	10,000	327	612	392	877	635	790	572	328
	25,000	335	628	402	900	652	810	587	336
	50,000	344	644	412	922	668	830	601	345
	100,000	346	649	416	930	674	837	607	348
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	45	71	55	90	67	81	60	54
	25/50	62	107	83	134	100	121	89	78
	35/80	93	173	135	216	159	194	143	121
	50/100	124	239	186	297	219	268	197	165
	100/300	197	395	308	490	360	441	324	268
	250/500	338	694	543	860	631	774	568	466
	500/500	611	1276	998	1579	1158	1421	1041	850
	500/1000	625	1306	1022	1616	1185	1454	1065	870

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	20	48						
	25/50	14	3	250/500	23	139						
	35/80	16	12	500/500	34	349						
	50/100	17	21	500/1000	35	359						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	181	191	202	214	227	240	254	270	286	304	322	343	364	387	412	438
2008	178	188	199	211	223	236	250	265	281	299	317	337	358	380	404	430
2007	176	185	196	207	219	232	246	261	277	293	312	331	351	374	397	423
2006	173	182	193	204	216	228	242	256	272	288	306	325	345	367	390	415
2005	170	179	190	200	212	225	238	252	267	283	301	320	339	361	383	408
2004	167	176	187	197	209	221	234	248	263	279	296	314	334	354	377	401
2003	165	174	184	194	205	217	230	244	259	274	291	309	328	348	370	394
2002	162	171	181	191	202	214	226	240	254	269	286	303	322	342	363	386
2001	160	169	178	188	199	210	223	236	250	265	281	298	317	336	357	380
2000	157	166	175	185	196	207	219	232	245	260	276	293	311	330	351	373

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$6

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 21

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	341	362	383	405	430	455	483	513	544	578	613	652	693	736	783	833
	2008	325	344	364	385	408	432	458	486	515	547	581	617	656	697	741	788
	2007	310	327	346	366	387	410	435	461	489	519	551	585	621	660	702	746
	2006	295	311	329	348	368	390	413	438	464	492	522	554	589	625	665	706
	2005	281	296	313	331	350	371	392	416	440	467	495	526	558	592	629	669
	2004	267	282	298	315	333	352	372	394	418	443	469	499	529	561	596	633
	2003	255	269	284	300	317	335	354	375	397	420	446	473	501	532	565	600
	2002	243	257	270	285	302	319	337	356	377	399	423	448	476	505	536	568
	2001	232	244	258	272	287	303	320	339	358	379	401	426	451	478	507	539
	2000	222	234	246	259	273	289	305	322	341	360	382	404	428	454	481	511
17	2009	585	619	655	694	736	780	827	878	931	989	1050	1116	1186	1261	1341	1426
	2008	556	589	623	659	699	740	785	832	882	937	995	1057	1123	1194	1269	1350
	2007	530	560	592	626	663	703	745	789	837	888	944	1001	1064	1131	1201	1278
	2006	504	533	563	596	630	667	707	749	794	842	894	949	1008	1070	1138	1209
	2005	481	507	536	566	599	634	671	711	753	799	848	900	955	1014	1078	1145
	2004	458	483	510	540	570	603	638	675	715	759	804	854	906	961	1021	1084
	2003	436	461	486	513	542	573	606	642	680	719	764	809	858	911	967	1027
	2002	417	439	463	488	516	546	577	610	646	683	724	768	814	864	917	973
	2001	397	418	442	466	491	520	548	580	613	649	687	729	772	819	869	923
	2000	380	400	422	444	468	495	522	552	584	617	654	692	733	777	824	874
18	2009	478	507	536	568	602	638	677	718	762	809	859	913	970	1031	1097	1167
	2008	455	482	510	539	572	605	642	681	722	767	814	865	919	977	1038	1104
	2007	434	458	484	512	543	575	610	646	685	727	772	819	871	925	983	1045
	2006	413	436	461	487	516	546	578	613	650	689	731	777	825	876	931	989
	2005	394	415	438	463	490	519	549	582	616	654	694	736	781	830	882	937
	2004	374	395	417	442	466	493	522	553	585	621	658	698	741	786	835	887
	2003	357	377	397	420	443	469	496	526	556	589	625	662	702	746	791	840
	2002	341	359	378	399	422	447	472	499	528	559	593	628	666	707	750	796
	2001	325	342	361	381	402	425	449	474	502	531	562	597	632	670	711	755
	2000	311	327	345	363	383	405	427	451	478	505	535	566	600	636	674	715
20	2009	742	786	832	880	933	989	1050	1114	1182	1255	1333	1416	1505	1600	1702	1810
	2008	706	747	791	837	887	938	996	1056	1120	1189	1263	1341	1426	1515	1610	1713
	2007	673	710	751	795	842	892	946	1002	1062	1127	1197	1271	1350	1435	1524	1621
	2006	640	677	714	756	800	847	897	951	1008	1069	1134	1204	1279	1358	1444	1535
	2005	610	644	680	718	760	805	852	903	956	1014	1076	1142	1212	1287	1367	1453
	2004	581	612	647	685	723	765	809	857	908	963	1020	1083	1149	1220	1295	1376
	2003	553	585	616	651	688	728	769	815	863	913	969	1027	1089	1157	1227	1303
	2002	529	557	587	620	655	693	732	774	819	867	919	974	1033	1096	1164	1235
	2001	504	531	560	591	624	659	696	736	779	823	872	925	980	1039	1103	1171
	2000	482	507	535	564	594	628	662	700	741	783	829	878	930	986	1045	1110
21	2009	670	709	751	795	843	893	948	1006	1067	1133	1203	1279	1359	1444	1536	1634
	2008	638	674	714	755	800	847	899	953	1011	1074	1140	1211	1287	1368	1454	1547
	2007	607	641	678	718	760	805	854	904	959	1018	1081	1147	1219	1295	1376	1464
	2006	578	611	645	683	722	765	810	858	910	965	1024	1087	1155	1226	1304	1386
	2005	551	581	614	649	686	727	769	815	863	915	972	1031	1094	1162	1235	1312
	2004	524	553	584	618	653	691	730	774	820	869	921	978	1038	1101	1169	1242
	2003	500	528	557	588	621	657	695	736	779	824	875	927	983	1044	1108	1177
	2002	477	503	530	559	592	626	661	699	740	783	830	880	933	990	1051	1115
	2001	455	479	506	534	563	595	628	664	703	743	788	835	885	938	995	1057
	2000	435	458	483	509	536	567	598	632	669	707	749	793	840	891	944	1002
25	2009	668	707	748	792	840	890	945	1002	1064	1130	1199	1275	1354	1440	1531	1629
	2008	635	672	712	753	798	845	896	950	1008	1070	1136	1207	1283	1364	1449	1541
	2007	605	639	676	715	757	802	851	901	956	1014	1077	1143	1215	1291	1372	1459
	2006	576	609	643	680	720	762	807	856	907	962	1021	1084	1151	1222	1299	1381
	2005	549	580	612	646	684	724	767	812	860	912	968	1028	1090	1158	1231	1308
	2004	523	551	582	616	651	689	728	771	817	867	918	975	1034	1098	1166	1238
	2003	498	526	555	586	619	655	692	734	777	822	872	924	980	1041	1104	1173
	2002	476	502	528	558	590	624	658	697	737	780	827	877	930	987	1047	1111
	2001	454	478	504	532	561	593	626	662	701	741	785	833	882	935	992	1054
	2000	434	457	481	507	535	565	596	630	667	704	746	790	837	888	941	999
26	2009	603	638	676	715	758	804	853	905	960	1020	1083	1151	1223	1300	1383	1471
	2008	574	607	643	680	720	763	809	858	910	966	1026	1090	1158	1231	1308	1392
	2007	546	577	610	646	684	725	768	814	863	916	973	1033	1097	1166	1239	1317
	2006	520	550	580	614	650	688	729	773	819	869	922	979	1039	1104	1173	1247
	2005	496	523	552	584	618	654	692	734	777	824	874	928	984	1046	1111	1181
	2004	472	498	526	556	588	622	657	696	738	782	829	880	934	991	1052	1118
	2003	450	475	501	529	559	591	625	662	701	742	787	835	885	940	997	1059
	2002	430	453	477	503	532	563	595	629	666	705	747	792	840	891	946	1004
	2001	410	431	455	480	507	536	566	598	633	669	709	752	797	845	896	951
	2000	392	412	435	458	483	510	538	569	602	636	674	714	756	802	850	902
30	2009	411	435	460	487	517	548	581	616	654	695	738	784	833	885	942	1002
	2008	391	413	438	463	491	519	551	584	620	658	699	742	789	839	891	948
	2007	372	393	416	440	466	494	523	554	588	624	663	703	747	794	844	897
	2006	354	374	395	418	443	469	496	526	558	592	628	667	708	752	799	849
	2005	338	356	376	398	421	446	472	500	529	561	596	632	671	712	757	804
	2004	321	339	358	379	400	424	448	474	503	533	565	600	636	675	717	761
	2003	306	324	341	360	381	403	426	451	478	505	536	569	603	640	679	721
	2002	293	309	325	343	363	384	405	429	453	480	509	539	572	607	644	684
	2001	279	294	310	327	345	365	385	407	431	456	483	512	543	575	610	648
	2000	267	281	296	312	329	347	367	387	410	433	459	486	515	546	579	614

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	75
17	128
18	105
20	163
21	147
25	147
26	132
30	90
Wa	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 22

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	227	471	343	631	443	568	398	313	
PART 2	PERSONAL INJURY PROTECTION								
	89	192	139	252	176	226	159	123	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	341	538	401	720	562	649	507	333
	10,000	414	654	487	875	683	789	616	405
	25,000	425	670	500	897	700	809	632	415
	50,000	435	687	512	919	718	829	647	425
	100,000	439	693	516	927	724	836	653	429
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	44	71	55	89	66	80	59	53
	25/50	61	108	80	134	97	120	86	83
	35/80	91	175	127	215	153	194	137	139
	50/100	122	242	173	297	209	267	187	194
	100/300	195	401	283	491	341	442	306	325
	250/500	335	706	494	863	595	776	534	577
	500/500	606	1299	904	1584	1089	1426	978	1065
	500/1000	620	1329	925	1622	1115	1459	1000	1091

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	20	48						
	25/50	14	3	250/500	23	139						
	35/80	16	12	500/500	34	349						
	50/100	17	21	500/1000	35	359						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	204	216	228	242	256	271	287	304	323	343	364	387	411	437	465	494
2008	201	213	225	238	252	266	283	299	318	337	358	380	404	429	457	486
2007	198	209	221	234	247	262	278	294	312	331	352	373	397	422	448	477
2006	195	206	218	230	243	258	273	289	307	326	346	367	390	415	440	469
2005	192	202	214	226	239	253	269	285	302	320	340	361	383	407	433	460
2004	189	199	211	223	236	250	264	280	297	315	334	355	377	400	425	452
2003	186	196	208	219	232	245	260	275	292	309	328	349	370	393	418	444
2002	183	193	204	216	228	241	256	271	287	304	322	342	364	386	410	436
2001	180	190	201	212	224	237	251	266	282	299	317	337	358	379	403	429
2000	178	187	198	209	221	233	247	262	277	294	312	331	351	373	396	421

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$7

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 22

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	379	401	424	449	476	505	536	568	603	641	680	723	768	816	868	924
	2008	360	381	404	427	452	479	508	539	571	607	644	684	727	773	822	874
	2007	343	362	383	406	430	455	483	511	542	575	611	648	689	732	778	827
	2006	327	345	365	386	408	432	458	485	514	545	579	615	653	693	737	783
	2005	311	329	347	367	388	411	435	461	488	517	549	583	618	657	698	742
	2004	296	313	330	349	369	391	413	437	463	491	521	553	587	622	661	702
	2003	282	298	315	332	351	371	393	416	440	466	495	524	556	590	626	665
	2002	270	284	300	316	334	354	373	395	418	443	469	497	527	560	594	630
	2001	257	271	286	302	318	336	355	375	397	420	445	472	500	530	563	597
	2000	246	259	273	288	303	320	338	357	378	399	423	448	475	503	534	566
17	2009	579	613	649	687	728	772	819	869	922	979	1040	1105	1174	1248	1328	1412
	2008	551	583	617	653	692	732	777	824	874	928	985	1046	1112	1182	1256	1336
	2007	525	554	586	620	657	696	738	781	828	879	934	991	1053	1119	1189	1265
	2006	499	528	557	590	624	661	700	742	786	834	885	940	998	1060	1127	1197
	2005	476	502	530	560	593	628	665	704	746	791	840	891	945	1004	1067	1134
	2004	453	478	505	534	564	597	631	669	708	751	796	845	897	952	1010	1073
	2003	432	456	481	508	537	568	600	636	673	712	756	801	850	902	957	1017
	2002	413	435	458	483	511	541	571	604	639	677	717	760	806	855	908	964
	2001	394	414	437	461	487	514	543	574	607	642	681	722	765	811	860	913
	2000	376	396	417	440	463	490	517	546	578	611	647	685	726	770	816	866
18	2009	491	520	551	583	618	655	695	738	783	832	883	938	997	1060	1127	1199
	2008	468	495	524	554	587	622	659	699	742	788	836	888	944	1004	1067	1135
	2007	446	470	497	527	558	591	626	664	703	747	793	842	894	950	1010	1074
	2006	424	448	473	501	530	561	594	630	668	708	751	798	847	900	956	1017
	2005	404	427	450	476	504	533	564	598	633	672	713	757	803	853	906	963
	2004	385	406	429	454	479	507	536	568	601	638	676	718	761	808	858	911
	2003	367	387	408	431	456	482	510	540	572	605	642	680	722	766	813	863
	2002	350	369	389	410	434	459	485	513	543	574	609	645	684	726	771	818
	2001	334	352	371	392	413	437	461	487	516	545	578	613	649	689	730	776
	2000	319	336	354	373	394	416	439	464	491	518	549	582	616	653	693	735
20	2009	735	778	823	872	924	980	1039	1103	1170	1243	1320	1403	1490	1584	1685	1792
	2008	699	740	783	828	878	929	986	1045	1109	1178	1250	1328	1412	1500	1594	1696
	2007	666	703	744	787	833	883	936	992	1051	1116	1186	1258	1337	1421	1509	1605
	2006	634	670	707	749	792	838	888	941	998	1058	1123	1193	1266	1345	1430	1520
	2005	604	638	673	711	753	797	844	894	946	1004	1066	1131	1200	1274	1354	1439
	2004	575	606	641	678	716	758	801	849	899	954	1010	1073	1138	1208	1282	1362
	2003	548	579	610	645	681	720	762	807	855	904	960	1017	1079	1145	1215	1291
	2002	524	552	581	613	649	686	724	767	811	859	910	965	1023	1086	1152	1223
	2001	499	526	555	585	618	653	689	728	771	815	864	916	971	1029	1092	1159
	2000	477	502	530	558	588	622	656	693	734	775	821	870	921	977	1035	1099
21	2009	647	685	725	768	814	863	916	972	1031	1095	1163	1236	1313	1396	1485	1579
	2008	616	652	690	730	773	819	869	921	977	1037	1101	1170	1244	1322	1405	1494
	2007	587	620	655	693	734	778	825	874	926	983	1045	1109	1178	1252	1330	1414
	2006	558	590	623	660	698	739	782	829	879	933	989	1051	1116	1185	1260	1339
	2005	533	562	593	627	663	702	743	788	834	885	939	997	1057	1123	1193	1268
	2004	507	534	565	597	631	668	706	748	792	840	890	945	1003	1064	1130	1200
	2003	483	510	538	568	600	635	671	711	753	797	845	896	950	1009	1070	1137
	2002	461	486	512	541	572	605	638	676	715	757	802	850	901	957	1015	1077
	2001	440	463	489	516	544	575	607	642	679	718	761	807	855	907	962	1021
	2000	420	443	467	492	518	548	578	611	646	683	724	766	812	861	912	968
25	2009	661	700	741	785	832	882	935	992	1053	1119	1188	1262	1341	1426	1516	1613
	2008	629	666	705	745	790	836	887	941	998	1060	1125	1195	1270	1350	1435	1526
	2007	599	633	669	708	750	795	843	893	946	1004	1067	1132	1203	1278	1358	1445
	2006	570	603	637	674	713	755	799	847	898	952	1011	1073	1140	1210	1287	1367
	2005	544	574	606	640	677	717	759	804	852	903	959	1018	1080	1147	1219	1295
	2004	518	546	577	610	645	682	721	764	809	858	909	965	1024	1087	1154	1226
	2003	493	521	549	580	613	648	686	726	769	814	864	915	971	1031	1093	1161
	2002	471	497	523	552	584	617	652	690	730	773	819	868	921	977	1037	1100
	2001	449	473	499	527	556	587	620	656	694	734	777	824	873	926	982	1043
	2000	429	452	477	502	529	559	590	624	660	697	739	783	829	879	932	989
26	2009	582	617	653	691	733	777	824	874	928	986	1046	1112	1182	1256	1336	1421
	2008	554	586	621	657	696	737	782	829	879	934	991	1053	1119	1190	1264	1345
	2007	528	558	590	624	661	700	742	786	834	885	940	998	1060	1127	1197	1273
	2006	502	531	561	594	628	665	704	746	791	839	890	946	1004	1066	1134	1205
	2005	479	506	534	564	597	632	669	709	750	796	845	897	951	1010	1074	1141
	2004	456	481	508	538	568	601	635	673	713	756	801	850	902	958	1017	1080
	2003	434	459	484	511	540	571	604	640	678	717	761	806	855	908	963	1023
	2002	415	438	461	486	514	544	574	608	643	681	722	765	811	861	914	970
	2001	396	417	440	464	490	518	546	578	611	646	685	726	770	816	866	919
	2000	378	398	420	442	466	493	520	550	582	614	651	690	730	774	821	871
30	2009	510	540	571	605	641	680	721	765	812	862	916	973	1034	1099	1169	1243
	2008	485	513	543	575	609	645	684	725	769	817	867	921	979	1041	1106	1177
	2007	462	488	516	546	578	613	650	688	729	774	823	873	928	986	1047	1114
	2006	440	465	491	519	550	582	616	653	692	734	779	827	879	933	992	1054
	2005	419	442	467	494	522	553	585	620	657	697	739	785	832	884	939	998
	2004	399	421	445	470	497	526	556	589	624	662	701	744	790	838	890	945
	2003	380	402	424	447	473	500	529	560	593	627	666	706	748	795	843	895
	2002	363	383	403	426	450	476	503	532	563	596	631	669	710	753	799	848
	2001	347	365	385	406	428	453	478	505	535	566	599	636	673	714	757	804
	2000	331	349	368	387	408	431	455	481	509	538	570	603	639	678	718	762

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	83
17	127
18	108
20	161
21	142
25	145
26	128
30	112
Waiver of Deductible Charges \$300 Deductible.....10	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 23

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	173	434	274	638	408	574	368	177	
PART 2	PERSONAL INJURY PROTECTION								
	68	179	109	254	163	228	146	70	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	206	469	302	733	486	659	437	225
	10,000	250	570	367	891	590	801	531	273
	25,000	257	584	376	913	606	821	545	280
	50,000	263	599	386	936	621	842	558	287
	100,000	265	604	389	944	626	849	563	290
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	24	70	41	89	60	80	54	25
	25/50	36	102	61	134	89	121	80	39
	35/80	57	162	99	217	142	196	128	64
	50/100	79	221	136	301	195	270	176	89
	100/300	130	362	224	497	321	447	289	148
	250/500	228	632	394	875	562	787	507	261
	500/500	418	1156	724	1608	1030	1446	929	482
	500/1000	428	1183	741	1646	1054	1480	951	493

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	20		48		
	25/50	14		3			250/500	23		139		
	35/80	16		12			500/500	34		349		
	50/100	17		21			500/1000	35		359		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	123	130	137	145	154	163	173	183	194	206	219	233	247	263	280	297
2008	121	128	135	143	151	160	170	180	191	203	215	229	243	258	275	292
2007	119	126	133	141	149	158	167	177	188	199	212	225	239	254	270	287
2006	117	124	131	138	146	155	164	174	185	196	208	221	235	249	265	282
2005	115	122	129	136	144	152	162	171	181	192	205	217	230	245	260	277
2004	114	120	127	134	142	150	159	168	178	189	201	213	227	241	256	272
2003	112	118	125	132	140	148	156	165	176	186	197	210	222	237	251	267
2002	110	116	123	130	137	145	154	163	173	183	194	206	219	232	247	262
2001	108	114	121	128	135	143	151	160	170	180	191	203	215	228	243	258
2000	107	113	119	125	133	140	149	157	167	177	187	199	211	224	238	253

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 23

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	261	277	293	310	329	349	370	392	416	442	470	499	530	564	600	638
	2008	249	263	279	295	312	331	351	372	395	419	445	472	502	534	567	603
	2007	237	250	265	280	297	314	333	353	374	397	422	448	476	505	537	571
	2006	225	238	252	266	282	298	316	335	355	377	400	424	451	479	509	541
	2005	215	227	239	253	268	284	300	318	337	357	379	402	427	453	482	512
	2004	205	216	228	241	255	270	285	302	320	339	359	382	405	430	456	485
	2003	195	206	217	229	242	256	271	287	304	322	341	362	384	407	432	459
	2002	186	196	207	218	231	244	258	273	289	306	324	343	364	386	410	435
	2001	178	187	197	208	220	232	245	259	274	290	307	326	345	366	388	412
	2000	170	179	188	199	209	221	233	247	261	276	292	309	328	348	368	391
17	2009	579	614	650	688	729	773	820	870	923	981	1041	1106	1176	1250	1329	1414
	2008	552	583	618	654	693	733	778	825	875	929	986	1048	1114	1184	1258	1338
	2007	525	555	587	621	657	697	739	782	829	880	935	993	1055	1121	1191	1266
	2006	500	529	558	591	625	661	700	743	787	835	886	941	999	1061	1128	1199
	2005	477	503	531	561	594	629	665	705	747	792	841	892	946	1005	1068	1135
	2004	454	478	505	535	565	598	632	669	709	752	797	846	898	953	1012	1075
	2003	432	457	482	509	537	568	601	637	674	713	757	802	851	903	958	1018
	2002	413	435	458	484	512	541	572	605	640	677	718	761	807	856	909	965
	2001	394	415	438	462	487	515	544	575	608	643	681	723	766	812	861	915
	2000	377	396	418	440	464	490	517	547	579	611	648	686	727	771	817	867
18	2009	461	488	517	547	580	615	652	692	734	780	828	880	935	994	1057	1124
	2008	439	464	491	520	551	583	618	656	696	739	784	833	886	941	1000	1064
	2007	418	441	467	494	523	554	587	622	660	700	744	789	839	891	947	1007
	2006	398	420	444	470	497	526	557	591	626	664	705	748	794	844	897	953
	2005	379	400	422	446	472	500	529	561	594	630	668	710	753	799	849	903
	2004	361	380	402	425	449	475	503	532	564	598	634	673	714	758	805	855
	2003	344	363	383	404	427	452	478	506	536	567	602	638	677	718	762	810
	2002	329	346	365	385	407	430	454	481	509	539	571	605	642	681	723	767
	2001	313	330	348	367	387	410	432	457	484	511	542	575	609	646	685	727
	2000	299	315	332	350	369	390	411	435	460	486	515	546	578	613	649	689
20	2009	756	800	847	897	951	1008	1069	1135	1204	1279	1358	1443	1533	1630	1733	1843
	2008	719	761	805	852	903	956	1014	1075	1141	1211	1286	1366	1452	1544	1640	1745
	2007	685	723	765	810	857	908	963	1020	1082	1148	1220	1294	1375	1462	1553	1651
	2006	652	689	728	770	815	863	913	968	1027	1089	1155	1227	1303	1384	1471	1563
	2005	622	656	692	732	774	820	868	920	974	1033	1096	1164	1234	1311	1393	1480
	2004	592	624	659	698	737	780	824	873	925	981	1039	1103	1171	1242	1319	1401
	2003	564	596	628	663	701	741	784	830	879	930	987	1046	1110	1178	1250	1328
	2002	539	568	598	631	667	706	745	789	835	883	936	992	1053	1117	1185	1258
	2001	514	541	571	602	635	672	709	749	793	839	889	943	999	1059	1123	1193
	2000	491	517	545	574	605	639	675	713	755	797	845	895	948	1005	1065	1130
21	2009	612	648	686	727	770	817	866	919	976	1036	1100	1169	1242	1320	1404	1494
	2008	583	616	653	690	732	775	822	871	924	981	1042	1107	1177	1251	1329	1414
	2007	555	586	620	656	695	736	780	827	876	930	988	1049	1114	1184	1258	1338
	2006	528	558	590	624	660	699	740	785	832	882	936	994	1055	1121	1192	1267
	2005	504	532	561	593	627	664	703	745	789	837	888	943	1000	1062	1129	1199
	2004	479	505	534	565	597	632	668	707	749	795	842	894	949	1007	1069	1135
	2003	457	483	509	537	568	600	635	673	712	754	800	848	899	955	1013	1076
	2002	436	460	484	511	541	572	604	639	676	716	759	804	853	905	960	1019
	2001	416	438	463	488	515	544	574	607	643	680	720	764	809	858	910	966
	2000	398	419	442	465	490	518	547	578	611	646	685	725	768	814	863	916
25	2009	681	721	763	808	856	908	963	1022	1085	1152	1223	1300	1381	1468	1561	1661
	2008	648	685	726	768	813	861	913	969	1028	1091	1158	1230	1308	1390	1477	1572
	2007	617	652	689	729	772	818	868	919	974	1034	1099	1166	1239	1316	1399	1488
	2006	587	621	655	694	734	777	823	872	925	981	1041	1105	1173	1246	1325	1408
	2005	560	591	624	659	698	739	782	828	877	930	987	1048	1112	1181	1253	1333
	2004	533	562	594	628	664	702	742	786	833	884	936	994	1055	1119	1188	1262
	2003	508	537	566	597	631	668	706	748	792	838	889	942	1000	1061	1126	1196
	2002	485	511	539	568	601	636	671	711	752	796	843	894	948	1006	1068	1133
	2001	463	487	514	542	572	605	639	675	714	755	800	849	899	954	1012	1074
	2000	442	466	491	517	545	576	608	642	680	718	761	806	854	905	959	1018
26	2009	551	584	618	654	693	735	780	827	878	933	990	1052	1118	1188	1264	1344
	2008	525	555	587	621	659	697	740	784	832	883	938	996	1059	1126	1196	1273
	2007	500	528	558	590	625	662	702	744	789	837	889	944	1003	1066	1132	1204
	2006	475	503	531	562	594	629	666	706	749	794	843	895	950	1009	1073	1140
	2005	453	478	505	534	565	598	633	671	710	753	799	849	900	956	1016	1079
	2004	431	455	481	509	537	569	601	637	674	715	758	805	854	906	962	1022
	2003	411	435	458	484	511	540	572	606	641	678	720	763	809	859	911	968
	2002	393	414	436	460	487	515	544	575	609	644	683	724	768	815	864	917
	2001	375	394	416	439	463	490	517	547	578	612	648	687	728	772	819	870
	2000	358	377	397	419	441	466	492	520	550	581	616	653	691	733	777	824
30	2009	294	311	330	349	370	392	416	442	469	498	528	562	597	634	675	718
	2008	280	296	314	332	351	372	395	419	444	471	501	532	565	601	638	679
	2007	267	282	298	315	334	354	375	397	421	447	475	504	535	569	604	643
	2006	254	268	283	300	317	336	356	377	400	424	450	478	507	539	572	608
	2005	242	255	269	285	301	319	338	358	379	402	427	453	480	510	542	576
	2004	230	243	257	271	287	303	321	340	360	382	404	429	456	484	513	545
	2003	219	232	244	258	273	288	305	323	342	362	384	407	432	459	486	517
	2002	210	221	233	246	260	275	290	307	325	344	364	386	410	435	461	490
	2001	200	210	222	234	247	261	276	292	309	326	346	367	389	412	437	464
	2000	191	201	212	223	236	249	263	278	294	310	329	348	369	391	415	440

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	57
17	127
18	101
20	166
21	135
25	150
26	121
30	65
Waiver of Deductible Charges \$300 Deductible.....10	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 24

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	175	388	226	641	367	576	330	179
PART 2	PERSONAL INJURY PROTECTION							
	70	155	91	255	146	229	132	71
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	250	469	301	736	466	663	418	245
10,000	304	570	366	894	566	806	508	298
25,000	312	584	375	917	581	826	521	305
50,000	319	599	384	940	595	847	534	313
100,000	322	604	388	948	600	854	538	316
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	25	56	34	89	53	80	48	26
25/50	37	84	50	137	79	123	72	37
35/80	59	134	78	225	128	202	115	57
50/100	81	184	107	313	176	281	159	77
100/300	133	304	175	520	291	468	262	125
250/500	233	533	305	920	512	826	461	216
500/500	428	978	558	1694	939	1522	846	393
500/1000	438	1001	571	1734	961	1558	865	402

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	20		48		
	25/50	14		3			250/500	23		139		
	35/80	16		12			500/500	34		349		
50/100	17		21			500/1000	35		359			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	92	98	103	109	116	122	130	137	146	155	164	175	185	197	210	223
2008	91	96	101	107	114	120	127	135	143	152	162	172	182	194	206	219
2007	89	94	100	105	112	118	125	133	141	149	159	168	179	190	202	215
2006	88	93	98	104	110	116	123	131	139	147	156	166	176	187	199	212
2005	87	91	97	102	108	114	121	128	136	144	153	163	173	184	195	208
2004	85	90	95	101	106	113	119	126	134	142	151	160	170	180	192	204
2003	84	88	94	99	105	111	117	124	132	140	148	157	167	177	189	201
2002	83	87	92	97	103	109	115	122	129	137	145	155	164	174	185	197
2001	81	86	91	96	101	107	113	120	127	135	143	152	161	171	182	193
2000	80	84	89	94	100	105	111	118	125	133	141	149	158	168	179	190

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 24

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	286	303	321	340	360	382	405	430	456	484	514	546	580	617	656	698
	2008	272	288	305	323	342	362	384	407	432	459	487	517	550	584	621	661
	2007	259	274	290	307	325	344	365	386	410	435	462	490	521	553	588	625
	2006	247	261	275	292	309	327	346	367	389	412	437	465	493	524	557	592
	2005	235	248	262	277	293	310	329	348	369	391	415	441	467	496	527	560
	2004	224	236	250	264	279	295	312	331	350	371	393	418	443	470	500	531
	2003	213	226	238	251	265	281	297	314	333	352	374	396	420	446	473	503
	2002	204	215	226	239	253	267	282	299	316	334	354	376	399	423	449	476
	2001	195	205	216	228	241	254	268	284	300	318	336	357	378	401	425	452
	2000	186	196	206	217	229	242	255	270	286	302	320	339	359	380	403	428
17	2009	557	590	624	661	701	743	788	836	887	942	1001	1063	1130	1201	1278	1359
	2008	530	561	594	628	666	705	747	793	841	893	948	1007	1070	1138	1209	1286
	2007	505	533	564	597	632	669	710	752	797	846	899	954	1014	1077	1144	1217
	2006	480	508	536	568	601	636	673	714	757	802	851	904	960	1020	1084	1152
	2005	458	483	510	539	571	604	640	678	718	761	808	858	910	966	1027	1091
	2004	436	460	486	514	543	575	607	643	682	723	766	813	863	916	972	1033
	2003	415	439	463	489	516	546	578	612	648	685	728	771	818	868	921	978
	2002	397	418	441	465	492	520	549	581	615	651	690	731	776	823	874	927
	2001	379	399	421	444	468	495	522	552	584	618	655	695	736	780	828	879
	2000	362	381	402	423	446	471	497	526	556	588	623	659	698	741	785	833
18	2009	405	429	454	480	509	540	573	608	645	685	727	773	821	873	929	987
	2008	385	408	431	456	484	512	543	576	611	649	689	732	778	827	878	935
	2007	367	388	410	434	459	487	516	547	579	615	653	693	737	783	832	885
	2006	349	369	390	413	436	462	489	519	550	583	619	657	698	741	788	837
	2005	333	351	371	392	415	439	465	493	522	553	587	623	661	702	746	793
	2004	317	334	353	374	395	418	441	468	495	525	557	591	627	666	707	751
	2003	302	319	336	355	375	397	420	445	471	498	529	560	594	631	669	711
	2002	289	304	320	338	358	378	399	423	447	473	502	532	564	598	635	674
	2001	275	290	306	322	340	360	380	401	425	449	476	505	535	567	602	639
	2000	263	277	292	307	324	342	361	382	404	427	453	479	508	538	570	605
20	2009	754	799	845	895	949	1006	1067	1132	1202	1276	1355	1440	1530	1627	1730	1840
	2008	718	759	804	851	901	954	1012	1073	1139	1209	1284	1363	1449	1541	1637	1742
	2007	684	722	764	808	856	907	961	1018	1080	1146	1217	1292	1373	1459	1550	1648
	2006	651	688	726	769	813	861	912	967	1025	1087	1153	1225	1300	1381	1468	1560
	2005	621	655	691	730	773	818	866	918	972	1031	1094	1161	1232	1308	1390	1477
	2004	591	623	658	696	736	778	823	871	923	979	1037	1101	1169	1240	1317	1399
	2003	563	595	627	662	699	740	782	829	877	928	985	1044	1107	1176	1247	1325
	2002	538	567	597	630	666	704	744	787	833	882	934	990	1051	1115	1183	1256
	2001	513	540	570	601	634	670	708	748	792	837	887	941	997	1057	1121	1190
	2000	490	516	544	573	604	638	673	712	753	796	843	893	946	1003	1063	1128
21	2009	571	605	641	678	719	762	809	858	911	967	1027	1091	1159	1232	1311	1394
	2008	544	575	609	644	683	723	767	813	863	916	973	1033	1098	1167	1240	1320
	2007	518	547	579	612	648	687	728	772	818	868	922	979	1040	1105	1174	1249
	2006	493	521	550	582	616	652	691	732	776	823	874	928	985	1046	1112	1182
	2005	470	496	524	553	586	620	656	696	736	781	829	880	933	991	1053	1119
	2004	447	472	498	528	557	590	623	660	699	742	786	834	885	940	998	1060
	2003	426	451	475	502	530	560	593	628	665	703	747	791	839	891	945	1004
	2002	407	429	452	477	505	534	564	597	631	668	708	750	796	845	896	951
	2001	389	409	432	455	480	508	536	567	600	634	672	713	755	801	849	902
	2000	371	391	412	434	458	484	510	539	571	603	639	677	717	760	805	855
25	2009	679	719	761	806	855	906	961	1020	1082	1149	1220	1297	1378	1465	1558	1657
	2008	647	684	724	766	812	859	912	967	1025	1089	1156	1228	1305	1387	1474	1568
	2007	616	650	688	728	771	816	866	917	972	1032	1096	1163	1236	1314	1396	1484
	2006	586	620	654	692	732	775	821	870	923	979	1038	1103	1171	1244	1322	1405
	2005	559	590	622	658	696	737	780	827	875	928	985	1046	1109	1178	1252	1330
	2004	532	561	592	627	662	701	741	785	831	882	934	992	1052	1117	1186	1260
	2003	507	536	564	596	630	666	704	746	790	836	887	940	997	1059	1123	1193
	2002	484	510	537	567	600	634	670	709	750	794	842	892	946	1004	1065	1131
	2001	462	486	513	541	571	604	637	674	713	754	799	847	898	952	1010	1072
	2000	441	465	490	516	544	575	606	641	678	717	759	804	852	903	957	1016
26	2009	514	544	576	610	647	686	727	772	819	870	923	981	1043	1108	1179	1254
	2008	489	517	548	580	614	650	690	731	776	824	875	929	988	1050	1115	1187
	2007	466	492	520	551	583	618	655	694	736	781	830	880	935	994	1056	1123
	2006	443	469	495	524	554	587	621	659	698	741	786	834	886	941	1000	1063
	2005	423	446	471	498	527	558	590	626	662	702	746	791	839	892	947	1007
	2004	402	424	448	474	501	530	561	594	629	667	707	750	796	845	897	953
	2003	383	405	427	451	477	504	533	565	598	633	671	712	755	801	850	903
	2002	366	386	407	429	454	480	507	537	568	601	637	675	716	760	806	856
	2001	349	368	388	409	432	457	482	510	539	570	604	641	679	720	764	811
	2000	334	352	371	390	412	435	459	485	513	542	575	609	645	683	724	769
30	2009	285	301	319	338	358	380	403	427	454	482	511	543	578	614	653	694
	2008	271	287	303	321	340	360	382	405	430	456	484	515	547	581	618	657
	2007	258	273	288	305	323	342	363	384	407	432	459	488	518	551	585	622
	2006	246	260	274	290	307	325	344	365	387	410	435	462	491	521	554	589
	2005	234	247	261	276	292	309	327	346	367	389	413	438	465	494	525	558
	2004	223	235	248	263	278	294	310	329	348	369	391	416	441	468	497	528
	2003	212	224	237	250	264	279	295	313	331	350	372	394	418	444	471	500
	2002	203	214	225	238	251	266	281	297	314	333	353	374	396	421	447	474
	2001	194	204	215	227	239	253	267	282	299	316	335	355	376	399	423	449
	2000	185	195	205	216	228	241	254	269	284	300	318	337	357	378	401	426

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	63
17	122
18	89
20	166
21	126
25	149
26	113
30	63
Waiver of Deductible Charges \$300 Deductible.....10	
\$500 Deductible..... 13	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 25

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	173	438	238	643	421	578	380	191
PART 2	PERSONAL INJURY PROTECTION							
	69	179	95	256	168	230	151	78
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	237	509	298	738	515	665	463	252
10,000	288	618	362	897	626	808	563	306
25,000	295	634	371	920	642	829	577	314
50,000	303	650	381	942	658	849	591	322
100,000	305	656	384	951	663	857	596	325
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	29	71	37	92	62	82	56	30
25/50	41	101	56	142	97	127	87	42
35/80	63	156	90	233	160	209	145	64
50/100	86	211	125	325	224	291	202	86
100/300	138	342	206	541	374	485	338	137
250/500	240	592	362	957	663	859	598	237
500/500	436	1078	666	1763	1223	1583	1104	429
500/1000	446	1103	681	1805	1252	1620	1130	439

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	20		48		
	25/50	14		3			250/500	23		139		
	35/80	16		12			500/500	34		349		
50/100	17		21			500/1000	35		359			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	139	147	156	165	175	185	196	208	221	234	248	264	281	298	317	337
2008	137	145	153	162	172	182	193	204	217	230	244	259	276	293	312	331
2007	135	143	151	159	169	179	189	201	213	226	240	255	271	288	306	326
2006	133	140	148	157	166	176	186	197	209	222	236	250	266	283	301	320
2005	131	138	146	154	163	173	183	194	206	218	232	246	261	278	295	314
2004	129	136	144	152	161	170	180	191	202	215	228	242	257	273	290	309
2003	127	134	142	150	158	167	177	188	199	211	224	238	252	268	285	303
2002	125	132	139	147	156	165	174	185	196	208	220	234	248	264	280	298
2001	123	130	137	145	153	162	172	182	193	204	216	230	244	259	275	293
2000	121	128	135	142	151	159	169	179	189	201	213	226	240	255	270	287

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$5

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 25

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	301	319	338	358	379	402	426	453	480	510	542	575	611	650	691	735
	2008	287	303	321	340	360	381	404	429	455	483	513	545	579	616	654	696
	2007	273	289	305	323	342	362	384	407	431	458	486	516	549	583	619	659
	2006	260	275	290	307	325	344	364	386	409	434	461	489	520	552	587	623
	2005	248	262	276	292	309	327	346	367	388	412	437	464	492	523	556	590
	2004	236	249	263	278	294	311	329	348	369	391	414	440	467	496	526	559
	2003	225	238	250	265	279	296	313	331	351	371	394	417	443	470	498	530
	2002	215	226	238	252	266	282	297	315	333	352	373	396	420	445	473	502
	2001	205	216	228	240	253	268	283	299	316	335	354	376	398	422	448	476
	2000	196	206	217	229	241	255	269	284	301	318	337	357	378	401	425	451
17	2009	587	622	659	697	739	784	831	882	936	994	1056	1122	1192	1267	1348	1433
	2008	559	592	626	663	702	743	788	836	887	942	1000	1062	1129	1200	1275	1357
	2007	533	562	595	629	667	706	749	793	841	893	948	1006	1069	1136	1207	1284
	2006	507	536	566	599	633	671	710	753	798	847	898	954	1013	1076	1144	1215
	2005	483	510	538	569	602	638	675	715	757	803	852	905	960	1019	1083	1151
	2004	460	485	512	542	573	606	641	679	719	763	808	858	910	966	1026	1089
	2003	438	463	488	516	545	576	609	646	684	723	767	813	863	916	972	1032
	2002	419	441	465	491	519	549	579	613	649	687	728	771	818	868	922	978
	2001	399	420	444	468	494	522	551	583	617	652	691	733	776	823	873	927
	2000	382	402	424	446	470	497	525	554	587	620	657	696	737	781	828	879
18	2009	444	470	498	527	559	592	628	667	708	752	798	848	901	958	1019	1083
	2008	423	447	473	501	531	562	596	632	670	712	756	803	853	907	964	1025
	2007	403	425	450	476	504	534	566	600	636	675	717	761	808	859	913	971
	2006	383	405	428	453	479	507	537	569	603	640	679	721	766	813	864	919
	2005	365	386	407	430	455	482	510	540	572	607	644	684	725	770	819	870
	2004	348	367	387	410	433	458	484	513	544	576	611	648	688	730	775	824
	2003	331	350	369	390	412	436	461	488	517	547	580	615	652	692	734	780
	2002	317	334	351	371	392	415	438	464	490	519	550	583	619	656	697	739
	2001	302	318	336	354	373	395	417	440	466	493	522	554	587	622	660	701
	2000	289	304	320	337	356	376	397	419	443	468	497	526	557	590	626	664
20	2009	767	812	859	910	965	1022	1085	1151	1221	1297	1377	1464	1555	1653	1759	1870
	2008	730	772	817	865	916	970	1029	1091	1157	1229	1305	1386	1473	1566	1664	1770
	2007	695	734	776	821	870	921	977	1035	1097	1165	1237	1313	1395	1483	1575	1675
	2006	661	699	738	781	827	875	927	982	1041	1105	1172	1245	1322	1404	1492	1596
	2005	631	665	702	742	786	832	880	933	988	1048	1112	1180	1252	1330	1413	1502
	2004	600	633	669	708	748	791	836	886	938	995	1054	1119	1188	1260	1338	1422
	2003	572	604	637	673	711	752	795	842	892	943	1001	1061	1126	1195	1268	1347
	2002	547	576	607	640	677	716	756	800	847	896	950	1007	1068	1133	1203	1276
	2001	521	549	579	611	644	681	719	760	804	851	901	956	1013	1074	1139	1210
	2000	498	524	553	582	614	649	684	723	766	809	857	908	961	1019	1080	1147
21	2009	614	651	689	729	773	820	869	922	979	1040	1104	1173	1247	1325	1409	1499
	2008	585	619	655	693	734	777	825	874	928	985	1046	1111	1181	1255	1334	1419
	2007	557	588	622	658	697	739	783	830	879	933	992	1052	1118	1188	1263	1343
	2006	530	560	592	626	663	701	743	787	835	885	939	998	1059	1125	1196	1271
	2005	506	533	563	595	630	667	706	748	792	840	891	946	1004	1066	1133	1204
	2004	481	507	536	567	599	634	670	710	752	798	845	897	952	1010	1073	1139
	2003	458	484	511	539	570	603	637	675	715	756	803	851	902	958	1016	1079
	2002	438	462	486	513	543	574	606	641	679	718	761	807	856	908	964	1023
	2001	418	440	464	490	517	546	576	609	645	682	722	766	812	861	913	970
	2000	399	420	443	467	492	520	549	580	614	648	687	728	771	817	866	919
25	2009	689	730	773	818	867	920	975	1035	1099	1167	1239	1316	1399	1487	1581	1682
	2008	656	694	735	777	824	872	925	981	1041	1105	1173	1246	1325	1408	1496	1592
	2007	625	660	698	739	782	829	879	931	987	1047	1113	1181	1255	1333	1417	1507
	2006	595	629	664	703	743	787	833	884	937	993	1054	1119	1188	1262	1342	1426
	2005	567	599	632	668	706	748	792	839	888	942	1000	1062	1126	1196	1271	1350
	2004	540	569	601	636	672	711	752	796	844	895	948	1007	1068	1134	1204	1278
	2003	514	544	573	605	639	676	715	758	802	849	901	955	1012	1075	1140	1211
	2002	491	518	545	576	609	644	680	720	761	806	854	905	960	1019	1081	1148
	2001	469	493	521	549	580	613	647	684	724	765	811	860	911	966	1025	1088
	2000	448	472	497	524	552	583	616	651	688	727	771	816	865	917	972	1031
26	2009	553	586	620	657	696	738	783	831	882	936	994	1056	1123	1193	1269	1350
	2008	527	557	590	624	661	700	743	787	835	887	942	1000	1063	1130	1201	1278
	2007	502	530	560	593	628	665	705	747	792	841	893	948	1007	1070	1137	1209
	2006	477	505	533	564	597	632	669	709	752	797	846	898	954	1013	1077	1145
	2005	455	480	507	536	567	600	635	673	713	756	803	852	904	960	1020	1084
	2004	433	457	483	511	540	571	603	639	677	718	761	808	857	910	966	1026
	2003	413	436	460	486	513	543	574	608	644	681	723	766	812	863	915	972
	2002	394	416	438	462	489	517	546	578	611	647	686	727	771	818	868	921
	2001	376	396	418	441	465	492	519	549	581	614	651	690	731	775	822	873
	2000	359	378	399	420	443	468	494	522	553	584	619	655	694	736	780	828
30	2009	317	335	355	376	398	422	448	475	505	536	569	605	642	683	726	773
	2008	301	319	338	357	378	401	425	451	478	508	539	572	609	647	687	731
	2007	287	303	321	339	359	381	404	428	453	481	511	542	576	612	651	692
	2006	273	289	305	323	341	361	383	406	430	456	484	514	546	580	616	655
	2005	261	275	290	307	325	344	364	385	408	433	459	488	517	549	584	620
	2004	248	261	276	292	309	327	345	366	388	411	435	462	491	521	553	587
	2003	236	250	263	278	294	311	328	348	368	390	414	438	465	494	524	556
	2002	226	238	251	264	280	296	312	331	350	370	392	416	441	468	497	527
	2001	215	227	239	252	266	281	297	314	332	351	372	395	418	444	471	500
	2000	206	217	228	241	254	268	283	299	316	334	354	375	397	421	446	474

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	66
17	129
18	98
20	168
21	135
25	152
26	122
30	70
Waiver of Deductible Charges \$300 Deductible.....1	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 26

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	213	475	304	627	449	564	404	208	
PART 2	PERSONAL INJURY PROTECTION								
	84	194	120	250	179	225	161	82	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	284	521	368	720	550	648	494	281
	10,000	345	633	447	875	668	787	600	341
	25,000	354	649	459	897	685	807	616	350
	50,000	363	665	470	919	702	827	631	359
	100,000	366	671	474	927	708	835	636	362
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	34	70	45	89	66	80	59	34
	25/50	49	107	66	135	100	122	89	46
	35/80	75	174	104	221	162	198	145	69
	50/100	102	242	143	306	224	275	201	92
	100/300	166	402	233	507	371	456	333	146
	250/500	287	709	408	895	652	805	586	249
	500/500	524	1305	746	1647	1200	1481	1078	449
	500/1000	536	1336	764	1685	1228	1516	1103	460

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	20	48						
	25/50	14	3	250/500	23	139						
	35/80	16	12	500/500	34	349						
	50/100	17	21	500/1000	35	359						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	166	176	186	197	208	220	234	248	263	279	296	315	334	355	378	402
2008	164	173	183	193	205	217	230	244	258	274	291	309	329	349	371	395
2007	161	170	180	190	201	213	226	239	254	269	286	304	323	343	365	388
2006	159	167	177	187	198	210	222	235	250	265	281	298	317	337	358	381
2005	156	165	174	184	195	206	218	232	245	260	277	293	312	331	352	374
2004	154	162	171	181	192	203	215	228	241	256	272	288	306	325	346	368
2003	151	159	169	178	189	199	211	224	237	252	267	284	301	320	340	361
2002	149	157	166	175	185	196	208	220	233	247	262	279	296	314	334	355
2001	147	155	164	173	183	193	204	216	230	243	258	274	291	309	328	349
2000	145	152	161	170	180	190	201	213	225	239	253	269	286	303	322	343

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$6

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 26

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	355	376	398	422	447	474	503	533	566	601	638	678	721	766	815	867
	2008	338	358	379	401	425	449	477	506	536	569	605	642	683	726	771	820
	2007	322	340	360	381	403	427	453	480	508	540	573	609	647	687	730	776
	2006	306	324	342	362	383	406	429	455	483	512	543	577	612	651	691	735
	2005	292	308	325	344	364	386	408	432	458	486	515	547	580	616	655	696
	2004	278	293	310	328	346	366	387	410	435	461	488	519	550	584	620	659
	2003	265	280	295	312	329	348	368	390	413	437	464	492	522	554	588	624
	2002	253	267	281	297	314	332	350	371	392	415	440	467	495	525	557	591
	2001	242	254	268	283	299	316	333	352	373	394	418	443	469	498	528	561
	2000	231	243	256	270	285	301	317	335	355	375	397	421	446	472	501	531
17	2009	585	620	656	695	736	781	828	879	933	991	1052	1118	1188	1262	1343	1428
	2008	557	589	624	660	699	740	786	833	884	938	996	1058	1125	1196	1270	1352
	2007	531	560	593	627	664	704	746	790	838	889	945	1003	1065	1132	1203	1279
	2006	505	534	564	597	631	668	708	750	795	843	895	950	1009	1072	1139	1211
	2005	482	508	536	567	600	635	672	712	754	800	849	901	956	1015	1079	1147
	2004	458	483	511	540	571	604	638	676	716	760	805	855	907	962	1022	1085
	2003	437	461	486	514	543	574	607	643	681	720	765	810	859	913	968	1028
	2002	417	440	463	489	517	547	577	611	646	684	725	769	815	865	918	974
	2001	398	419	442	466	492	520	549	580	614	650	688	730	773	820	870	924
	2000	380	400	422	445	469	495	523	552	585	617	654	693	734	778	825	876
18	2009	486	514	544	576	611	648	687	729	774	822	872	927	985	1047	1114	1185
	2008	462	489	518	548	580	614	652	691	733	778	826	878	933	992	1054	1121
	2007	440	465	492	520	551	584	619	656	695	738	784	832	884	939	998	1061
	2006	419	443	468	495	524	554	587	622	660	700	742	788	837	889	945	1005
	2005	400	422	445	470	498	527	558	591	626	664	704	748	793	842	895	951
	2004	380	401	424	448	474	501	530	561	594	630	668	709	752	798	848	900
	2003	362	383	404	426	450	476	504	534	565	598	634	672	713	757	803	853
	2002	346	365	384	406	429	454	479	507	536	568	602	638	676	718	762	808
	2001	330	348	367	387	408	432	456	482	510	539	571	606	642	680	722	766
	2000	315	332	350	369	389	411	434	458	485	512	543	575	609	646	684	726
20	2009	735	779	824	873	925	981	1040	1104	1172	1244	1321	1404	1492	1586	1687	1794
	2008	700	740	784	829	879	930	987	1046	1110	1179	1251	1329	1413	1502	1596	1698
	2007	667	704	744	788	834	884	937	993	1052	1117	1187	1259	1338	1422	1511	1607
	2006	634	671	708	749	793	839	889	942	999	1059	1124	1194	1268	1346	1431	1521
	2005	605	638	674	712	753	798	844	895	947	1005	1067	1132	1201	1276	1355	1440
	2004	576	607	641	679	717	759	802	849	900	954	1011	1074	1139	1209	1284	1364
	2003	548	580	611	645	682	721	763	808	855	905	961	1018	1080	1146	1216	1292
	2002	524	552	582	614	649	687	725	768	812	860	911	966	1024	1087	1153	1224
	2001	500	526	556	586	618	653	690	729	772	816	865	917	972	1030	1093	1160
	2000	478	503	530	559	589	622	657	694	734	776	822	871	922	978	1036	1100
21	2009	638	676	716	758	803	852	903	959	1017	1080	1147	1219	1295	1377	1465	1558
	2008	608	643	681	720	763	808	857	909	964	1023	1087	1154	1227	1304	1386	1474
	2007	579	611	646	684	724	767	814	862	914	970	1030	1094	1162	1235	1312	1395
	2006	551	582	615	651	688	729	772	818	867	920	976	1037	1101	1169	1243	1321
	2005	525	554	585	618	654	693	733	777	823	873	926	983	1043	1108	1177	1251
	2004	500	527	557	589	623	659	696	738	781	829	878	932	989	1050	1115	1184
	2003	476	503	531	560	592	626	662	702	743	786	834	884	938	995	1056	1122
	2002	455	480	505	533	564	596	630	667	705	746	791	838	889	944	1002	1063
	2001	434	457	482	509	537	567	599	633	670	709	751	796	844	895	949	1008
	2000	415	437	460	485	511	540	570	602	638	674	714	756	801	849	900	955
25	2009	662	701	742	785	833	883	936	994	1054	1120	1189	1264	1343	1427	1518	1614
	2008	630	666	705	746	791	837	888	942	999	1061	1126	1196	1272	1352	1436	1528
	2007	600	634	670	709	751	795	844	894	947	1005	1068	1134	1204	1280	1360	1446
	2006	571	604	637	674	714	755	800	848	899	954	1012	1074	1141	1212	1288	1369
	2005	544	574	606	641	678	718	760	805	853	904	960	1019	1081	1148	1220	1296
	2004	518	546	577	611	645	683	722	764	810	859	910	966	1025	1088	1155	1227
	2003	494	522	550	581	614	649	686	727	770	814	864	916	972	1032	1094	1163
	2002	472	497	524	553	584	618	653	691	731	774	820	869	922	978	1038	1102
	2001	450	474	500	527	556	588	621	656	694	734	778	825	874	927	984	1044
	2000	430	453	477	503	530	560	591	624	661	698	740	784	830	880	933	990
26	2009	574	608	644	682	723	766	813	862	915	972	1032	1097	1165	1239	1318	1401
	2008	547	578	612	648	686	727	771	817	867	921	978	1038	1104	1173	1247	1326
	2007	521	550	581	615	652	690	732	776	822	873	927	984	1045	1111	1180	1255
	2006	495	524	553	585	619	656	694	736	780	828	878	933	990	1052	1118	1188
	2005	473	499	526	556	589	623	660	699	740	785	833	884	938	997	1059	1125
	2004	450	474	501	530	560	593	626	664	703	746	790	839	890	944	1003	1065
	2003	428	453	477	504	533	563	596	631	668	707	750	795	843	896	950	1009
	2002	409	432	454	480	507	537	567	600	634	671	712	754	800	849	901	956
	2001	391	411	434	458	483	510	539	570	603	638	675	716	759	805	854	907
	2000	373	393	414	436	460	486	513	542	574	606	642	680	720	764	810	859
30	2009	389	412	437	462	490	519	551	585	621	659	700	744	790	840	893	950
	2008	371	392	415	439	465	493	523	554	588	624	663	704	748	796	845	899
	2007	353	373	394	417	442	468	496	526	557	592	629	667	709	753	800	851
	2006	336	355	375	397	420	445	471	499	529	561	595	632	671	713	758	806
	2005	320	338	357	377	399	423	447	474	502	532	565	600	636	676	718	763
	2004	305	322	340	360	380	402	425	450	477	506	536	569	603	640	680	722
	2003	291	307	324	342	361	382	404	428	453	479	509	539	572	607	644	684
	2002	278	293	308	325	344	364	384	407	430	455	483	511	542	576	611	648
	2001	265	279	294	310	327	346	365	386	409	432	458	486	515	546	579	615
	2000	253	266	281	296	312	330	348	368	389	411	435	461	488	518	549	583

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	78
17	129
18	107
20	162
21	140
25	145
26	126
30	86
Waiver of Deductible Charges \$300 Deductible.....10	
\$500 Deduct	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 27

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	79	171	91	328	142	295	128	83
PART 2	PERSONAL INJURY PROTECTION							
	33	70	38	135	60	122	53	36
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	149	264	176	497	289	447	260	149
10,000	181	321	214	604	351	543	316	181
25,000	186	329	219	619	360	557	324	186
50,000	190	337	225	635	369	571	332	190
100,000	192	340	227	640	372	576	335	192
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	12	27	14	49	22	44	19	12
25/50	17	40	21	72	32	65	28	18
35/80	27	64	33	115	51	103	45	29
50/100	37	87	46	158	69	142	61	40
100/300	61	143	75	259	113	233	100	66
250/500	106	251	132	454	197	408	176	115
500/500	193	460	241	831	360	747	322	211
500/1000	198	471	247	851	368	765	329	216

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	20		48		
	25/50	14		3			250/500	23		139		
	35/80	16		12			500/500	34		349		
50/100	17		21			500/1000	35		359			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	53	57	60	63	67	71	75	80	85	90	95	101	108	114	122	129
2008	53	56	59	62	66	70	74	78	83	88	94	100	106	112	120	127
2007	52	55	58	61	65	69	73	77	82	87	92	98	104	110	117	125
2006	51	54	57	60	64	67	72	76	80	85	91	96	102	109	115	123
2005	50	53	56	59	63	66	70	75	79	84	89	94	100	107	113	121
2004	49	52	55	58	62	65	69	73	78	82	87	93	99	105	111	118
2003	49	51	54	57	61	64	68	72	76	81	86	91	97	103	109	116
2002	48	51	53	56	60	63	67	71	75	80	84	90	95	101	107	114
2001	47	50	53	56	59	62	66	70	74	78	83	88	94	99	106	112
2000	47	49	52	55	58	61	65	69	73	77	82	87	92	98	104	110

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$2

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 27

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	163	173	183	194	205	218	231	245	260	276	293	311	331	352	374	398
	2008	155	164	174	184	195	206	219	232	246	261	278	295	313	333	354	377
	2007	148	156	165	175	185	196	208	220	233	248	263	279	297	315	335	356
	2006	141	149	157	166	176	186	197	209	222	235	249	265	281	299	317	337
	2005	134	142	149	158	167	177	187	198	210	223	237	251	266	283	301	319
	2004	128	135	142	151	159	168	178	188	200	212	224	238	253	268	285	302
	2003	122	129	136	143	151	160	169	179	190	201	213	226	239	254	270	286
	2002	116	123	129	136	144	152	161	170	180	191	202	214	227	241	256	271
	2001	111	117	123	130	137	145	153	162	171	181	192	203	215	228	242	257
	2000	106	112	118	124	131	138	146	154	163	172	182	193	205	217	230	244
17	2009	360	381	403	427	453	480	509	540	573	609	646	687	730	776	825	877
	2008	342	362	383	406	430	455	483	512	543	576	612	650	691	735	781	830
	2007	326	344	364	385	408	432	458	486	515	546	580	616	655	696	739	786
	2006	310	328	346	367	388	411	435	461	489	518	550	584	620	659	700	744
	2005	296	312	329	348	369	390	413	438	463	492	522	554	587	624	663	704
	2004	282	297	314	332	351	371	392	415	440	467	494	525	557	591	628	667
	2003	268	284	299	316	333	353	373	395	418	443	470	498	528	561	595	632
	2002	256	270	285	300	318	336	355	375	397	420	446	472	501	532	564	599
	2001	245	257	272	287	302	320	337	357	377	399	423	449	475	504	535	568
	2000	234	246	259	273	288	304	321	339	359	379	402	426	451	478	507	538
18	2009	209	221	234	248	263	279	296	314	333	354	375	399	424	451	479	510
	2008	199	210	223	236	250	264	280	297	315	335	356	378	402	427	453	482
	2007	189	200	212	224	237	251	266	282	299	317	337	358	380	404	429	457
	2006	180	191	201	213	225	238	253	268	284	301	319	339	360	383	407	432
	2005	172	181	191	202	214	227	240	254	269	286	303	322	341	362	385	409
	2004	164	172	182	193	204	216	228	241	256	271	287	305	324	344	365	387
	2003	156	165	174	183	194	205	217	230	243	257	273	289	307	326	346	367
	2002	149	157	165	174	185	195	206	218	231	244	259	274	291	309	328	348
	2001	142	150	158	166	176	186	196	207	219	232	246	261	276	293	311	330
	2000	136	143	151	159	167	177	187	197	209	220	234	247	262	278	294	313
20	2009	668	707	748	792	840	890	945	1002	1064	1130	1199	1275	1354	1440	1531	1629
	2008	635	672	712	753	798	845	896	950	1008	1070	1136	1207	1283	1364	1449	1541
	2007	605	639	676	715	757	802	851	901	956	1014	1077	1143	1215	1291	1372	1459
	2006	576	609	643	680	720	762	807	856	907	962	1021	1084	1151	1222	1299	1381
	2005	549	580	612	646	684	724	767	812	860	912	968	1028	1090	1158	1231	1308
	2004	523	551	582	616	651	689	728	771	817	867	918	975	1034	1098	1166	1238
	2003	498	526	555	586	619	655	692	734	777	822	872	924	980	1041	1104	1173
	2002	476	502	528	558	590	624	658	697	737	780	827	877	930	987	1047	1111
	2001	454	478	504	532	561	593	626	662	701	741	785	833	882	935	992	1054
	2000	434	457	481	507	535	565	596	630	667	704	746	790	837	888	941	999
21	2009	353	374	396	419	444	471	500	530	563	598	634	674	716	761	810	861
	2008	336	356	376	398	422	447	474	502	533	566	601	638	679	721	766	815
	2007	320	338	357	378	401	424	450	477	505	536	570	605	643	683	726	772
	2006	305	322	340	360	381	403	427	453	480	509	540	573	609	647	687	730
	2005	291	307	323	342	362	383	405	430	455	483	512	544	577	613	651	692
	2004	276	291	308	326	344	364	385	408	432	458	485	516	547	581	616	655
	2003	263	278	293	310	327	346	366	388	411	435	461	489	518	550	584	620
	2002	252	265	279	295	312	330	348	369	390	413	437	464	492	522	554	588
	2001	240	253	267	281	297	314	331	350	371	392	415	440	467	495	525	557
	2000	229	242	255	268	283	299	315	333	353	372	395	418	443	469	498	528
25	2009	601	636	673	713	756	801	850	902	957	1016	1079	1147	1219	1295	1378	1465
	2008	572	605	640	677	718	760	806	855	907	963	1022	1086	1154	1227	1304	1387
	2007	545	575	608	644	681	722	766	811	860	912	969	1029	1093	1162	1234	1313
	2006	518	548	578	612	648	686	726	770	816	865	918	975	1035	1100	1169	1242
	2005	494	521	550	582	615	652	690	731	774	821	871	925	981	1042	1107	1176
	2004	470	496	524	554	586	620	655	694	735	780	826	877	931	988	1049	1114
	2003	448	474	499	527	557	589	623	660	699	739	785	832	882	936	993	1055
	2002	428	451	475	502	530	561	592	627	663	702	744	789	837	888	942	1000
	2001	408	430	454	479	505	534	563	596	630	667	706	749	794	842	893	948
	2000	390	411	433	456	481	508	536	567	600	634	672	711	753	799	846	898
26	2009	318	337	357	378	400	424	450	478	507	538	572	607	645	686	730	776
	2008	303	320	339	359	380	402	427	453	480	510	541	575	611	650	690	735
	2007	288	305	322	341	361	382	406	430	455	483	513	545	579	615	654	695
	2006	274	290	306	324	343	363	385	408	432	458	486	517	548	583	619	658
	2005	262	276	291	308	326	345	365	387	410	435	461	490	520	552	586	623
	2004	249	263	277	294	310	328	347	368	389	413	437	465	493	523	555	590
	2003	237	251	264	279	295	312	330	350	370	392	416	440	467	496	526	559
	2002	227	239	252	266	281	297	314	332	351	372	394	418	443	470	499	530
	2001	216	228	240	253	267	283	298	316	334	353	374	397	420	446	473	502
	2000	207	218	229	242	255	269	284	300	318	336	356	377	399	423	448	476
30	2009	162	172	182	193	204	217	230	244	259	275	292	310	329	350	372	396
	2008	155	163	173	183	194	205	218	231	245	260	276	293	312	332	352	375
	2007	147	155	164	174	184	195	207	219	232	247	262	278	295	314	334	355
	2006	140	148	156	165	175	185	196	208	221	234	248	264	280	297	316	336
	2005	134	141	149	157	166	176	186	198	209	222	235	250	265	282	299	318
	2004	127	134	142	150	158	167	177	188	199	211	223	237	252	267	283	301
	2003	121	128	135	142	151	159	168	178	189	200	212	225	238	253	268	285
	2002	116	122	128	136	143	152	160	169	179	190	201	213	226	240	255	270
	2001	110	116	123	129	136	144	152	161	170	180	191	202	215	227	241	256
	2000	105	111	117	123	130	137	145	153	162	171	182	192	204	216	229	243

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	36
17	79
18	46
20	147
21	78
25	132
26	70
30	36
Waiver of Deductible Charges \$300 Deductible.....10	
\$500 Deductible..... 13	

LIMITED COLLISION	
\$500 Deductible - Charge 6% of the collision manual rate for the same model year and symbol.	
Cost to	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 40

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	200	424	252	648	403	584	363	213
PART 2	PERSONAL INJURY PROTECTION							
	80	174	100	258	160	232	145	83
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	221	413	273	722	455	650	410	255
10,000	269	502	332	877	553	790	498	310
25,000	275	515	340	900	567	810	511	318
50,000	282	527	349	922	581	830	524	326
100,000	285	532	352	930	586	837	528	328
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	28	65	39	92	60	83	54	29
25/50	41	107	59	136	84	123	76	41
35/80	65	185	96	218	129	196	116	64
50/100	89	262	133	299	174	270	157	87
100/300	145	446	220	492	280	443	252	140
250/500	254	798	388	862	484	777	436	243
500/500	465	1483	714	1579	879	1424	791	443
500/1000	476	1518	731	1616	899	1457	810	453

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	20		48		
	25/50	14		3			250/500	23		139		
	35/80	16		12			500/500	34		349		
	50/100	17		21			500/1000	35		359		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	84	89	94	100	106	112	118	126	133	141	150	160	169	180	192	204
2008	83	88	93	98	104	110	116	123	131	139	148	157	167	177	188	200
2007	82	86	91	96	102	108	114	121	129	136	145	154	164	174	185	197
2006	80	85	90	95	100	106	113	119	127	134	143	151	161	171	182	193
2005	79	83	88	93	99	104	111	117	124	132	140	149	158	168	178	190
2004	78	82	87	92	97	103	109	115	122	130	138	146	155	165	175	186
2003	77	81	86	90	96	101	107	113	120	128	135	144	152	162	172	183
2002	75	80	84	89	94	99	105	112	118	125	133	141	150	159	169	180
2001	74	78	83	87	93	98	104	110	116	123	131	139	147	156	166	177
2000	73	77	82	86	91	96	102	108	114	121	128	136	145	154	163	174

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 40

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	263	278	295	312	331	351	372	395	419	445	472	502	533	567	603	641
	2008	250	265	280	296	314	332	353	374	397	421	447	475	505	537	570	607
	2007	238	252	266	282	298	316	335	355	376	399	424	450	478	508	540	574
	2006	227	240	253	268	283	300	318	337	357	379	402	427	453	481	512	544
	2005	216	228	241	255	269	285	302	320	339	359	381	405	429	456	484	515
	2004	206	217	229	243	256	271	287	304	322	341	361	384	407	432	459	487
	2003	196	207	218	231	244	258	273	289	306	323	343	364	386	410	435	462
	2002	187	197	208	219	232	245	259	274	290	307	326	345	366	388	412	438
	2001	179	188	199	209	221	234	247	261	276	292	309	328	347	368	391	415
	2000	171	180	190	200	210	222	235	248	262	277	294	311	330	349	370	393
17	2009	506	536	567	600	637	675	716	760	806	856	909	966	1027	1091	1161	1234
	2008	482	509	539	571	605	640	679	720	764	811	861	915	972	1033	1098	1168
	2007	459	484	512	542	574	608	645	683	724	769	817	867	921	979	1040	1106
	2006	436	461	487	516	546	578	612	648	687	729	774	821	872	926	985	1047
	2005	416	439	464	490	518	549	581	616	652	692	734	779	826	878	933	991
	2004	396	418	441	467	493	522	552	584	619	657	696	739	784	832	883	938
	2003	377	399	420	444	469	496	525	556	589	623	661	701	743	789	837	889
	2002	361	380	400	423	447	473	499	528	559	591	627	664	705	748	794	842
	2001	344	362	382	403	425	450	475	502	531	562	595	631	669	709	752	799
	2000	329	346	365	384	405	428	452	477	505	534	566	599	635	673	713	757
18	2009	359	380	402	426	452	479	508	539	572	607	645	685	728	774	823	876
	2008	342	361	383	405	429	454	482	511	542	575	611	649	690	733	779	829
	2007	325	344	363	385	407	431	458	485	514	545	579	615	653	694	738	784
	2006	310	327	346	366	387	410	434	460	488	517	549	583	619	657	699	742
	2005	295	312	329	348	368	389	412	437	462	491	521	553	586	623	662	703
	2004	281	296	313	331	350	370	391	415	439	466	493	524	556	590	627	666
	2003	268	283	298	315	333	352	372	394	418	442	469	497	527	560	594	631
	2002	256	270	284	300	317	335	354	375	396	420	445	471	500	530	563	598
	2001	244	257	271	286	302	319	337	356	377	398	422	448	474	503	533	566
	2000	233	246	259	273	287	304	320	339	358	379	401	425	450	477	506	537
20	2009	763	808	855	905	960	1018	1079	1145	1216	1291	1371	1457	1548	1645	1750	1861
	2008	726	768	813	860	912	965	1024	1086	1152	1223	1298	1379	1466	1558	1656	1762
	2007	692	730	772	817	866	917	973	1030	1092	1159	1231	1307	1389	1476	1568	1667
	2006	658	696	735	778	823	871	922	978	1036	1099	1166	1239	1315	1397	1485	1578
	2005	628	662	699	739	782	828	876	929	983	1043	1107	1175	1246	1324	1406	1494
	2004	597	630	665	704	744	787	832	881	934	990	1049	1114	1182	1254	1332	1415
	2003	569	602	634	670	707	748	791	838	888	939	997	1056	1120	1189	1262	1345
	2002	544	573	604	637	674	713	752	796	843	892	945	1002	1063	1128	1197	1270
	2001	519	546	576	608	641	678	716	757	801	847	897	952	1008	1069	1134	1204
	2000	496	522	550	580	611	646	681	720	762	805	853	903	957	1014	1075	1141
21	2009	549	581	615	651	691	732	777	824	875	929	986	1048	1114	1184	1259	1339
	2008	523	553	585	619	656	694	737	781	829	880	934	992	1055	1121	1191	1267
	2007	498	526	556	588	623	660	700	741	786	834	886	940	999	1062	1128	1200
	2006	474	501	529	559	592	627	664	703	746	791	839	891	946	1005	1068	1136
	2005	452	477	503	532	562	596	630	668	707	750	796	845	897	952	1012	1075
	2004	430	453	479	507	535	566	599	634	672	713	755	802	851	903	958	1018
	2003	409	433	456	482	509	538	569	603	639	676	717	760	806	856	908	964
	2002	391	412	434	458	485	513	541	573	606	642	680	721	765	811	861	914
	2001	373	393	415	437	461	488	515	544	576	609	645	685	725	769	816	866
	2000	357	375	396	417	440	464	490	518	548	579	614	650	688	730	774	821
25	2009	687	727	769	815	864	916	971	1031	1094	1162	1233	1311	1393	1481	1575	1675
	2008	653	691	732	774	820	869	921	977	1036	1100	1168	1241	1319	1402	1490	1585
	2007	622	657	695	736	779	825	875	927	983	1043	1108	1176	1249	1328	1411	1500
	2006	592	626	661	700	740	784	830	880	933	989	1050	1115	1183	1257	1336	1420
	2005	565	596	629	665	703	745	788	835	885	938	996	1057	1121	1191	1266	1345
	2004	538	567	599	634	670	708	749	793	840	891	944	1002	1064	1129	1199	1273
	2003	512	541	571	603	637	673	712	754	799	845	897	951	1008	1070	1135	1206
	2002	489	516	543	573	606	641	677	717	758	802	851	902	956	1015	1077	1143
	2001	467	491	519	547	577	610	644	681	720	762	807	856	907	962	1020	1084
	2000	446	470	495	521	550	581	613	648	686	724	768	813	861	913	968	1027
26	2009	494	524	554	587	622	659	699	742	788	837	888	944	1003	1066	1134	1206
	2008	471	498	527	557	591	625	663	703	746	792	841	894	950	1010	1073	1141
	2007	448	473	500	530	561	594	630	667	708	751	798	847	900	956	1016	1080
	2006	426	451	476	504	533	564	598	634	672	712	756	803	852	905	962	1023
	2005	407	429	453	479	507	536	568	602	637	676	717	761	807	858	911	968
	2004	387	408	431	456	482	510	539	571	605	642	680	722	766	813	863	917
	2003	369	390	411	434	458	485	513	543	575	608	646	684	726	771	818	868
	2002	352	371	391	413	437	462	488	516	546	578	612	649	689	731	775	823
	2001	336	354	373	394	416	439	464	490	519	549	581	617	653	693	735	780
	2000	321	338	356	375	396	418	441	466	494	521	553	585	620	657	697	739
30	2009	268	284	300	318	337	357	379	402	427	453	481	512	544	578	615	654
	2008	255	270	286	302	320	339	360	381	404	429	456	484	515	547	581	619
	2007	243	256	271	287	304	322	342	362	383	407	432	459	488	518	551	585
	2006	231	244	258	273	289	306	324	343	364	386	410	435	462	491	521	554
	2005	220	233	245	259	275	291	308	326	345	366	389	413	438	465	494	525
	2004	210	221	234	247	261	276	292	309	328	348	368	391	415	440	468	497
	2003	200	211	223	235	248	263	278	294	312	330	350	371	393	418	443	471
	2002	191	201	212	224	237	250	264	280	296	313	332	352	373	396	420	446
	2001	182	192	202	213	225	238	251	266	281	297	315	334	354	375	398	423
	2000	174	183	193	204	215	227	239	253	268	283	300	317	336	356	378	401

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	58
17	111
18	79
20	168
21	121
25	151
26	109
30	59
Waiver of Deductible Charges \$300 Deductible.....10	
\$500 Deductible..... 13	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 41

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	207	421	279	652	426	587	383	215	
PART 2	PERSONAL INJURY PROTECTION								
	81	174	110	260	169	234	153	84	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	224	402	283	722	483	650	435	237
	10,000	272	488	344	877	587	790	529	288
	25,000	279	501	353	900	602	810	542	295
	50,000	286	513	361	922	617	830	555	303
	100,000	289	518	365	930	622	837	560	305
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	29	67	43	93	63	83	56	30
	25/50	43	99	62	138	93	123	83	51
	35/80	70	157	98	220	148	197	133	88
	50/100	96	215	133	302	203	271	182	126
	100/300	158	353	216	495	334	445	299	215
	250/500	277	617	376	868	584	780	524	385
	500/500	509	1131	687	1590	1071	1430	961	717
500/1000	521	1157	703	1628	1096	1463	983	734	

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12	0	100/300	20	48						
	25/50	14	3	250/500	23	139						
	35/80	16	12	500/500	34	349						
	50/100	17	21	500/1000	35	359						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	85	90	95	101	107	113	120	127	135	143	152	162	172	183	194	207
2008	84	89	94	99	105	111	118	125	133	141	150	159	169	179	191	203
2007	83	87	92	98	103	110	116	123	131	138	147	156	166	176	187	199
2006	81	86	91	96	102	108	114	121	128	136	144	153	163	173	184	196
2005	80	85	89	95	100	106	112	119	126	134	142	151	160	170	181	192
2004	79	83	88	93	98	104	110	117	124	132	140	148	157	167	178	189
2003	78	82	87	92	97	102	108	115	122	129	137	146	155	164	175	186
2002	77	81	85	90	95	101	107	113	120	127	135	143	152	161	171	182
2001	75	80	84	89	94	99	105	111	118	125	132	141	149	159	168	179
2000	74	78	83	87	92	98	103	109	116	123	130	138	147	156	166	176

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 41

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	245	259	274	290	308	326	346	367	390	414	439	467	496	528	561	597
	2008	233	246	261	276	292	309	328	348	369	392	416	442	470	500	531	565
	2007	222	234	248	262	278	294	312	330	350	372	395	419	445	473	503	535
	2006	211	223	236	249	264	279	296	313	332	352	374	397	422	448	476	506
	2005	201	212	224	237	251	265	281	298	315	334	355	377	400	424	451	479
	2004	192	202	213	226	239	252	267	283	299	318	336	357	379	402	427	454
	2003	182	193	203	215	227	240	254	269	285	301	320	339	359	381	405	430
	2002	174	184	194	204	216	228	241	255	270	286	303	321	341	362	384	407
	2001	166	175	185	195	206	217	229	243	257	271	288	305	323	343	364	386
	2000	159	167	176	186	196	207	218	231	244	258	274	290	307	325	345	366
17	2009	521	551	583	618	655	694	736	781	829	881	935	994	1056	1123	1194	1270
	2008	495	524	555	587	622	659	699	741	786	834	886	941	1000	1063	1130	1202
	2007	472	498	527	558	591	626	664	703	745	791	840	892	947	1007	1070	1138
	2006	449	475	501	531	561	594	629	667	707	750	796	845	897	953	1013	1077
	2005	428	452	477	504	533	565	598	633	671	711	755	802	850	903	960	1020
	2004	408	430	454	480	508	537	568	601	637	676	716	760	807	856	909	965
	2003	388	410	433	457	483	511	540	572	606	641	680	721	764	812	861	914
	2002	371	391	412	435	460	486	513	543	575	608	645	684	725	769	817	867
	2001	354	373	393	415	438	463	488	516	546	578	612	649	688	729	774	822
	2000	338	356	375	395	417	440	465	491	520	549	582	616	653	692	734	779
18	2009	376	399	422	447	474	502	533	565	600	637	676	719	764	812	863	918
	2008	358	379	401	424	450	476	505	536	568	603	641	680	723	769	817	869
	2007	341	360	381	403	427	452	480	508	539	572	607	645	685	728	773	823
	2006	325	343	362	384	406	430	455	482	511	542	575	611	649	689	733	779
	2005	310	327	345	364	386	408	432	458	485	514	546	580	615	653	694	737
	2004	295	311	328	347	367	388	410	435	461	489	518	550	583	619	657	698
	2003	281	297	313	330	349	369	390	414	438	463	492	521	553	587	622	661
	2002	268	283	298	314	332	352	371	393	416	440	466	494	524	556	590	627
	2001	256	269	284	300	316	334	353	373	395	418	443	469	497	527	559	594
	2000	245	257	271	286	301	318	336	355	376	397	421	446	472	500	530	563
20	2009	769	814	862	912	967	1025	1088	1154	1225	1301	1381	1468	1560	1658	1764	1875
	2008	732	774	819	867	919	973	1032	1094	1161	1232	1308	1390	1477	1570	1668	1775
	2007	697	736	778	824	872	924	980	1038	1100	1168	1241	1317	1399	1487	1580	1680
	2006	663	701	740	784	829	878	929	985	1044	1108	1175	1248	1325	1408	1496	1590
	2005	633	667	704	744	788	834	883	936	991	1051	1115	1184	1256	1334	1417	1506
	2004	602	635	671	710	750	793	838	888	941	998	1057	1123	1191	1264	1342	1426
	2003	573	606	639	675	713	754	797	845	894	946	1004	1064	1129	1199	1271	1351
	2002	548	578	608	642	679	718	758	803	849	899	953	1010	1071	1136	1206	1280
	2001	523	550	581	612	646	683	721	762	807	853	904	959	1016	1077	1143	1213
	2000	499	526	554	584	616	650	686	725	768	811	860	910	964	1022	1083	1150
21	2009	576	610	645	683	725	768	815	865	918	975	1035	1099	1168	1242	1321	1405
	2008	548	580	614	649	688	729	773	819	869	923	980	1041	1107	1176	1250	1330
	2007	522	551	583	617	653	692	734	778	824	875	929	986	1048	1114	1183	1258
	2006	497	525	554	587	621	657	696	738	782	830	880	935	993	1054	1121	1191
	2005	474	500	528	558	590	625	661	701	742	787	835	887	940	999	1062	1128
	2004	451	475	502	532	562	594	628	665	705	747	792	841	892	947	1005	1068
	2003	430	454	479	505	534	565	597	633	670	709	752	797	846	898	952	1012
	2002	411	433	456	481	509	538	568	601	636	673	713	756	802	851	903	959
	2001	392	412	435	459	484	512	540	571	604	639	677	718	761	807	856	909
	2000	374	394	415	437	461	487	514	543	575	607	644	682	722	766	812	861
25	2009	692	733	776	822	871	923	980	1039	1103	1172	1244	1322	1405	1493	1588	1689
	2008	659	697	738	781	827	876	929	985	1045	1110	1178	1252	1330	1414	1503	1599
	2007	628	663	701	742	786	832	883	935	991	1052	1117	1186	1260	1339	1423	1513
	2006	597	631	667	706	747	790	837	887	941	998	1058	1124	1194	1268	1348	1432
	2005	570	601	634	670	709	751	795	843	892	946	1004	1066	1131	1201	1276	1356
	2004	542	572	604	639	675	714	755	800	847	899	952	1011	1073	1138	1209	1284
	2003	516	546	575	608	642	679	718	761	805	852	904	959	1017	1079	1145	1216
	2002	494	520	548	578	611	647	683	723	765	809	858	909	964	1023	1086	1153
	2001	471	495	523	552	582	615	650	687	727	768	814	864	915	970	1029	1093
	2000	450	474	499	526	554	586	618	653	691	730	774	820	868	921	976	1036
26	2009	518	549	581	615	652	691	733	778	826	877	931	990	1052	1118	1189	1265
	2008	493	522	553	585	619	656	696	738	782	831	882	937	996	1059	1125	1197
	2007	470	496	525	555	588	623	661	700	742	787	837	888	943	1002	1065	1133
	2006	447	473	499	528	559	592	627	664	704	747	792	842	894	949	1009	1072
	2005	426	450	475	502	531	562	595	631	668	708	752	798	847	899	956	1015
	2004	406	428	452	478	506	535	565	599	634	673	713	757	803	852	905	961
	2003	387	409	431	455	481	508	538	570	603	638	677	718	761	808	857	911
	2002	370	389	410	433	458	484	511	541	572	606	642	681	722	766	813	863
	2001	352	371	392	413	436	461	486	514	544	575	609	646	685	726	770	818
	2000	337	355	374	394	415	439	463	489	518	547	580	614	650	689	731	775
30	2009	255	270	286	302	321	340	361	383	406	431	458	487	517	550	585	622
	2008	243	257	272	287	305	322	342	363	385	408	434	461	490	520	553	588
	2007	231	244	258	273	289	306	325	344	365	387	411	436	464	493	524	557
	2006	220	232	245	260	275	291	308	327	346	367	390	414	439	467	496	527
	2005	210	221	233	247	261	277	293	310	328	348	370	392	416	442	470	499
	2004	200	210	222	235	249	263	278	294	312	331	350	372	395	419	445	473
	2003	190	201	212	224	236	250	264	280	296	314	333	353	374	397	421	448
	2002	182	191	202	213	225	238	251	266	281	298	316	335	355	377	400	424
	2001	173	182	193	203	214	226	239	253	267	283	300	318	337	357	379	402
	2000	166	174	184	194	204	216	228	240	254	269	285	302	320	339	359	381

COLLISION

Cost to Reduce
Deductible from
\$500 to \$300

CLASS

10 54
17 114
18 83
20 169
21 127
25 152
26 114
30 56

Waiver of
Deductible Charges
\$300 Deductible.....10
\$500 Deductible..... 13

LIMITED COLLISION

\$500 Deductible - Charge 6%
of the collision manual
rate for the same
model year and symbol.

Cost to Reduce
Deductible from
\$500 to \$300
All Classes.....\$5

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 42

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	255	465	301	645	460	581	414	262
PART 2	PERSONAL INJURY PROTECTION							
	100	190	119	257	182	231	165	101
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	225	433	308	741	526	668	473	267
10,000	273	526	374	900	639	812	575	324
25,000	280	540	384	923	655	832	589	333
50,000	287	553	393	946	672	853	604	341
100,000	290	558	397	954	677	860	609	344
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	37	72	46	92	68	82	61	38
25/50	54	107	69	138	100	124	90	55
35/80	87	170	111	223	160	200	144	87
50/100	119	234	153	308	220	277	197	119
100/300	194	384	252	509	360	457	324	193
250/500	340	673	443	895	631	805	567	337
500/500	622	1234	812	1645	1156	1479	1040	616
500/1000	637	1263	832	1683	1183	1514	1064	631

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	20		48		
	25/50	14		3			250/500	23		139		
	35/80	16		12			500/500	34		349		
50/100	17		21			500/1000	35		359			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	104	110	116	122	130	137	146	154	164	174	185	196	208	221	236	251
2008	102	108	114	120	128	135	143	152	161	171	181	193	205	218	232	246
2007	100	106	112	118	125	133	141	149	158	168	178	189	201	214	227	242
2006	99	104	110	117	123	131	139	147	156	165	175	186	198	210	223	238
2005	97	103	108	115	121	128	136	144	153	162	172	183	194	206	219	233
2004	96	101	107	113	119	126	134	142	150	160	169	180	191	203	216	229
2003	94	99	105	111	118	124	132	139	148	157	166	177	187	199	212	225
2002	93	98	104	109	116	122	130	137	145	154	163	174	184	196	208	221
2001	91	96	102	108	114	120	127	135	143	152	161	171	181	192	204	217
2000	90	95	100	106	112	118	125	133	141	149	158	168	178	189	201	213

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 42

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	283	300	317	336	356	378	401	425	451	479	509	541	575	611	650	691
	2008	270	285	302	319	338	358	380	403	428	454	482	512	544	578	615	654
	2007	257	271	287	303	321	340	361	382	405	430	457	485	515	548	582	619
	2006	244	258	273	289	305	323	342	363	385	408	433	460	488	519	551	586
	2005	233	246	259	274	290	307	325	345	365	387	411	436	463	491	522	555
	2004	222	234	247	261	276	292	309	327	347	368	389	414	439	466	494	525
	2003	211	223	235	249	263	278	294	311	329	349	370	392	416	442	468	498
	2002	202	213	224	237	250	265	279	296	313	331	351	372	394	419	444	471
	2001	193	203	214	226	238	252	266	281	297	314	333	353	374	397	421	447
	2000	184	194	204	215	227	240	253	267	283	299	317	335	355	377	399	424
17	2009	558	591	625	662	702	744	789	837	889	944	1002	1065	1131	1203	1279	1360
	2008	531	561	594	629	666	705	748	794	842	894	949	1008	1072	1139	1210	1288
	2007	506	534	565	597	633	670	711	753	798	847	900	955	1015	1079	1146	1219
	2006	481	509	537	568	601	637	674	715	758	804	853	905	961	1021	1085	1154
	2005	459	484	511	540	571	605	640	679	719	762	809	859	911	967	1028	1092
	2004	437	460	486	515	544	575	608	644	683	724	767	814	864	917	974	1034
	2003	416	440	463	489	517	547	578	613	649	686	728	772	819	869	922	980
	2002	398	419	441	466	493	521	550	582	616	652	691	732	777	824	875	928
	2001	379	399	421	444	469	496	523	553	585	619	656	696	737	781	829	880
	2000	362	381	402	424	447	472	498	526	557	588	624	660	699	741	786	834
18	2009	429	454	481	509	540	572	607	644	683	726	770	819	870	925	984	1046
	2008	408	432	457	484	512	542	575	610	647	687	730	775	824	876	931	990
	2007	389	411	434	459	487	515	547	579	614	651	692	734	780	829	881	937
	2006	370	391	413	437	462	489	518	550	583	618	656	696	739	785	835	887
	2005	353	372	393	415	439	465	492	522	552	586	622	660	700	744	790	840
	2004	336	354	374	396	418	442	468	495	525	557	590	626	664	705	749	795
	2003	320	338	356	376	398	421	445	471	499	528	560	594	630	669	709	753
	2002	306	322	339	358	379	401	423	448	474	501	531	563	597	634	673	714
	2001	292	307	324	342	360	381	402	425	450	476	504	535	567	601	637	677
	2000	279	293	309	326	343	363	383	405	428	452	479	508	538	570	604	641
20	2009	764	809	856	906	961	1019	1080	1147	1217	1292	1372	1458	1549	1647	1752	1863
	2008	727	769	814	861	913	966	1025	1087	1153	1224	1300	1380	1468	1560	1657	1763
	2007	692	731	773	818	866	918	973	1031	1093	1160	1233	1308	1390	1477	1569	1669
	2006	659	697	735	778	823	872	923	979	1037	1100	1168	1240	1316	1398	1486	1580
	2005	628	663	700	740	783	829	877	929	984	1044	1108	1176	1247	1325	1408	1496
	2004	598	630	666	705	745	788	833	882	935	991	1050	1115	1183	1256	1333	1416
	2003	570	602	635	670	708	749	792	839	889	940	998	1057	1121	1191	1263	1342
	2002	544	574	604	638	675	713	753	797	843	893	946	1003	1064	1129	1198	1271
	2001	519	547	577	608	642	679	716	757	801	848	898	952	1009	1070	1135	1205
	2000	496	522	551	580	612	646	682	721	763	806	854	904	958	1015	1076	1142
21	2009	614	651	689	729	773	820	869	922	979	1040	1104	1173	1247	1325	1409	1499
	2008	585	619	655	693	734	777	825	874	928	985	1046	1111	1181	1255	1334	1419
	2007	557	588	622	658	697	739	783	830	879	933	992	1052	1118	1188	1263	1343
	2006	530	560	592	626	663	701	743	787	835	885	939	998	1059	1125	1196	1271
	2005	506	533	563	595	630	667	706	748	792	840	891	946	1004	1066	1133	1204
	2004	481	507	536	567	599	634	670	710	752	798	845	897	952	1010	1073	1139
	2003	458	484	511	539	570	603	637	675	715	756	803	851	902	958	1016	1079
	2002	438	462	486	513	543	574	606	641	679	718	761	807	856	908	964	1023
	2001	418	440	464	490	517	546	576	609	645	682	722	766	812	861	913	970
	2000	399	420	443	467	492	520	549	580	614	648	687	728	771	817	866	919
25	2009	687	728	770	816	865	917	972	1032	1095	1163	1235	1312	1394	1482	1576	1677
	2008	654	692	733	775	821	869	922	978	1037	1102	1170	1242	1321	1404	1492	1597
	2007	623	658	696	736	780	826	876	928	984	1044	1109	1177	1251	1329	1412	1502
	2006	593	627	662	700	741	784	831	881	934	990	1051	1116	1185	1258	1338	1422
	2005	565	597	630	666	704	746	789	836	885	939	997	1058	1122	1192	1267	1346
	2004	538	567	599	634	670	709	750	794	841	892	945	1003	1065	1130	1200	1274
	2003	513	542	571	603	637	674	713	755	800	846	898	952	1009	1071	1137	1207
	2002	490	516	544	574	607	642	678	717	759	803	851	902	957	1016	1078	1144
	2001	467	492	519	548	578	611	645	682	721	763	808	857	908	963	1021	1085
	2000	447	470	496	522	550	582	614	649	686	725	768	814	862	914	969	1028
26	2009	553	586	620	657	696	738	783	831	882	936	994	1056	1123	1193	1269	1350
	2008	527	557	590	624	661	700	743	787	835	887	942	1000	1063	1130	1201	1278
	2007	502	530	560	593	628	665	705	747	792	841	893	948	1007	1070	1137	1209
	2006	477	505	533	564	597	632	669	709	752	797	846	898	954	1013	1077	1145
	2005	455	480	507	536	567	600	635	673	713	756	803	852	904	960	1020	1084
	2004	433	457	483	511	540	571	603	639	677	718	761	808	857	910	966	1026
	2003	413	436	460	486	513	543	574	608	644	681	723	766	812	863	915	972
	2002	394	416	438	462	489	517	546	578	611	647	686	727	771	818	868	921
	2001	376	396	418	441	465	492	519	549	581	614	651	690	731	775	822	873
	2000	359	378	399	420	443	468	494	522	553	584	619	655	694	736	780	828
30	2009	276	292	309	327	347	368	390	414	440	467	496	527	560	595	633	673
	2008	263	278	294	311	330	349	370	393	417	442	470	499	530	564	599	637
	2007	250	264	279	296	313	332	352	373	395	419	445	473	502	534	567	603
	2006	238	252	266	281	298	315	334	354	375	398	422	448	476	505	537	571
	2005	227	240	253	267	283	299	317	336	356	377	400	425	451	479	509	540
	2004	216	228	241	255	269	285	301	319	338	358	379	403	428	454	482	512
	2003	206	218	229	242	256	271	286	303	321	340	360	382	405	430	456	485
	2002	197	207	218	230	244	258	272	288	305	323	342	362	384	408	433	459
	2001	188	197	208	220	232	245	259	274	290	306	324	344	365	387	410	435
	2000	179	189	199	210	221	233	246	260	276	291	309	327	346	367	389	413

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	62
17	123
18	94
20	168
21	135
25	151
26	122
30	61
Waiver of Deductible Charges \$300 Deductible.....10	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 43

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	229	459	294	644	460	580	414	249	
PART 2	PERSONAL INJURY PROTECTION								
	89	187	116	257	183	231	165	96	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	259	445	306	740	533	666	479	264
	10,000	315	541	372	899	648	809	582	321
	25,000	323	554	381	922	664	830	597	329
	50,000	331	568	391	945	681	850	612	337
	100,000	334	573	394	953	687	858	617	340
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	34	71	46	91	68	82	61	38
	25/50	49	106	70	142	100	128	90	55
	35/80	78	171	114	235	160	212	143	85
	50/100	106	236	159	328	219	296	197	115
	100/300	173	389	263	549	359	494	323	187
	250/500	303	684	465	973	628	876	565	325
	500/500	553	1256	855	1795	1151	1617	1035	593
	500/1000	566	1286	875	1837	1177	1655	1059	607

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	20		48		
	25/50	14		3			250/500	23		139		
	35/80	16		12			500/500	34		349		
	50/100	17		21			500/1000	35		359		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	109	115	121	129	136	144	153	162	172	182	194	206	219	232	247	263
2008	107	113	120	126	134	142	150	159	169	179	190	202	215	228	243	258
2007	105	111	118	124	132	139	148	157	166	176	187	199	211	224	239	254
2006	104	109	116	122	129	137	145	154	163	173	184	195	207	221	234	249
2005	102	108	114	120	127	135	143	151	160	170	181	192	204	217	230	245
2004	100	106	112	119	125	133	141	149	158	168	178	189	200	213	226	241
2003	99	104	110	117	123	130	138	146	155	165	175	185	197	209	222	236
2002	97	103	109	115	121	128	136	144	153	162	172	182	193	206	218	232
2001	96	101	107	113	119	126	134	142	150	159	169	179	190	202	214	228
2000	95	100	105	111	117	124	131	139	147	156	166	176	187	198	211	224

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 43

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	304	322	341	361	383	406	431	457	485	515	547	581	617	656	698	742
	2008	290	306	324	343	364	385	408	433	459	488	518	550	585	622	660	703
	2007	276	291	308	326	345	366	388	411	436	462	491	521	554	589	625	665
	2006	263	278	293	310	328	347	368	390	413	438	465	494	525	557	592	630
	2005	250	264	279	295	312	330	349	370	392	416	441	469	497	528	561	596
	2004	238	251	265	281	297	314	332	352	372	395	418	444	472	500	531	564
	2003	227	240	253	267	282	298	316	334	354	375	398	421	447	474	503	535
	2002	217	229	241	254	269	284	300	318	336	356	377	400	424	450	477	507
	2001	207	218	230	242	256	270	285	302	319	338	358	380	402	426	452	480
	2000	198	208	219	231	244	257	272	287	304	321	340	360	382	405	429	455
17	2009	554	587	629	658	697	739	784	832	883	938	995	1058	1124	1195	1271	1352
	2008	527	558	591	625	662	701	743	788	836	888	943	1001	1065	1132	1202	1279
	2007	502	530	561	594	629	666	706	748	793	842	894	949	1008	1071	1138	1211
	2006	478	505	533	565	597	632	670	710	753	798	847	900	955	1014	1078	1146
	2005	456	481	508	537	568	601	636	674	714	757	804	853	905	961	1021	1085
	2004	434	457	483	511	540	572	604	640	678	719	762	809	858	911	967	1027
	2003	413	437	460	486	514	543	575	609	645	682	724	767	814	864	916	973
	2002	395	416	438	463	489	517	546	578	612	648	686	728	772	819	869	922
	2001	377	396	419	441	466	492	520	549	581	615	651	691	732	776	823	874
	2000	360	379	400	421	444	469	495	523	553	584	619	656	695	737	781	829
18	2009	414	439	464	492	521	552	586	622	660	701	744	791	840	893	950	1011
	2008	394	417	442	467	495	524	556	589	625	664	705	749	796	846	899	956
	2007	376	397	419	444	470	498	528	559	593	629	669	710	754	801	851	905
	2006	357	378	399	422	447	473	501	531	563	597	633	673	714	758	806	857
	2005	341	360	380	401	424	450	476	504	534	566	601	638	677	719	764	811
	2004	324	342	361	382	404	427	452	479	507	538	570	605	642	681	723	768
	2003	309	327	344	364	384	406	430	455	482	510	541	574	608	646	685	728
	2002	295	311	328	346	366	387	409	432	457	484	513	544	577	612	650	690
	2001	282	296	313	330	348	368	389	411	435	460	487	517	547	580	616	654
	2000	269	283	299	315	332	351	370	391	414	437	463	490	519	551	584	620
20	2009	753	797	844	893	947	1004	1065	1130	1199	1274	1352	1437	1527	1623	1727	1836
	2008	717	758	802	849	900	952	1010	1071	1136	1207	1281	1361	1447	1538	1634	1738
	2007	682	721	762	807	854	905	960	1016	1077	1144	1215	1289	1370	1456	1547	1645
	2006	649	687	725	767	812	859	910	965	1023	1085	1151	1222	1298	1378	1465	1557
	2005	619	653	690	729	771	817	864	916	970	1029	1092	1159	1229	1306	1388	1474
	2004	589	621	657	695	734	777	821	870	921	977	1035	1099	1166	1238	1314	1396
	2003	561	594	626	661	698	738	781	827	876	926	983	1042	1105	1174	1245	1322
	2002	537	566	596	629	665	703	742	786	831	880	933	989	1048	1113	1181	1253
	2001	512	539	569	600	633	669	706	747	790	835	885	939	995	1055	1119	1188
	2000	489	515	543	572	603	637	672	710	752	794	842	891	944	1001	1061	1126
21	2009	617	653	691	732	776	822	872	926	983	1044	1108	1177	1251	1330	1414	1504
	2008	587	621	657	695	737	780	828	877	931	988	1049	1115	1185	1259	1338	1424
	2007	559	590	624	661	700	741	786	833	883	937	995	1056	1122	1193	1267	1348
	2006	532	562	594	628	665	704	745	790	838	889	943	1001	1063	1129	1200	1276
	2005	507	535	565	597	632	669	708	750	794	843	894	949	1007	1070	1137	1208
	2004	483	509	538	569	601	636	673	712	755	800	848	900	955	1014	1077	1143
	2003	460	486	512	541	572	605	639	678	717	759	805	854	905	961	1020	1083
	2002	440	463	488	515	545	576	608	644	681	721	764	810	859	911	967	1027
	2001	419	441	466	491	518	548	579	612	647	684	725	769	815	864	916	973
	2000	401	422	445	468	494	522	551	582	616	650	689	730	773	820	869	922
25	2009	677	717	759	804	852	903	958	1016	1079	1146	1216	1293	1374	1460	1553	1652
	2008	644	682	722	764	809	857	909	963	1022	1085	1152	1224	1301	1383	1469	1563
	2007	614	648	685	725	768	814	863	914	969	1029	1093	1160	1232	1309	1391	1480
	2006	584	618	652	690	730	773	818	868	920	976	1035	1099	1167	1240	1318	1401
	2005	557	588	620	656	694	735	777	824	872	925	982	1043	1106	1175	1248	1326
	2004	530	559	591	625	660	698	738	782	829	879	931	989	1049	1113	1182	1256
	2003	505	534	563	594	628	664	702	744	788	833	884	937	994	1056	1120	1189
	2002	483	509	536	565	598	632	668	707	748	791	839	889	943	1001	1062	1127
	2001	460	485	512	539	569	602	635	671	711	751	796	844	895	949	1006	1069
	2000	440	463	488	514	542	573	605	639	676	714	757	802	849	900	954	1013
26	2009	555	588	622	658	698	740	785	833	884	939	997	1059	1125	1196	1273	1353
	2008	528	559	591	626	663	702	744	789	837	889	944	1003	1066	1133	1204	1281
	2007	503	531	562	594	629	667	707	749	794	843	895	950	1010	1073	1140	1212
	2006	479	506	534	565	598	633	671	711	754	799	848	901	956	1016	1080	1148
	2005	456	482	508	537	568	602	637	675	715	758	805	854	906	962	1023	1087
	2004	434	458	484	512	541	572	605	641	679	720	763	810	860	912	969	1029
	2003	414	437	461	487	514	544	575	610	645	683	725	768	815	865	917	975
	2002	395	417	439	463	490	518	547	579	613	648	687	728	773	820	870	924
	2001	377	397	419	442	466	493	520	550	582	616	652	692	733	777	824	876
	2000	360	379	400	421	444	469	495	523	554	585	620	657	696	738	782	830
30	2009	297	315	333	353	374	396	420	446	473	503	534	567	603	641	681	725
	2008	283	299	317	335	355	376	399	423	448	476	506	537	571	607	645	686
	2007	269	284	301	318	337	357	379	401	425	451	479	509	541	574	610	649
	2006	256	271	286	303	320	339	359	381	404	428	454	482	512	544	578	614
	2005	244	258	272	288	304	322	341	361	383	406	431	457	485	515	548	582
	2004	233	245	259	274	290	306	324	343	364	386	408	434	460	488	519	551
	2003	222	234	247	261	275	291	308	326	346	366	388	411	436	463	491	522
	2002	212	223	235	248	262	277	293	310	328	347	368	390	414	439	466	494
	2001	202	213	224	237	250	264	279	295	312	330	349	370	392	416	441	469
	2000	193	203	214	226	238	251	265	280	297	313	332	352	373	395	419	444

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	67
17	122
18	91
20	165
21	136
25	149
26	122
30	65
Waiver of Deductible Charges \$300 Deductible.....10	
\$500 Deductible..... 13	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 44

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	207	483	385	638	451	574	406	213	
PART 2	PERSONAL INJURY PROTECTION								
	82	197	151	254	180	229	161	84	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	206	438	297	721	478	649	430	212
	10,000	250	532	361	876	581	789	522	258
	25,000	257	546	370	898	596	809	536	264
	50,000	263	559	379	921	610	829	549	271
	100,000	265	564	383	929	616	836	554	273
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	38	71	55	89	66	80	59	43
	25/50	53	106	85	136	97	123	87	57
	35/80	79	171	139	223	154	201	138	83
	50/100	106	236	194	310	211	279	189	109
	100/300	169	390	322	516	345	464	310	170
	250/500	291	685	570	911	604	819	543	288
	500/500	527	1257	1050	1677	1105	1509	994	517
	500/1000	539	1287	1075	1717	1131	1544	1017	529

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	20		48		
	25/50	14		3			250/500	23		139		
	35/80	16		12			500/500	34		349		
	50/100	17		21			500/1000	35		359		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2009	178	188	198	210	222	236	250	265	281	298	316	336	357	380	404	430
2008	175	185	195	207	219	232	246	260	276	293	311	330	351	373	397	422
2007	172	182	192	203	215	228	241	256	271	288	306	324	345	367	390	415
2006	169	179	189	200	212	224	237	251	267	283	300	319	339	360	383	407
2005	167	176	186	197	208	220	233	247	262	278	295	314	333	354	376	400
2004	164	173	183	194	205	217	230	243	258	274	290	308	327	348	370	393
2003	162	170	180	191	202	213	226	239	254	269	285	303	321	342	363	386
2002	159	168	178	188	198	210	222	235	249	264	280	298	316	336	357	379
2001	157	165	175	184	195	206	218	231	245	260	275	293	311	330	350	373
2000	154	163	172	181	192	203	215	227	241	256	271	288	305	324	344	366

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$6

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 44

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	277	293	310	328	348	369	391	415	441	468	497	528	561	597	635	675
	2008	263	279	295	312	331	350	371	394	418	443	471	500	532	565	600	639
	2007	251	265	280	296	314	333	353	374	396	420	447	474	504	535	568	605
	2006	239	252	266	282	298	316	334	355	376	399	423	449	477	507	538	572
	2005	228	240	253	268	283	300	318	337	356	378	401	426	452	480	510	542
	2004	217	228	241	255	270	285	302	320	339	359	380	404	429	455	483	513
	2003	206	218	230	243	257	271	287	304	322	340	361	383	406	431	458	486
	2002	197	208	219	231	244	258	273	289	306	323	343	363	385	409	434	461
	2001	188	198	209	220	233	246	260	274	290	307	325	345	366	388	411	437
	2000	180	189	200	210	222	234	247	261	276	292	309	328	347	368	390	414
17	2009	557	590	624	661	701	743	788	836	887	942	1001	1063	1130	1201	1278	1359
	2008	530	561	594	628	666	705	747	793	841	893	948	1007	1070	1138	1209	1286
	2007	505	533	564	597	632	669	710	752	797	846	899	954	1014	1077	1144	1217
	2006	480	508	536	568	601	636	673	714	757	802	851	904	960	1020	1084	1152
	2005	458	483	510	539	571	604	640	678	718	761	808	858	910	966	1027	1091
	2004	436	460	486	514	543	575	607	643	682	723	766	813	863	916	972	1033
	2003	415	439	463	489	516	546	578	612	648	685	728	771	818	868	921	978
	2002	397	418	441	465	492	520	549	581	615	651	690	731	776	823	874	927
	2001	379	399	421	444	468	495	522	552	584	618	655	695	736	780	828	879
	2000	362	381	402	423	446	471	497	526	556	588	623	659	698	741	785	833
18	2009	365	386	409	433	459	486	516	548	581	617	655	696	740	787	837	890
	2008	347	367	389	411	436	461	489	519	551	585	621	659	701	745	792	842
	2007	331	349	369	391	414	438	465	492	522	554	589	625	664	705	749	797
	2006	315	333	351	372	393	416	441	467	495	526	558	592	629	668	710	755
	2005	300	317	334	353	374	396	419	444	470	498	529	562	596	633	672	714
	2004	286	301	318	337	356	376	398	421	446	473	502	533	565	600	637	676
	2003	272	288	303	320	338	358	378	401	424	449	476	505	536	569	603	641
	2002	260	274	289	305	322	341	360	381	403	426	452	479	508	539	572	607
	2001	248	261	276	291	307	324	342	362	383	405	429	455	482	511	542	576
	2000	237	249	263	277	292	309	326	344	364	385	408	432	457	485	514	546
20	2009	754	799	845	895	949	1006	1067	1132	1202	1276	1355	1440	1530	1627	1730	1840
	2008	718	759	804	851	901	954	1012	1073	1139	1209	1284	1363	1449	1541	1637	1742
	2007	684	722	764	808	856	907	961	1018	1080	1146	1217	1292	1373	1459	1550	1648
	2006	651	688	726	769	813	861	912	967	1025	1087	1153	1225	1300	1381	1468	1560
	2005	621	655	691	730	773	818	866	918	972	1031	1094	1161	1232	1308	1390	1477
	2004	591	623	658	696	736	778	823	871	923	979	1037	1101	1169	1240	1317	1399
	2003	563	595	627	662	699	740	782	829	877	928	985	1044	1107	1176	1247	1325
	2002	538	567	597	630	666	704	744	787	833	882	934	990	1051	1115	1183	1256
	2001	513	540	570	601	634	670	708	748	792	837	887	941	997	1057	1121	1190
	2000	490	516	544	573	604	638	673	712	753	796	843	893	946	1003	1063	1128
21	2009	522	553	585	619	657	696	739	784	832	883	938	997	1059	1126	1197	1273
	2008	497	526	556	589	624	660	701	743	788	837	888	944	1003	1066	1133	1205
	2007	473	500	528	559	592	627	665	705	747	793	842	894	950	1010	1073	1141
	2006	450	476	503	532	563	596	631	669	709	752	798	847	900	956	1016	1080
	2005	429	453	478	505	535	566	599	635	673	713	757	804	853	906	962	1022
	2004	409	431	455	482	509	538	569	603	639	678	718	762	809	858	911	968
	2003	389	412	434	458	484	512	541	574	607	642	682	723	766	814	863	917
	2002	372	392	413	436	461	488	515	545	576	610	647	685	727	771	819	869
	2001	355	374	394	416	439	464	490	518	548	579	614	651	690	731	776	824
	2000	339	357	376	397	418	442	466	493	521	551	584	618	655	694	736	781
25	2009	679	719	761	806	855	906	961	1020	1082	1149	1220	1297	1378	1465	1558	1657
	2008	647	684	724	766	812	859	912	967	1025	1089	1156	1228	1305	1387	1474	1568
	2007	616	650	688	728	771	816	866	917	972	1032	1096	1163	1236	1314	1396	1484
	2006	586	620	654	692	732	775	821	870	923	979	1038	1103	1171	1244	1322	1405
	2005	559	590	622	658	696	737	780	827	875	928	985	1046	1109	1178	1252	1330
	2004	532	561	592	627	662	701	741	785	831	882	934	992	1052	1117	1186	1260
	2003	507	536	564	596	630	666	704	746	790	836	887	940	997	1059	1123	1193
	2002	484	510	537	567	600	634	670	709	750	794	842	892	946	1004	1065	1131
	2001	462	486	513	541	571	604	637	674	713	754	799	847	898	952	1010	1072
	2000	441	465	490	516	544	575	606	641	678	717	759	804	852	903	957	1016
26	2009	470	498	527	558	592	627	665	706	749	796	845	898	954	1014	1079	1147
	2008	448	474	501	530	562	595	631	669	710	754	800	850	904	961	1021	1086
	2007	426	450	476	504	534	565	599	635	673	714	759	806	856	910	966	1028
	2006	406	429	453	479	507	537	568	603	639	678	719	764	811	861	915	973
	2005	387	408	431	455	482	510	540	572	606	643	682	724	768	816	867	921
	2004	368	388	410	434	459	485	513	543	576	610	647	687	729	773	821	872
	2003	351	371	391	413	436	461	488	517	547	579	614	651	691	733	778	826
	2002	335	353	372	393	415	439	464	491	519	550	583	618	655	695	738	783
	2001	320	337	355	375	395	418	441	466	494	522	553	587	621	659	699	742
	2000	306	322	339	357	377	398	420	444	470	496	526	557	590	625	663	703
30	2009	266	281	298	315	334	354	376	399	423	450	477	507	539	573	610	648
	2008	253	268	283	300	318	336	357	378	401	426	452	480	511	543	577	614
	2007	241	254	269	285	301	319	339	359	380	404	429	455	484	514	546	581
	2006	229	242	256	271	287	303	321	341	361	383	406	431	458	487	517	550
	2005	219	231	243	257	272	288	305	323	342	363	385	409	434	461	490	520
	2004	208	219	232	245	259	274	290	307	325	345	365	388	412	437	464	493
	2003	198	210	221	233	246	261	276	292	309	327	347	368	390	414	439	467
	2002	189	200	210	222	235	248	262	277	293	311	329	349	370	393	417	442
	2001	181	190	201	212	223	236	249	264	279	295	312	331	351	372	395	419
	2000	173	182	192	202	213	225	237	251	265	280	297	315	333	353	374	397

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	61
17	122
18	80
20	166
21	115
25	149
26	103
30	58
Waiver of Deductible Charges \$300 Deductible.....10	
\$500 Deductible..... 13	

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

TERRITORY 45

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	237	450	291	645	457	580	411	249
PART 2	PERSONAL INJURY PROTECTION							
	93	184	115	257	182	231	164	96
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	264	446	301	740	530	667	476	268
10,000	321	542	366	899	644	810	578	326
25,000	329	556	375	922	660	831	593	334
50,000	337	570	384	945	677	852	608	342
100,000	340	574	388	953	683	859	613	345
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	35	72	46	93	68	83	61	38
25/50	52	107	68	141	103	126	92	58
35/80	82	170	109	228	166	204	149	95
50/100	112	234	151	315	230	283	206	132
100/300	184	385	248	521	380	468	341	219
250/500	322	674	434	918	668	824	601	386
500/500	590	1236	796	1688	1228	1516	1104	711
500/1000	604	1265	815	1728	1257	1552	1130	728

PART 6	MEDICAL PAYMENTS						
	5,000	10,000	15,000	20,000	25,000	50,000	100,000
	17	22	29	30	34	39	47

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	12		0			100/300	20		48		
	25/50	14		3			250/500	23		139		
	35/80	16		12			500/500	34		349		
50/100	17		21			500/1000	35		359			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2009	114	121	128	135	143	152	161	170	181	192	204	217	230	245	260	277
2008	113	119	126	133	141	149	158	168	178	189	200	213	226	240	256	272
2007	111	117	124	131	138	147	155	165	175	185	197	209	222	236	251	267
2006	109	115	122	129	136	144	153	162	172	182	194	205	218	232	247	263
2005	107	113	120	127	134	142	150	159	169	179	190	202	214	228	242	258
2004	106	112	118	125	132	140	148	157	166	176	187	199	211	224	238	253
2003	104	110	116	123	130	137	145	154	163	173	184	195	207	220	234	249
2002	103	108	114	121	128	135	143	152	161	170	180	192	204	216	230	244
2001	101	107	113	119	126	133	141	149	158	167	177	189	200	212	226	240
2000	99	105	111	117	124	131	138	147	155	165	174	185	197	209	222	236

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

Class 15 is 75 percent of Class 10 final rates for all coverages.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL
VOLUNTARY UNDER 1% ADVISORY RATES - EFFECTIVE 4/1/2008

PART 7 - COLLISION - \$500 DEDUCTIBLE

TERRITORY 45

CLASS	MODEL YEAR	SYMBOL															
		1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
10	2009	317	335	355	376	398	422	448	475	505	536	569	605	642	683	726	773
	2008	301	319	338	357	378	401	425	451	478	508	539	572	609	647	687	731
	2007	287	303	321	339	359	381	404	428	453	481	511	542	576	612	651	692
	2006	273	289	305	323	341	361	383	406	430	456	484	514	546	580	616	655
	2005	261	275	290	307	325	344	364	385	408	433	459	488	517	549	584	620
	2004	248	261	276	292	309	327	345	366	388	411	435	462	491	521	553	587
	2003	236	250	263	278	294	311	328	348	368	390	414	438	465	494	524	556
	2002	226	238	251	264	280	296	312	331	350	370	392	416	441	468	497	527
	2001	215	227	239	252	266	281	297	314	332	351	372	395	418	444	471	500
	2000	206	217	228	241	254	268	283	299	316	334	354	375	397	421	446	474
17	2009	547	579	613	649	688	729	774	821	871	925	982	1044	1109	1179	1254	1334
	2008	520	550	583	617	653	692	734	778	825	876	930	988	1051	1117	1187	1262
	2007	496	523	553	586	620	657	697	738	783	831	882	936	995	1057	1123	1195
	2006	472	499	526	557	590	624	661	701	743	788	836	888	943	1001	1064	1131
	2005	450	475	501	529	560	593	628	665	704	747	793	842	893	949	1008	1071
	2004	428	451	477	505	533	564	596	632	669	710	752	798	847	899	955	1014
	2003	408	431	454	480	507	536	567	601	636	673	714	757	803	852	904	961
	2002	390	411	433	457	483	511	539	571	604	639	677	718	762	808	858	910
	2001	372	391	413	436	460	486	513	542	574	607	643	682	722	766	813	863
	2000	355	374	394	415	438	463	488	516	546	577	611	647	686	727	771	818
18	2009	417	442	468	495	525	556	590	626	665	706	749	796	846	900	957	1018
	2008	397	420	445	470	499	528	560	594	630	669	710	754	802	852	905	963
	2007	378	399	422	447	473	501	532	563	597	634	673	715	759	807	857	912
	2006	360	380	402	425	450	476	504	535	567	601	638	677	719	764	812	863
	2005	343	362	382	404	427	453	479	508	537	570	605	642	681	724	769	817
	2004	327	344	364	385	407	430	455	482	511	541	574	609	646	686	728	774
	2003	311	329	347	366	387	409	433	458	485	513	545	578	613	650	690	733
	2002	297	313	330	348	368	390	411	435	461	488	517	548	581	617	654	694
	2001	284	299	315	332	351	371	391	414	438	463	490	520	551	584	620	658
	2000	271	285	301	317	334	353	372	394	417	440	466	494	523	555	588	624
20	2009	756	800	847	897	951	1008	1069	1135	1204	1279	1358	1443	1533	1630	1733	1843
	2008	719	761	805	852	903	956	1014	1075	1141	1211	1286	1366	1452	1544	1640	1745
	2007	685	723	765	810	857	908	963	1020	1082	1148	1220	1294	1375	1462	1553	1651
	2006	652	689	728	770	815	863	913	968	1027	1089	1155	1227	1303	1384	1471	1563
	2005	622	656	692	732	774	820	868	920	974	1033	1096	1164	1234	1311	1393	1480
	2004	592	624	659	698	737	780	824	873	925	981	1039	1103	1171	1242	1319	1401
	2003	564	596	628	663	701	741	784	830	879	930	987	1046	1110	1178	1250	1328
	2002	539	568	598	631	667	706	745	789	835	883	936	992	1053	1117	1185	1258
	2001	514	541	571	602	635	672	709	749	793	839	889	943	999	1059	1123	1193
	2000	491	517	545	574	605	639	675	713	755	797	845	895	948	1005	1065	1130
21	2009	614	650	688	728	772	819	868	921	978	1039	1103	1172	1245	1324	1408	1497
	2008	584	618	654	692	733	776	824	873	926	984	1044	1109	1179	1254	1332	1417
	2007	556	588	621	658	696	738	782	829	878	932	991	1051	1117	1187	1261	1341
	2006	529	560	591	626	662	701	742	787	834	884	938	996	1058	1124	1195	1270
	2005	505	533	562	594	629	666	705	747	791	839	890	945	1002	1065	1131	1202
	2004	481	507	535	566	599	633	669	709	751	797	844	896	951	1009	1071	1138
	2003	458	484	510	539	569	602	636	674	714	755	802	850	901	957	1015	1078
	2002	438	461	486	513	542	573	605	641	678	717	760	806	855	907	963	1022
	2001	417	439	464	489	516	545	576	609	644	681	722	765	811	860	912	969
	2000	399	420	443	466	491	519	548	579	613	647	686	727	770	816	865	918
25	2009	680	720	762	807	856	907	962	1021	1083	1151	1222	1298	1380	1466	1560	1659
	2008	647	685	725	767	813	860	913	968	1026	1090	1157	1229	1307	1389	1476	1570
	2007	616	651	688	729	771	817	867	918	973	1033	1097	1165	1238	1315	1397	1486
	2006	587	620	655	693	733	776	822	871	924	980	1040	1104	1172	1245	1323	1407
	2005	559	590	623	658	697	738	781	828	876	929	986	1047	1111	1180	1253	1332
	2004	532	561	593	628	663	701	742	785	832	883	935	993	1054	1118	1187	1261
	2003	507	536	565	597	630	667	705	747	791	837	888	941	998	1060	1125	1195
	2002	485	511	538	568	601	635	671	710	751	795	842	893	947	1005	1067	1132
	2001	462	487	514	542	572	604	638	674	714	755	800	848	899	953	1011	1073
	2000	442	465	490	517	545	575	607	642	679	717	760	805	853	904	958	1017
26	2009	553	585	619	656	695	737	782	830	880	935	993	1055	1121	1192	1268	1348
	2008	526	556	589	623	660	699	742	786	834	886	940	999	1062	1129	1199	1276
	2007	501	529	559	592	627	664	704	746	791	839	892	946	1006	1069	1135	1208
	2006	477	504	532	563	596	631	668	708	751	796	845	897	953	1012	1076	1143
	2005	455	480	506	535	566	600	635	672	712	755	802	851	902	959	1019	1082
	2004	433	456	482	510	539	570	603	638	676	717	760	807	856	909	965	1025
	2003	412	436	459	485	512	542	573	607	643	680	722	765	811	861	914	971
	2002	394	415	437	461	488	516	545	577	610	646	685	726	770	817	867	920
	2001	376	395	417	440	465	491	518	548	580	613	650	689	730	774	821	872
	2000	359	378	398	420	442	468	493	521	552	583	618	654	693	735	779	827
30	2009	309	327	346	366	388	412	437	463	492	522	555	589	626	666	708	753
	2008	294	311	329	348	369	391	414	439	466	495	525	558	593	630	670	713
	2007	280	296	312	331	350	371	393	417	442	469	498	529	562	597	634	675
	2006	266	282	297	315	333	352	373	396	419	445	472	501	532	565	601	639
	2005	254	268	283	299	316	335	354	376	398	422	448	475	504	536	569	605
	2004	242	255	269	285	301	318	337	357	378	401	424	451	478	508	539	572
	2003	230	243	257	271	286	303	320	339	359	380	403	427	453	481	510	542
	2002	220	232	244	258	273	288	304	322	341	361	382	405	430	456	484	514
	2001	210	221	233	246	259	274	290	306	324	343	363	385	408	432	459	487
	2000	201	211	223	234	247	261	276	291	308	326	345	365	387	410	435	462

COLLISION	
Cost to Reduce Deductible from \$500 to \$300	
CLASS	
10	70
17	120
18	92
20	166
21	135
25	149
26	121
30	68
Waiver of Deductible Charges \$300 Deductible.....10	
\$500 Ded	

STATED AMOUNT COMPREHENSIVE RATES \$500 DEDUCTIBLE

Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Terr.																
1	1.73	0.82	0.74	0.70	0.66	0.63	0.60	0.58	0.57	0.56	0.55	0.55	0.54	0.52	0.51	0.50
2	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.53	0.52	0.52
3	1.84	0.87	0.79	0.74	0.70	0.67	0.64	0.62	0.60	0.59	0.59	0.58	0.57	0.56	0.54	0.54
4	1.80	0.86	0.77	0.73	0.69	0.65	0.63	0.61	0.59	0.58	0.58	0.57	0.56	0.55	0.53	0.53
5	1.87	0.89	0.80	0.76	0.72	0.68	0.65	0.63	0.62	0.61	0.60	0.60	0.58	0.57	0.55	0.55
6	1.94	0.92	0.83	0.79	0.74	0.71	0.68	0.65	0.64	0.63	0.62	0.62	0.61	0.59	0.57	0.57
7	2.01	0.95	0.86	0.81	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
8	2.08	0.99	0.89	0.84	0.80	0.76	0.73	0.70	0.69	0.67	0.67	0.66	0.65	0.63	0.62	0.61
9	2.05	0.97	0.88	0.83	0.79	0.74	0.71	0.69	0.67	0.66	0.65	0.65	0.64	0.62	0.61	0.60
10	2.19	1.04	0.94	0.89	0.84	0.79	0.76	0.74	0.72	0.71	0.70	0.70	0.68	0.66	0.65	0.64
11	2.35	1.11	1.00	0.95	0.90	0.85	0.82	0.79	0.77	0.76	0.75	0.75	0.73	0.71	0.69	0.68
12	2.42	1.15	1.03	0.98	0.93	0.88	0.84	0.81	0.79	0.78	0.77	0.77	0.75	0.73	0.71	0.70
13	2.71	1.29	1.16	1.10	1.04	0.99	0.94	0.91	0.89	0.88	0.87	0.86	0.85	0.82	0.80	0.79
14	2.84	1.35	1.21	1.15	1.09	1.03	0.99	0.96	0.93	0.92	0.91	0.90	0.88	0.86	0.84	0.83
15	3.50	1.66	1.50	1.42	1.34	1.27	1.22	1.18	1.15	1.13	1.12	1.11	1.09	1.06	1.04	1.02
16	5.67	2.69	2.42	2.30	2.17	2.06	1.97	1.91	1.87	1.83	1.81	1.80	1.77	1.71	1.68	1.65
17	2.01	0.95	0.86	0.81	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
18	4.11	1.95	1.76	1.66	1.58	1.49	1.43	1.39	1.35	1.33	1.31	1.31	1.28	1.24	1.22	1.20
19	4.52	2.14	1.93	1.83	1.73	1.64	1.57	1.52	1.49	1.46	1.44	1.44	1.41	1.37	1.34	1.32
20	4.10	1.94	1.75	1.66	1.57	1.49	1.43	1.38	1.35	1.32	1.31	1.30	1.28	1.24	1.21	1.19
21	5.57	2.64	2.38	2.25	2.13	2.02	1.94	1.88	1.83	1.80	1.78	1.77	1.73	1.68	1.65	1.62
22	6.29	2.98	2.69	2.54	2.41	2.28	2.19	2.12	2.07	2.03	2.01	2.00	1.96	1.90	1.86	1.83
23	3.78	1.79	1.62	1.53	1.45	1.37	1.32	1.27	1.24	1.22	1.21	1.20	1.18	1.14	1.12	1.10
24	2.84	1.35	1.21	1.15	1.09	1.03	0.99	0.96	0.93	0.92	0.91	0.90	0.88	0.86	0.84	0.83
25	4.29	2.03	1.83	1.74	1.64	1.56	1.49	1.45	1.41	1.39	1.37	1.36	1.34	1.30	1.27	1.25
26	5.11	2.42	2.18	2.07	1.96	1.86	1.78	1.72	1.68	1.65	1.63	1.62	1.59	1.55	1.51	1.49
27	1.65	0.78	0.70	0.67	0.63	0.60	0.57	0.55	0.54	0.53	0.53	0.52	0.51	0.50	0.49	0.48
40	2.59	1.23	1.11	1.05	0.99	0.94	0.90	0.87	0.85	0.84	0.83	0.82	0.81	0.78	0.77	0.75
41	2.63	1.25	1.12	1.06	1.01	0.95	0.91	0.88	0.86	0.85	0.84	0.83	0.82	0.79	0.78	0.77
42	3.19	1.51	1.36	1.29	1.22	1.16	1.11	1.07	1.05	1.03	1.02	1.01	0.99	0.96	0.94	0.93
43	3.34	1.59	1.43	1.35	1.28	1.21	1.16	1.13	1.10	1.08	1.07	1.06	1.04	1.01	0.99	0.97
44	5.46	2.59	2.33	2.21	2.09	1.98	1.90	1.84	1.80	1.77	1.75	1.74	1.70	1.65	1.62	1.59
45	3.52	1.67	1.50	1.42	1.35	1.28	1.23	1.19	1.16	1.14	1.12	1.12	1.10	1.06	1.04	1.03

STATED AMOUNT FIRE RATES \$500 DEDUCTIBLE

1-27, 40-45	0.21	0.10	0.09	0.09	0.08	0.08	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.06	0.06	0.06
------------------------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------	------

STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE

Symbol Terr.	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1	1.00	0.47	0.43	0.40	0.38	0.36	0.35	0.34	0.33	0.32	0.32	0.32	0.31	0.30	0.30	0.29
2	1.02	0.49	0.44	0.41	0.39	0.37	0.36	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.30	0.30
3	1.07	0.51	0.46	0.43	0.41	0.39	0.37	0.36	0.35	0.35	0.34	0.34	0.33	0.32	0.32	0.31
4	1.05	0.50	0.45	0.42	0.40	0.38	0.36	0.35	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.31
5	1.10	0.52	0.47	0.44	0.42	0.40	0.38	0.37	0.36	0.35	0.35	0.35	0.34	0.33	0.32	0.32
6	1.15	0.54	0.49	0.46	0.44	0.42	0.40	0.39	0.38	0.37	0.37	0.36	0.36	0.35	0.34	0.33
7	1.19	0.57	0.51	0.48	0.46	0.43	0.42	0.40	0.39	0.39	0.38	0.38	0.37	0.36	0.35	0.35
8	1.24	0.59	0.53	0.50	0.48	0.45	0.43	0.42	0.41	0.40	0.40	0.40	0.39	0.38	0.37	0.36
9	1.22	0.58	0.52	0.49	0.47	0.44	0.42	0.41	0.40	0.39	0.39	0.39	0.38	0.37	0.36	0.36
10	1.32	0.62	0.56	0.53	0.50	0.48	0.46	0.44	0.43	0.43	0.42	0.42	0.41	0.40	0.39	0.38
11	1.43	0.68	0.61	0.58	0.55	0.52	0.50	0.48	0.47	0.46	0.46	0.45	0.44	0.43	0.42	0.42
12	1.48	0.70	0.63	0.60	0.57	0.54	0.51	0.50	0.49	0.48	0.47	0.47	0.46	0.45	0.44	0.43
13	1.68	0.80	0.72	0.68	0.65	0.61	0.59	0.57	0.55	0.54	0.54	0.54	0.52	0.51	0.50	0.49
14	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.52	0.52
15	2.24	1.06	0.96	0.90	0.86	0.81	0.78	0.75	0.74	0.72	0.71	0.71	0.70	0.68	0.66	0.65
16	3.76	1.78	1.61	1.52	1.44	1.36	1.31	1.27	1.24	1.21	1.20	1.19	1.17	1.14	1.11	1.09
17	1.19	0.57	0.51	0.48	0.46	0.43	0.42	0.40	0.39	0.39	0.38	0.38	0.37	0.36	0.35	0.35
18	2.67	1.26	1.14	1.08	1.02	0.97	0.93	0.90	0.88	0.86	0.85	0.85	0.83	0.81	0.79	0.78
19	2.95	1.40	1.26	1.19	1.13	1.07	1.03	0.99	0.97	0.95	0.94	0.94	0.92	0.89	0.87	0.86
20	2.65	1.26	1.13	1.07	1.02	0.96	0.92	0.89	0.87	0.86	0.85	0.84	0.83	0.80	0.78	0.77
21	3.68	1.75	1.57	1.49	1.41	1.34	1.28	1.24	1.21	1.19	1.18	1.17	1.15	1.11	1.09	1.07
22	4.19	1.98	1.79	1.69	1.60	1.52	1.46	1.41	1.38	1.35	1.34	1.33	1.30	1.26	1.24	1.22
23	2.43	1.15	1.04	0.98	0.93	0.88	0.85	0.82	0.80	0.79	0.78	0.77	0.76	0.74	0.72	0.71
24	1.77	0.84	0.76	0.72	0.68	0.64	0.62	0.60	0.58	0.57	0.57	0.56	0.55	0.54	0.52	0.52
25	2.79	1.32	1.19	1.13	1.07	1.01	0.97	0.94	0.92	0.90	0.89	0.89	0.87	0.84	0.82	0.81
26	3.36	1.60	1.44	1.36	1.29	1.22	1.17	1.13	1.11	1.09	1.07	1.07	1.05	1.02	1.00	0.98
27	0.94	0.44	0.40	0.38	0.36	0.34	0.33	0.32	0.31	0.30	0.30	0.30	0.29	0.28	0.28	0.27
40	1.60	0.76	0.68	0.65	0.61	0.58	0.56	0.54	0.53	0.52	0.51	0.51	0.50	0.48	0.47	0.47
41	1.62	0.77	0.69	0.66	0.62	0.59	0.57	0.55	0.53	0.52	0.52	0.52	0.51	0.49	0.48	0.47
42	2.02	0.96	0.86	0.82	0.77	0.73	0.70	0.68	0.66	0.65	0.64	0.64	0.63	0.61	0.60	0.59
43	2.13	1.01	0.91	0.86	0.81	0.77	0.74	0.72	0.70	0.69	0.68	0.68	0.66	0.64	0.63	0.62
44	3.61	1.71	1.54	1.46	1.38	1.31	1.26	1.22	1.19	1.17	1.15	1.15	1.12	1.09	1.07	1.05
45	2.25	1.07	0.96	0.91	0.86	0.82	0.78	0.76	0.74	0.73	0.72	0.71	0.70	0.68	0.67	0.66

Stated Amount C.A.C. with M.M. & V. \$500 Deductible 15% of the Stated Amount Comprehensive Rate

Additional Charges to Reduce Deductible from \$500 – Same as Actual Cash Value Charges
For Higher Deductibles, Refer to Rule 16

Stated Amount Rating

B. Collision and Limited Collision Rating Procedures

1. Determine the Actual Cash Value premium for the latest model year shown in the Rate pages for the vehicle symbol developed from Rule 22 for the appropriate territory, class and deductible. Divide the Actual Cash Value premium by the Stated Amount Divisor shown below. Round the result to the nearest cent. For Symbol 18 and above, use the Symbol 17 Actual Cash Value premium and divisor.
2. Apply the above rate to each \$100 of insured value to determine the stated amount premium.

STATED AMOUNT DIVISORS			
Symbol		Symbol	
1	\$ 32.50	10	\$156.25
2	72.50	11	168.75
3	85.00	12	181.25
4	95.00	13	193.75
5	106.25	14	210.00
6	118.75	15	230.00
7	131.25	16	250.00
8	143.75	17	270.00

NOTE: The cost of the Waiver of Deductible is the same as that shown on the Actual Cash Value Rate pages.

Miscellaneous Rating Factors

DEDUCTIBLES (RULE 16)																
Deductibles:	<u>\$1,000*</u>	<u>\$2,000*</u>	<u>\$100** Glass</u>													
Collision:	.63	.48	Not Applicable													
Limited Collision:	.54	.32	Not Applicable													
Comprehensive:	.66	.60	.84													
*Charges based on \$500 Deductible Premium		\$300 Deductible – \$10														
**Applies to otherwise determined premium		\$500 Deductible – \$13														
Collision Waiver of Deductible Charges:		\$1,000 Deductible – \$16														
		\$2,000 Deductible – \$25														
SUBSTITUTE TRANSPORTATION (RULE 17)																
	\$15/Day, \$450 <u>Maximum</u>	\$30/Day, \$900 <u>Maximum</u>	\$45/Day, \$1,350 <u>Maximum</u>													
Private Passenger:	\$12	\$62	\$146													
Motorcycle:	\$45	\$90	\$167													
			\$100/Day, \$3,000 <u>Maximum</u>													
			\$300													
			\$346													
DISCOUNTS (RULE 19)																
Advanced Driver Training:	5% Parts 1, 2 and 4-9															
Annual Mileage:	0 to 5,000 miles – 10% Parts 1-8 and 12															
	5,001 to 7,500 miles – 5% Parts 1-8 and 12															
Anti-Theft Discount:	Varies by device type. Refer to Rule 54. Applies to Part 9 only.															
Class 15:	25% Parts 1-12															
Companion Credit:	10% Parts 1, 2 and 4-9															
Customer Loyalty Credit:	1% to 5% Parts 1, 2 and 4-9															
Good Student:	5% Parts 1, 2 and 4-9															
Hybrid Auto Discount:	5% Parts 1, 2 and 4-9															
Life Credit:	5% Parts 1, 2 and 4-9															
Multi-Car:	10% Parts 1, 2, 4, 5, 7, 8 and 9															
New Policyholder:	1% to 5% Parts 1, 2 and 4-9															
Public Transit:	10% Property Damage and Collision															
Passive Restraint:	25% Parts 2, 3, 6 and 12															
Student Away At School:	10% Parts 1, 2 and 4-9															
MODEL YEAR RATING (RULE 20)																
Rating Factors for Model Year Rates Not Shown in the Rate Section																
Symbol Collision																
Model Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1999	0.96	0.96	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
1998	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.91	0.90	0.90	0.90	0.90	0.90	0.90	0.90	0.90
1990-97	0.81	0.81	0.81	0.80	0.80	0.80	0.80	0.79	0.79	0.79	0.79	0.79	0.79	0.78	0.78	0.78
Symbol Comprehensive																
Model Year	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1999	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98
1998	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.97	0.96	0.96
1990-97	0.93	0.93	0.93	0.93	0.93	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92
Apply the factor above for the model year and symbol of the vehicle to the 2000 model year rates on the rate page.																
For 1989 and prior model year vehicles, see Rule 20.																
PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)																
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000									
Policyholder – Alone:	2%	4%	8%	14%	26%	37%	45%									
Policyholder and Household Members:	2%	5%	10%	19%	35%	48%	59%									

Miscellaneous Rating Factors

TOWING AND LABOR (RULE 33)			
	\$50 per Disablement		\$100 per Disablement
Private Passenger and Motorcycle:	\$8		\$16
EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)			
Apply a rate of \$4 to each \$100 of valuation.			
CUSTOMIZING EQUIPMENT – STATED AMOUNT COVERAGE (RULE 47)			
Refer to Rule 47			
ORIGINAL EQUIPMENT MANUFACTURER PARTS COVERAGE (RULE 48)			
Applies to private passenger vehicles as defined in Rule 27.			
	Comprehensive	Collision	Limited Collision
Rating Factor	1.01	1.05	1.05
Comprehensive coverage is subject to a \$1.00 minimum premium.			

Miscellaneous Motor Vehicles

	LIABILITY	PHYSICAL DAMAGE
Pick-Up (Rule 32)	Manual Rates	Part 7 – 60%* Part 8 – Manual Rate Part 9 – 90%
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on Cost New
Motor Homes (Rule 39)	Manual Rates	Parts 7 and 8 – 50% Part 9 – Manual Rate
*Reduction not applicable to Waiver of Deductible premium		

Qualifying Massachusetts Transit Systems

The following transit systems have been approved by the Commissioner of Insurance for inclusion in the Public Transit Discount (Rule 19).

Approved As Of

American Eagle Motor Coach, Inc. (formerly Medeiros Bus Co., Inc.)	February 1, 1981
Andre Coachlines, Inc.	January 1, 1984
Arrow Line, Inc., The	January 1, 1980
Bay State Spray & Provincetown	February 1, 1981
Berkshire Regional Transit Authority	January 1, 1982
Bloom's Bus Line	December 1, 1980
Bonanza Bus Lines, Inc.	September 1, 1983
Brockton Area Transit Authority	January 1, 1979
Brush Hill Transportation Co.	October 15, 1992
Burlington Transportation Bus (The People Mover/The B Line)	October 15, 1992
Cape Cod Regional Transit Authority	May 18, 1992
Carey's Bus Lines, Inc.	November 1, 1986
Coach Company, The (Kinson Bus Lines)	January 1, 1985
Connecticut Transit Authority (CTTRANSIT)	September 7, 1993
Dee Bus Service	January 1, 1982
Drummond, H.T., Inc.	January 1, 1985
Edmar Limousine Service, The	May 21, 1998
Gray Line Framingham Commuter Corp.	January 1, 1980
Greater Attleboro - Taunton Regional Transit Authority	January 1, 1982
Greenfield Montague Transit Authority	January 1, 1979
Hingham/Boston Commuter Boat Service	January 1, 1979
Interstate Coach	January 1, 1980
Kinson Bus Lines (The Coach Company)	January 1, 1985
Lexpress	January 1, 1982
Logan Express	January 29, 1996
Lowell Regional Transit Authority	January 1, 1980
Massachusetts Bay Transit Authority (includes The Ride)	January 1, 1979
Mass Rides	February 1, 2004
Merrimack Valley Regional Transit Authority	May 1, 1983
Montachusett Regional Transit Authority	January 1, 1980
Peter Pan Bus Lines, Inc. (formerly Priority Express)	August 15, 1988
Pioneer Valley Transit Authority	January 1, 1979
Plymouth & Brockton Street Railway Co.	January 1, 1980
Rabbit Transit, Inc.	January 1, 1982
Trombly Motor Coach Service, Inc.	January 1, 1980
Vocell Co., Inc.	January 1, 1980
Worcester Gray Line, Inc.	January 1, 1980
Worcester Regional Transit Authority	January 1, 1980
Yankee Line, Inc., A	March 13, 1991

RATING TERRITORIES SECTION

TERRITORY DEFINITIONS

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

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

Counties are indicated by the Statistical Code Numbers as follows:

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

CITY OF BOSTON

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

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

Name	Rating Territory	Statistical Code
Allston – (Brighton)	24	82
Mattapan – (Dorchester – North)	21	819
Readville – (Hyde Park)	20	818

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

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

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

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

RATING TERRITORIES

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
A					
ABINGTON.....	8	010	CHESTERFIELD.....	27	570
ACTON.....	27	630	CHICOPEE.....	9	402
ACUSHNET.....	7	230	CHILMARK.....	27	081
ADAMS.....	27	110	CLARKSBURG.....	27	131
AGAWAM.....	7	420	CLINTON.....	6	911
ALFORD.....	27	170	COHASSET.....	4	732
AMESBURY.....	2	310	COLRAIN.....	1	431
AMHERST.....	5	510	CONCORD.....	27	613
ANDOVER.....	3	311	CONWAY.....	27	473
ARLINGTON.....	4	610	CUMMINGTON.....	27	571
ASHBURNHAM.....	1	930	D		
ASHBY.....	1	670	DALTON.....	27	132
ASHFIELD.....	27	470	DANVERS.....	5	313
ASHLAND.....	5	631	DARTMOUTH.....	7	211
ATHOL.....	3	910	DEDHAM.....	8	712
ATTLEBORO.....	5	210	DEERFIELD.....	27	432
AUBURN.....	6	931	DENNIS.....	3	052
AVON.....	11	730	DIGHTON.....	5	232
AYER.....	3	632	DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126).....	21	819
B			DOUGLAS.....	2	937
BARNSTABLE.....	5	021	DOVER.....	2	733
BARRE.....	2	932	DRACUT.....	6	614
BECKET.....	2	171	DUDLEY.....	3	938
BEDFORD.....	2	633	DUNSTABLE.....	1	673
BELCHERTOWN.....	3	530	DUXBURY.....	3	031
BELLINGHAM.....	3	731	E		
BELMONT.....	3	611	EAST BOSTON - Boston (Zip Codes 02128, 02129).....	26	824
BERKLEY.....	6	231	EAST BRIDGEWATER.....	6	032
BERLIN.....	27	933	EAST BROOKFIELD.....	2	973
BERNARDSTON.....	27	471	EASTHAM.....	27	082
BEVERLY.....	5	312	EASTHAMPTON.....	3	511
BILLERICA.....	5	634	EAST LONGMEADOW.....	6	441
BLACKSTONE.....	2	934	EASTON.....	7	212
BLANDFORD.....	3	490	EDGARTOWN.....	27	053
BOLTON.....	1	970	EGREMONT.....	27	172
BOSTON CENTRAL - (Zip Codes 02101- 02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241).....	23	821	ERVING.....	27	433
BOURNE.....	4	050	ESSEX.....	2	330
BOXBOROUGH.....	27	671	EVERETT.....	14	602
BOXFORD.....	3	370	F		
BOYLSTON.....	2	971	FAIRHAVEN.....	7	213
BRAINTREE.....	8	710	FALL RIVER.....	13	201
BREWSTER.....	27	080	FALMOUTH.....	3	054
BRIDGEWATER.....	6	011	FITCHBURG.....	7	902
BRIGHTON - Boston (Zip Codes 02134, 02135, 02163).....	24	822	FLORIDA.....	2	173
BRIMFIELD.....	3	491	FOXBOROUGH.....	3	734
BROCKTON.....	45	002	FRAMINGHAM.....	9	615
BROOKFIELD.....	3	935	FRANKLIN.....	1	713
BROOKLINE.....	8	702	FREETOWN.....	5	233
BUCKLAND.....	27	430	G		
BURLINGTON.....	4	635	GARDNER.....	3	912
C					
CAMBRIDGE.....	11	600	GAY HEAD.....	27	083
CANTON.....	8	711	GEORGETOWN.....	3	331
CARLISLE.....	27	672	GILL.....	27	474
CARVER.....	7	030	GLOUCESTER.....	5	314
CHARLEMONT.....	27	472	GOSHEN.....	27	573
CHARLESTOWN - Boston (Zip Codes 02128, 02129).....	26	824	GOSNOLD.....	27	084
CHARLTON.....	4	936	GRAFTON.....	3	913
CHATHAM.....	27	051	GRANBY.....	4	574
CHELMSFORD.....	2	612	GRANVILLE.....	2	492
CHELSEA.....	16	802	GREAT BARRINGTON.....	1	111
CHESHIRE.....	27	130	GREENFIELD.....	3	410
CHESTER.....	1	440	GROTON.....	27	636
			GROVELAND.....	3	332

RATING TERRITORIES

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
H					
HADLEY	27	531	MEDWAY	27	737
HALIFAX	5	070	MELROSE	6	619
HAMILTON	1	333	MENDON	27	946
HAMPDEN	5	493	MERRIMAC	3	336
HANCOCK	27	174	METHUEN	10	317
HANOVER	4	033	MIDDLEBOROUGH	6	013
HANSON	5	034	MIDDLEFIELD	1	576
HARDWICK	27	939	MIDDLETON	6	337
HARVARD	27	974	MILFORD	5	915
HARWICH	1	055	MILLBURY	4	916
HATFIELD	27	532	MILLIS	27	738
HAVERHILL	8	302	MILLVILLE	1	947
HAWLEY	27	475	MILTON	11	714
HEATH	2	476	MONROE	1	479
HINGHAM	4	012	MONSON	3	422
HINSDALE	2	133	MONTAGUE	27	411
HOLBROOK	11	735	MONTEREY	27	175
HOLDEN	3	940	MONTGOMERY	27	495
HOLLAND	1	494	MOUNT WASHINGTON	27	176
HOLLISTON	2	637	N		
HOLYOKE	40	403	NAHANT	8	338
HOPEDALE	2	941	NANTUCKET	27	056
HOPKINTON	27	638	NATICK	3	621
HUBBARDSTON	1	942	NEEDHAM	2	715
HUDSON	3	616	NEW ASHFORD	1	177
HULL	9	035	NEW BEDFORD	13	200
HUNTINGTON	2	533	NEW BRAINTREE	27	975
HYDE PARK - Boston (Zip Codes 02136, 02137)	20	818	NEWBURY	1	339
I					
IPSWICH	2	315	NEWBURYPORT	1	318
J					
JAMAICA PLAIN - Boston (Zip Code 02130)	19	817	NEW MARLBOROUGH	27	178
K					
KINGSTON	4	036	NEW SALEM	27	480
L					
LAKEVILLE	5	037	NEWTON	6	605
LANCASTER	2	943	NORFOLK	1	739
LANESBOROUGH	1	134	NORTH ADAMS	2	112
LAWRENCE	44	303	NORTHAMPTON	3	512
LEE	27	135	NORTH ANDOVER	5	319
LEICESTER	7	944	NORTH ATTLEBORO	3	215
LENOX	27	136	NORTHBOROUGH	27	949
LEOMINSTER	5	914	NORTH BROOKFIELD	3	948
LEVERETT	1	477	NORTHBRIDGE	3	917
LEXINGTON	2	617	NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819
LEYDEN	1	478	NORTHFIELD	27	434
LINCOLN	1	639	NORTH READING	5	641
LITTLETON	27	640	NORTON	5	234
LONGMEADOW	4	442	NORWELL	3	041
LOWELL	41	601	NORWOOD	7	716
LUDLOW	7	421	O		
LUNENBURG	1	945	OAK BLUFFS	27	057
LYNN	43	300	OAKHAM	1	976
LYNNFIELD	7	334	ORANGE	2	412
M					
MALDEN	14	603	ORLEANS	27	058
MANCHESTER	27	335	OTIS	27	179
MANSFIELD	3	214	OXFORD	5	950
MARBLEHEAD	4	316	P		
MARION	3	038	PALMER	4	423
MARLBOROUGH	5	618	PAXTON	5	977
MARSHFIELD	7	039	PEABODY	10	320
MASHPEE	5	085	PELHAM	27	577
MATTAPOISETT	3	040	PEMBROKE	6	042
MAYNARD	27	620	PEPPERELL	27	642
MEDFIELD	27	736	PERU	1	180
MEDFORD	12	604	PETERSHAM	27	978
			PHILLIPSTON	1	979
			PITTSFIELD	4	102
			PLAINFIELD	27	578
			PLAINVILLE	4	740

RATING TERRITORIES

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
P			T		
PLYMPTON	6	071	TAUNTON	9	202
PRINCETON.....	27	980	TEMPLETON	27	956
PROVINCETOWN.....	27	059	TEWKSBUARY.....	5	646
Q			U		
QUINCY.....	12	703	TISBURY.....	27	061
R			W		
RANDOLPH.....	14	717	TOLLAND.....	1	496
RAYNHAM.....	6	235	TOPSFIELD.....	4	371
READING.....	3	622	TOWNSEND.....	27	647
REHOBOTH.....	4	236	TRURO.....	1	086
REVERE.....	15	803	TYNGSBOROUGH.....	3	648
RICHMOND.....	27	181	TYRINGHAM.....	27	184
ROCHESTER.....	3	043	U		
ROCKLAND.....	9	015	UPTON.....	27	957
ROCKPORT.....	2	340	UXBRIDGE.....	27	921
ROSLINDALE - Boston (Zip Code 02131).....	18	816	W		
ROWE.....	27	481	WAKEFIELD.....	6	624
ROWLEY.....	3	341	WALES.....	2	497
ROXBURY - Boston (Zip Codes 02119, 02120, 02121).....	22	820	WALPOLE.....	4	719
ROYALSTON.....	1	981	WALTHAM.....	7	607
RUSSELL.....	3	443	WARE.....	3	514
RUTLAND.....	3	951	WAREHAM.....	8	016
S			Y		
SALEM.....	12	304	WARREN.....	3	958
SALISBURY.....	5	342	WARWICK.....	27	483
SANDSFIELD.....	27	182	WASHINGTON.....	27	185
SANDWICH.....	3	060	WATERTOWN.....	7	608
SAUGUS.....	12	321	WAYLAND.....	2	649
SAVOY.....	27	183	WEBSTER.....	7	922
SCITUATE.....	6	044	WELLESLEY.....	1	720
SEEKONK.....	4	237	WELLFLEET.....	27	087
SHARON.....	6	741	WENDELL.....	27	484
SHEFFIELD.....	27	137	WENHAM.....	2	343
SHELBURNE.....	1	435	WESTBOROUGH.....	2	923
SHERBORN.....	1	674	WEST BOYLSTON.....	2	959
SHIRLEY.....	2	643	WEST BRIDGEWATER.....	8	045
SHREWSBURY.....	5	918	WEST BROOKFIELD.....	27	960
SHUTESBURY.....	2	482	WESTFIELD.....	6	424
SOUTHBRIDGE.....	6	919	WESTFORD.....	27	650
SOUTH HADLEY.....	4	513	WESTHAMPTON.....	27	581
SOUTHWICK.....	4	444	WESTMINSTER.....	1	961
SPENCER.....	6	920	WEST NEWBURY.....	27	344
SPRINGFIELD.....	42	400	WESTON.....	3	651
STERLING.....	27	953	WESTPORT.....	5	240
STOCKBRIDGE.....	1	138	WEST ROXBURY - Boston (Zip Code 02132).....	17	815
STONEHAM.....	8	623	WEST SPRINGFIELD.....	10	425
STOUGHTON.....	12	718	WEST STOCKBRIDGE.....	1	139
STOW.....	27	644	WEST TISBURY.....	27	088
STURBRIDGE.....	1	954	WESTWOOD.....	4	742
SUDBURY.....	27	645	WEYMOUTH.....	9	721
SUNDERLAND.....	3	436	WHATELY.....	27	437
SUTTON.....	27	955	WHITMAN.....	8	017
SWAMPSCOTT.....	9	322	WILBRAHAM.....	5	445
SWANSEA.....	5	239	WILLIAMSBURG.....	27	534
			WILLIAMSTOWN.....	27	140
			WILMINGTON.....	4	652
			WINCHENDON.....	3	924
			WINCHESTER.....	3	625
			WINDSOR.....	1	186
			WINTHROP.....	13	810
			WOBURN.....	7	626
			WORCESTER.....	13	900
			WORTHINGTON.....	1	582
			WRENTHAM.....	2	743
			Y		
			YARMOUTH.....	4	062

INDEX

	Page Number
A	
Advanced Driver Training Discount	12
Additional Coverages	35
Auto Loan/Lease Coverage	35
Auto Repair or Replacement Coverage	36
Automobile Coverage Enhancement Endorsement (A.C.E.)	36
Agreed Amount Coverage – Comprehensive	22
Annual Mileage Discount	11
Anti-Theft Device Standards and Discounts	24
Automobile Coverage Enhancement Endorsement (A.C.E.)	36
Auto Homes – See Motor Homes (Self-propelled).....	26
Auto Loan/Lease Coverage	35
Auto Repair or Replacement Coverage	36
B	
Bodily Injury to Others.....	1
Business Use	18
C	
Camper Bodies	21
Cancellations	7
Certificates	5
Certified Risks Financial Responsibility Laws	5
Changes.....	4
Class 15 Discount	11
Classification Changes	19
Classifications – Private Passenger.....	17
Companion Credit	12
Comprehensive.....	1
Compulsory Insurance Coverage	1
Coverages and Limits	1
Compulsory Insurance Coverages.....	1
Optional Insurance Coverages.....	1
Customer Loyalty Credit	12
Customized Vans and Pickups	26
D	
Damage to Someone Else’s Property – Property Damage.....	1
Deductible Insurance:	
Parts 7, 8 and 9.....	7
Personal Injury Protection	19
Definition – Private Passenger Automobiles.....	17
Deposit Premium Rule	6
Disappearing Deductible	37
Discounts Private Passenger Automobiles	10
Driver Training	12
E	
Eligibility	1
Endorsement Index.....	B-1
Excess Electronic Equipment Coverage.....	22
Excluded Operator	18
Expense Reduction Discount.....	37
Experienced Operator.....	17
Extra-Risk Rating (Collision & Comprehensive)	15
F	
Financial Responsibility Laws – Certified Risks.....	6
First Accident Forgiveness.....	38

INDEX

	Page Number
G	
Garaging, Place of	3
Glass Deductible	1
Good Student Discount	12
H	
Hybrid Auto Discount	12
I	
Implicit Surcharge Exclusion Factors	34
Increased Limits Tables	34
Inexperienced Operators	17
Installment Payment of Premiums	6
Installment Payment Plan	37
Insurance Certificates	5
L	
Leased Vehicles Under Long Term Contract	8
Life Credit	12
Limits	1
M	
Mandatory Offer of Coverage	2
Massachusetts Automobile Insurance Policy – Eligibility	1
Massachusetts Vehicles Garaged Out of State	3
Medical Payments Insurance	1
Merit Rating Plan	31
Minimum Premiums	4
Miscellaneous Rating Factors	RS-1
Miscellaneous Motor Vehicles	RS-2
Model Year Rating	13
Motorcycles – Motorscooters, Mopeds	22
Motor Homes (Self-propelled)	21
Motor Vehicle Registration Certificate	5
Multi-Car Discount	10
N	
Named Non-Owner Policy	23
New Business	2
New Policyholder Discount	12
Non-Owned Automobiles	23
Nonrenewal	2
Non-Symbolled Vehicles	14
O	
Original Equipment Manufacturers Parts Coverage	29
Out of State Codes	T-2
Out of State Garaging	4
P	
Passive Restraint Discount	12
Personal Account Billing	37
Personal Injury Protection – Deductible Form	19
Pick-ups, Vans and Similar Type Vehicles	20
Plates Returned Receipt	8
Policy Period	3
Pre-Insurance Inspection Program	29
Premium Calculation Rule	6

INDEX

	Page Number
P (cont'd.)	
Private Passenger Definition.....	17
Private Passenger Classifications.....	17
Property Damage – Damage to Someone Else’s Property.....	1
Pro-Rata Table.....	9
Instructions for Use	8
Public Transit Discount	10
Q	
Qualifying Massachusetts Transit Systems	RS-3
R	
Rates.....	R-1
Registry of Motor Vehicles Procedures.....	35
Reinstatement.....	8
Renewals	2
Residence and Location	3
S	
Sale or Transfer of Motor Vehicle	7
Satisfactory Driver Training Program.....	19
Short Term Policies – Recreational Vehicles.....	4
Standard Procedures.....	2
Stated Amount Coverage.....	21
Stated Amount Rates.....	R-68
Substitute Transportation.....	7
Student Away At School Discount	13
Surrender of Registration Plates.....	7
Symbol – Value Table.....	14
Symbols Not Shown on Rate Pages.....	13
Symbols 18 and Above	15
T	
Termination of Insurance	7
Territory Definitions.....	T-1
Tiering.....	38
Towing and Labor Cost.....	20
Trailers Designed for Use With Private Passenger Motor Vehicles.....	20
Transfer of Insurer	3
U	
Underinsured Motorists – B.I. Caused by Underinsured Auto	2
Uninsured Motorists – B.I. Caused by Uninsured Auto.....	1
Use of Other Automobiles.....	23
V	
Value – Symbol Tables	14
Vehicles Not Subject to Compulsory Law	1
Vehicle Series Rating.....	16
W	
Waiver of Deductible.....	1
Whole Dollar Premium Rule.....	6