

MASSACHUSETTS  
PERSONAL LINES AUTO  
RATE MANUAL

**MASSACHUSETTS  
PERSONAL LINES AUTO MANUAL  
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
0 .....	Barnstable Dukes Nantucket Plymouth
1 .....	Berkshire
2 .....	Bristol
3 .....	Essex

Left Hand Digit	County
4 .....	Franklin Hampden
5 .....	Hampshire
6 .....	Middlesex
7 .....	Norfolk
8 .....	Suffolk
9 .....	Worcester

**MASSACHUSETTS  
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**CITY OF BOSTON**

<b>Definition</b>	<b>Rating Territory</b>	<b>Statistical Code</b>
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:**

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

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

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

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

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

**MASSACHUSETTS  
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<u>City or Town</u>	<u>Rating Territory</u>	<u>Statistical Code</u>	<u>City or Town</u>	<u>Rating Territory</u>	<u>Statistical Code</u>
<b>A</b>					
ABINGTON	8	010	CHARLESTOWN - Boston (Zip Codes 02128, 02129)	26	824
ACTON	27	630	CHARLTON	4	936
ACUSHNET	7	230	CHATHAM	27	051
ADAMS	27	110	CHELMSFORD	2	612
AGAWAM	7	420	CHELSEA	16	802
ALFORD	27	170	CHESHIRE	27	130
AMESBURY	2	310	CHESTER	1	440
AMHERST	5	510	CHESTERFIELD	27	570
ANDOVER	3	311	CHICOPEE	9	402
ARLINGTON	4	610	CHILMARK	27	081
ASHBURNHAM	1	930	CLARKSBURG	27	131
ASHBY	1	670	CLINTON	6	911
ASHFIELD	27	470	COHASSET	4	732
ASHLAND	5	631	COLRAIN	1	431
ATHOL	3	910	CONCORD	27	613
ATTLEBORO	5	210	CONWAY	27	473
AUBURN	6	931	CUMMINGTON	27	571
AVON	11	730	<b>D</b>		
AYER	3	632	DALTON	27	132
<b>B</b>			DANVERS	5	313
BARNSTABLE	5	021	DARTMOUTH	7	211
BARRE	2	932	DEDHAM	8	712
BECKET	2	171	DEERFIELD	27	432
BEDFORD	2	633	DENNIS	3	052
BELCHERTOWN	3	530	DIGHTON	5	232
BELLINGHAM	3	731	DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819
BELMONT	3	611	DOUGLAS	2	937
BERKLEY	6	231	DOVER	2	733
BERLIN	27	933	DRACUT	6	614
BERNARDSTON	27	471	DUDLEY	3	938
BEVERLY	5	312	DUNSTABLE	1	673
BILLERICA	5	634	DUXBURY	3	031
BLACKSTONE	2	934	<b>E</b>		
BLANDFORD	3	490	EAST BOSTON - Boston (Zip Codes 02128, 02129)	26	824
BOLTON	1	970	EAST BRIDGEWATER	6	032
BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 022	23	821	EAST BROOKFIELD	2	973
BOURNE	4	050	EASTHAM	27	082
BOXBOROUGH	27	671	EASTHAMPTON	3	511
BOXFORD	3	370	EAST LONGMEADOW	6	441
BOYLSTON	2	971	EASTON	7	212
BRAINTREE	8	710	EDGARTOWN	27	053
BREWSTER	27	080	EGREMONT	27	172
BRIDGEWATER	6	011	ERVING	27	433
BRIGHTON - Boston (Zip Codes 02134, 02135, 021	24	822	ESSEX	2	330
BRIMFIELD	3	491	EVERETT	14	602
BROCKTON	45	002	<b>F</b>		
BROOKFIELD	3	935	FAIRHAVEN	7	213
BROOKLINE	8	702	FALL RIVER	13	201
BUCKLAND	27	430	FALMOUTH	3	054
BURLINGTON	4	635	FITCHBURG	7	902
<b>C</b>			FLORIDA	2	173
CAMBRIDGE	11	600	FOXBOROUGH	3	734
CANTON	8	711	FRAMINGHAM	9	615
CARLISLE	27	672	FRANKLIN	1	713
CARVER	7	030	FREETOWN	5	233
CHARLEMONT	27	472			

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	<b>G</b>		LINCOLN	1	639
GARDNER	3	912	LITTLETON	27	640
GAY HEAD	27	083	LONGMEADOW	4	442
GEORGETOWN	3	331	LOWELL	41	601
GILL	27	474	LUDLOW	7	421
GLOUCESTER	5	314	LUNENBURG	1	945
GOSHEN	27	573	LYNN	43	300
GOSNOLD	27	084	LYNNFIELD	7	334
GRAFTON	3	913		<b>M</b>	
GRANBY	4	574	MALDEN	14	603
GRANVILLE	2	492	MANCHESTER	27	335
GREAT BARRINGTON	1	111	MANSFIELD	3	214
GREENFIELD	3	410	MARBLEHEAD	4	316
GROTON	27	636	MARION	3	038
GROVELAND	3	332	MARLBOROUGH	5	618
	<b>H</b>		MARSHFIELD	7	039
HADLEY	27	531	MASHPEE	5	085
HALIFAX	5	070	MATTAPOISETT	3	040
HAMILTON	1	333	MAYNARD	27	620
HAMPDEN	5	493	MEDFIELD	27	736
HANCOCK	27	174	MEDFORD	12	604
HANOVER	4	033	MEDWAY	27	737
HANSON	5	034	MELROSE	6	619
HARDWICK	27	939	MENDON	27	946
HARVARD	27	974	MERRIMAC	3	336
HARWICH	1	055	METHUEN	10	317
HATFIELD	27	532	MIDDLEBOROUGH	6	013
HAVERHILL	8	302	MIDDLEFIELD	1	576
HAWLEY	27	475	MIDDLETON	6	337
HEATH	2	476	MILFORD	5	915
HINGHAM	4	012	MILLBURY	4	916
HINSDALE	2	133	MILLIS	27	738
HOLBROOK	11	735	MILLVILLE	1	947
HOLDEN	3	940	MILTON	11	714
HOLLAND	1	494	MONROE	1	479
HOLLISTON	2	637	MONSON	3	422
HOLYOKE	40	403	MONTAGUE	27	411
HOPEDALE	2	941	MONTEREY	27	175
HOPKINTON	27	638	MONTGOMERY	27	495
HUBBARDSTON	1	942	MOUNT WASHINGTON	27	176
HUDSON	3	616		<b>N</b>	
HULL	9	035	NAHANT	8	338
HUNTINGTON	2	533	NANTUCKET	27	056
HYDE PARK - Boston (Zip Codes 02136,	20	818	NATICK	3	621
	<b>I</b>		NEEDHAM	2	715
IPSWICH	2	315	NEW ASHFORD	1	177
	<b>J</b>		NEW BEDFORD	13	200
JAMAICA PLAIN - Boston (Zip Code 02130)	19	817	NEW BRAINTREE	27	975
	<b>K</b>		NEWBURY	1	339
KINGSTON	4	036	NEWBURYPORT	1	318
	<b>L</b>		NEW MARLBOROUGH	27	178
LAKEVILLE	5	037	NEW SALEM	27	480
LANCASTER	2	943	NEWTON	6	605
LANESBOROUGH	1	134	NORFOLK	1	739
LAWRENCE	44	303	NORTH ADAMS	2	112
LEE	27	135	NORTHAMPTON	3	512
LEICESTER	7	944	NORTH ANDOVER	5	319
LENOX	27	136	NORTH ATTLEBORO	3	215
LEOMINSTER	5	914	NORTHBOROUGH	27	949
LEVERETT	1	477	NORTH BROOKFIELD	3	948
LEXINGTON	2	617	NORTHBRIDGE	3	917
LEYDEN	1	478	NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819

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<u>City or Town</u>	<u>Rating Territory</u>	<u>Statistical Code</u>	<u>City or Town</u>	<u>Rating Territory</u>	<u>Statistical Code</u>
NORTHFIELD	27	434	SHREWSBURY	5	918
NORTH READING	5	641	SHUTESBURY	2	482
NORTON	5	234	SOMERSET	6	238
NORWELL	3	041	SOMERVILLE	12	606
NORWOOD	7	716	SOUTHAMPTON	1	580
	<b>O</b>		SOUTHBOROUGH	27	952
OAK BLUFFS	27	057	SOUTH BOSTON - Boston (Zip Code 02127)	25	823
OAKHAM	1	976	SOUTHBRIDGE	6	919
ORANGE	2	412	SOUTH HADLEY	4	513
ORLEANS	27	058	SOUTHWICK	4	444
OTIS	27	179	SPENCER	6	920
OXFORD	5	950	SPRINGFIELD	42	400
	<b>P</b>		STERLING	27	953
PALMER	4	423	STOCKBRIDGE	1	138
PAXTON	5	977	STONEHAM	8	623
PEABODY	10	320	STOUGHTON	12	718
PELHAM	27	577	STOW	27	644
PEMBROKE	6	042	STURBRIDGE	1	954
PEPPERELL	27	642	SUDBURY	27	645
PERU	1	180	SUNDERLAND	3	436
PETERSHAM	27	978	SUTTON	27	955
PHILLIPSTON	1	979	SWAMPSCOTT	9	322
PITTSFIELD	4	102	SWANSEA	5	239
PLAINFIELD	27	578		<b>T</b>	
PLAINVILLE	4	740	TAUNTON	9	202
PLYMOUTH	7	014	TEMPLETON	27	956
PLYMPTON	6	071	TEWKSBURY	5	646
PRINCETON	27	980	TISBURY	27	061
PROVINCETOWN	27	059	TOLLAND	1	496
	<b>Q</b>		TOPSFIELD	4	371
QUINCY	12	703	TOWNSEND	27	647
	<b>R</b>		TRURO	1	086
RANDOLPH	14	717	TYNGSBOROUGH	3	648
RAYNHAM	6	235	TYRINGHAM	27	184
READING	3	622		<b>U</b>	
REHOBOTH	4	236	UPTON	27	957
REVERE	15	803	UXBRIDGE	27	921
RICHMOND	27	181		<b>W</b>	
ROCHESTER	3	043	WAKEFIELD	6	624
ROCKLAND	9	015	WALES	2	497
ROCKPORT	2	340	WALPOLE	4	719
ROSLINDALE - Boston (Zip Code 02131)	18	816	WALTHAM	7	607
ROWE	27	481	WARE	3	514
ROWLEY	3	341	WAREHAM	8	016
ROXBURY - Boston (Zip Codes 02119, 02120, 021	22	820	WARREN	3	958
ROYALSTON	1	981	WARWICK	27	483
RUSSELL	3	443	WASHINGTON	27	185
RUTLAND	3	951	WATERTOWN	7	608
	<b>S</b>		WAYLAND	2	649
SALEM	12	304	WEBSTER	7	922
SALISBURY	5	342	WELLESLEY	1	720
SANDSFIELD	27	182	WELLFLEET	27	087
SANDWICH	3	060	WENDELL	27	484
SAUGUS	12	321	WENHAM	2	343
SAVOY	27	183	WESTBOROUGH	2	923
SCITUATE	6	044	WEST BOYLSTON	2	959
SEEKONK	4	237	WEST BRIDGEWATER	8	045
SHARON	6	741	WEST BROOKFIELD	27	960
SHEFFIELD	27	137	WESTFIELD	6	424
SHELBURNE	1	435	WESTFORD	27	650
SHERBORN	1	674	WESTHAMPTON	27	581
SHIRLEY	2	643	WESTMINSTER	1	961
			WEST NEWBURY	27	344

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<b>City or Town</b>	<b>Rating Territory</b>	<b>Statistical Code</b>
WESTON	3	651
WESTPORT	5	240
WEST ROXBURY - Boston (Zip Code 02132)	17	815
WEST SPRINGFIELD	10	425
WEST STOCKBRIDGE	1	139
WEST TISBURY	27	088
WESTWOOD	4	742
WEYMOUTH	9	721
WHATELY	27	437
WHITMAN	8	017
WILBRAHAM	5	445
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
	<b>Y</b>	
YARMOUTH	4	062

**MASSACHUSETTS  
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STANDARD VEHICLE PREMIUM CALCULATION**

**Base Rates by Coverage**

	<b>BI</b>	<b>PD</b>	<b>PIP</b>	<b>COMP</b>	<b>COLL</b>
<=1 NFA/COMP	\$146.00	\$108.00	\$75.00	\$79.20	\$281.30
>1 NFA/COMP	\$146.00	\$108.00	\$75.00	\$79.20	\$281.30

**Increased Limit Factors - BI**

20/40	1.00
35/80	1.17
50/100	1.28
100/300	1.43
250/500	1.76

**Increased Limit Factors - PD**

\$5,000	1.00
\$10,000	1.20
\$25,000	1.24
\$50,000	1.26
\$100,000	1.28

**PIP Deductible**

\$0	1.00
\$100	0.99
\$250	0.97
\$500	0.93
\$1,000	0.84
\$2,000	0.67
\$4,000	0.54
\$8,000	0.42

**Medical Base Rate**

\$5,000	\$17
\$10,000	\$22
\$25,000	\$34

**PIP Deductible Application**

Full ( \$0 Deductible )	1.00
Named Insured	0.99
Named + Household	0.97

**UM Base Rates by Increased Limit**

20/40	\$12
35/80	\$16
50/100	\$17
100/300	\$20
250/500	\$23

**UIM Base Rates by Increased Limit**

35/80	\$10
50/100	\$14
100/300	\$24
250/500	\$40



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BI	Territory	Class	Class									
			10	15	17	18	20	21	25	26	30	
	1		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	2		1.09	1.09	1.09	1.12	1.08	1.13	1.08	1.13	1.09	1.09
	3		1.14	1.14	1.14	1.21	1.18	1.21	1.18	1.21	1.16	1.16
	4		1.23	1.23	1.27	1.25	1.31	1.40	1.31	1.40	1.40	1.22
	5		1.26	1.26	1.27	1.41	1.37	1.50	1.37	1.50	1.50	1.29
	6		1.37	1.37	1.41	1.39	1.47	1.71	1.47	1.71	1.71	1.38
	7		1.39	1.39	1.36	1.54	1.56	1.75	1.56	1.75	1.75	1.40
	8		1.49	1.49	1.51	1.58	1.64	1.88	1.64	1.88	1.88	1.50
	9		1.70	1.70	1.61	1.80	1.70	1.96	1.70	1.96	1.96	1.71
	10		1.72	1.72	1.89	2.01	1.81	2.26	1.81	2.26	2.26	1.80
	11		1.66	1.66	2.06	1.99	1.78	2.27	1.78	2.27	2.27	1.96
	12		1.85	1.85	1.96	2.17	1.78	2.44	1.78	2.44	2.44	1.86
	13		2.10	2.10	2.13	2.34	1.79	2.46	1.79	2.46	2.46	2.11
	14		2.35	2.35	2.23	2.62	1.76	2.54	1.76	2.54	2.54	2.37
	15		2.79	2.79	2.49	2.75	1.75	2.74	1.75	2.74	2.74	2.77
	16		2.34	2.34	2.54	3.42	1.72	2.65	1.72	2.65	2.65	2.48
	17		1.78	1.78	1.91	1.92	1.74	1.95	1.74	1.95	1.95	1.86
	18		1.82	1.82	2.50	2.19	1.79	2.44	1.79	2.44	2.44	2.13
	19		2.21	2.21	2.45	2.59	1.71	2.48	1.71	2.48	2.48	2.54
	20		2.04	2.04	2.50	2.44	1.77	2.55	1.77	2.55	2.55	2.33
	21		2.50	2.50	2.52	3.32	1.72	2.68	1.72	2.68	2.68	3.59
	22		2.47	2.47	2.52	3.24	1.72	2.64	1.72	2.64	2.64	3.48
	23		1.88	1.88	2.32	2.58	1.74	2.43	1.74	2.43	2.43	1.97
	24		1.90	1.90	2.07	2.13	1.75	2.18	1.75	2.18	2.18	1.99
	25		1.88	1.88	2.34	2.25	1.76	2.51	1.76	2.51	2.51	2.12
	26		2.32	2.32	2.54	2.87	1.71	2.67	1.71	2.67	2.67	2.31
	27		0.86	0.86	0.91	0.86	0.90	0.85	0.90	0.85	0.85	0.92
	40		2.17	2.17	2.27	2.38	1.77	2.40	1.77	2.40	2.40	2.37
	41		2.25	2.25	2.25	2.63	1.78	2.54	1.78	2.54	2.54	2.39
	42		2.77	2.77	2.49	2.84	1.76	2.74	1.76	2.74	2.74	2.91
	43		2.49	2.49	2.45	2.77	1.76	2.74	1.76	2.74	2.74	2.77
	44		2.25	2.25	2.58	3.48	1.74	2.68	1.74	2.68	2.68	2.37
	45		2.58	2.58	2.41	2.75	1.76	2.72	1.76	2.72	2.72	2.77

PD	Territory	Class	Class									
			10	15	17	18	20	21	25	26	30	
	1		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	2		1.08	1.08	1.05	1.03	1.08	1.07	1.08	1.07	1.07	1.06
	3		1.10	1.10	1.08	1.10	1.12	1.08	1.12	1.08	1.08	1.12
	4		1.17	1.17	1.12	1.11	1.20	1.16	1.20	1.16	1.16	1.23
	5		1.17	1.17	1.13	1.11	1.24	1.23	1.24	1.23	1.23	1.26
	6		1.25	1.25	1.16	1.17	1.25	1.27	1.25	1.27	1.27	1.28
	7		1.28	1.28	1.17	1.24	1.28	1.35	1.28	1.35	1.35	1.33
	8		1.29	1.29	1.24	1.27	1.32	1.36	1.32	1.36	1.36	1.39
	9		1.34	1.34	1.27	1.26	1.35	1.37	1.35	1.37	1.37	1.31
	10		1.35	1.35	1.28	1.27	1.36	1.37	1.36	1.37	1.37	1.33
	11		1.33	1.33	1.36	1.30	1.35	1.37	1.35	1.37	1.37	1.34
	12		1.48	1.48	1.39	1.39	1.38	1.46	1.38	1.46	1.46	1.44
	13		1.54	1.54	1.38	1.38	1.38	1.46	1.38	1.46	1.46	1.47
	14		1.61	1.61	1.50	1.46	1.38	1.51	1.38	1.51	1.51	1.58
	15		1.72	1.72	1.65	1.56	1.40	1.63	1.40	1.63	1.63	1.68
	16		1.51	1.51	1.62	1.54	1.37	1.47	1.37	1.47	1.47	1.49
	17		1.39	1.39	1.50	1.32	1.38	1.29	1.38	1.29	1.38	1.33
	18		1.52	1.52	1.68	1.46	1.41	1.47	1.41	1.47	1.47	1.44
	19		1.59	1.59	1.66	1.51	1.37	1.42	1.37	1.42	1.42	1.47
	20		1.48	1.48	1.65	1.42	1.40	1.44	1.40	1.44	1.44	1.49
	21		1.74	1.74	1.82	1.65	1.38	1.60	1.38	1.60	1.60	1.67
	22		2.20	2.20	1.94	2.05	1.37	1.72	1.37	1.72	1.72	2.06
	23		1.33	1.33	1.69	1.54	1.40	1.49	1.40	1.49	1.49	1.39
	24		1.61	1.61	1.69	1.54	1.40	1.43	1.40	1.43	1.43	1.51
	25		1.53	1.53	1.84	1.52	1.41	1.58	1.41	1.58	1.58	1.56
	26		1.83	1.83	1.88	1.88	1.37	1.69	1.37	1.69	1.69	1.73
	27		0.96	0.96	0.95	0.90	0.95	0.89	0.95	0.89	0.89	0.92
	40		1.43	1.43	1.49	1.39	1.38	1.40	1.38	1.40	1.40	1.57
	41		1.45	1.45	1.45	1.44	1.38	1.48	1.38	1.48	1.48	1.46
	42		1.45	1.45	1.56	1.57	1.41	1.61	1.41	1.61	1.61	1.65
	43		1.67	1.67	1.61	1.56	1.41	1.63	1.41	1.63	1.63	1.63
	44		1.33	1.33	1.58	1.52	1.37	1.47	1.37	1.47	1.47	1.31
	45		1.70	1.70	1.61	1.54	1.41	1.63	1.41	1.63	1.63	1.65

**MASSACHUSETTS  
PERSONAL LINES AUTO MANUAL  
STANDARD VEHICLE PREMIUM CALCULATION**

PIP	Territory	Class	Class									
			10	15	17	18	20	21	25	26	30	
	1		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	2		1.05	1.05	1.09	1.09	1.08	1.10	1.08	1.10	1.10	1.05
	3		1.18	1.18	1.13	1.18	1.17	1.17	1.17	1.17	1.17	1.13
	4		1.21	1.21	1.26	1.20	1.29	1.35	1.29	1.35	1.35	1.21
	5		1.26	1.26	1.25	1.33	1.36	1.44	1.36	1.44	1.44	1.26
	6		1.34	1.34	1.38	1.33	1.46	1.65	1.46	1.65	1.65	1.34
	7		1.37	1.37	1.32	1.47	1.54	1.66	1.54	1.66	1.66	1.34
	8		1.45	1.45	1.47	1.51	1.62	1.79	1.62	1.79	1.79	1.42
	9		1.68	1.68	1.57	1.71	1.68	1.86	1.68	1.86	1.86	1.61
	10		1.68	1.68	1.83	1.89	1.75	2.14	1.75	2.14	2.14	1.68
	11		1.66	1.66	2.00	1.87	1.72	2.15	1.72	2.15	2.15	1.82
	12		1.79	1.79	1.91	2.02	1.72	2.31	1.72	2.31	2.31	1.74
	13		2.03	2.03	2.13	2.18	1.72	2.32	1.72	2.32	2.32	1.97
	14		2.26	2.26	2.25	2.42	1.70	2.39	1.70	2.39	2.39	2.18
	15		2.61	2.61	2.47	2.56	1.70	2.58	1.70	2.58	2.58	2.47
	16		2.26	2.26	2.52	3.31	1.66	2.49	1.66	2.49	2.49	2.32
	17		1.74	1.74	1.86	1.82	1.72	1.86	1.72	1.86	1.86	1.74
	18		1.76	1.76	2.42	2.04	1.73	2.31	1.73	2.31	2.31	2.00
	19		2.13	2.13	2.43	2.42	1.64	2.34	1.64	2.34	2.34	2.37
	20		1.95	1.95	2.49	2.29	1.71	2.41	1.71	2.41	2.41	2.26
	21		2.39	2.39	2.49	3.13	1.66	2.52	1.66	2.52	2.52	3.34
	22		2.34	2.34	2.49	3.09	1.67	2.48	1.67	2.48	2.48	3.24
	23		1.79	1.79	2.32	2.42	1.68	2.30	1.68	2.30	2.30	1.84
	24		1.84	1.84	2.01	2.02	1.69	2.06	1.69	2.06	2.06	1.87
	25		1.82	1.82	2.32	2.11	1.70	2.37	1.70	2.37	2.37	2.05
	26		2.21	2.21	2.52	2.67	1.66	2.52	1.66	2.52	2.52	2.16
	27		0.87	0.87	0.91	0.84	0.89	0.85	0.89	0.85	0.85	0.95
	40		2.11	2.11	2.26	2.22	1.71	2.25	1.71	2.25	2.25	2.18
	41		2.13	2.13	2.26	2.44	1.72	2.38	1.72	2.38	2.38	2.21
	42		2.63	2.63	2.47	2.64	1.70	2.56	1.70	2.56	2.56	2.66
	43		2.34	2.34	2.43	2.58	1.70	2.58	1.70	2.58	2.58	2.53
	44		2.16	2.16	2.56	3.36	1.68	2.54	1.68	2.54	2.54	2.21
	45		2.45	2.45	2.39	2.56	1.70	2.56	1.70	2.56	2.56	2.53

COMP	Territory	Class	Class									
			10	15	17	18	20	21	25	26	30	
	1		1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	2		1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02
	3		1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05	1.05
	4		1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04	1.04
	5		1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08	1.08
	6		1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12	1.12
	7		1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16
	8		1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20	1.20
	9		1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18
	10		1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26
	11		1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35	1.35
	12		1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39	1.39
	13		1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56	1.56
	14		1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63
	15		2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02	2.02
	16		3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27	3.27
	17		1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16
	18		2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37	2.37
	19		2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60	2.60
	20		2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35	2.35
	21		3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20	3.20
	22		3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62	3.62
	23		2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18	2.18
	24		1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63	1.63
	25		2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47	2.47
	26		2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95	2.95
	27		0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
	40		1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49	1.49
	41		1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52	1.52
	42		1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84	1.84
	43		1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92	1.92
	44		3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15	3.15
	45		2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03	2.03

**MASSACHUSETTS  
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STANDARD VEHICLE PREMIUM CALCULATION**

COLL	Class	Class								
		10	15	17	18	20	21	25	26	30
Territory	1	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
	2	1.04	1.04	1.01	1.01	1.05	0.98	1.05	0.98	1.04
	3	1.06	1.06	1.06	1.07	1.06	1.03	1.06	1.03	1.06
	4	1.10	1.10	1.10	1.09	1.10	1.10	1.10	1.10	1.10
	5	1.12	1.12	1.11	1.12	1.11	1.15	1.11	1.15	1.12
	6	1.19	1.19	1.19	1.19	1.15	1.22	1.15	1.22	1.19
	7	1.26	1.26	1.21	1.28	1.14	1.28	1.14	1.28	1.24
	8	1.29	1.29	1.20	1.33	1.14	1.27	1.14	1.27	1.28
	9	1.29	1.29	1.20	1.27	1.14	1.28	1.14	1.28	1.28
	10	1.25	1.25	1.23	1.28	1.14	1.31	1.14	1.31	1.27
	11	1.35	1.35	1.37	1.39	1.11	1.33	1.11	1.33	1.36
	12	1.50	1.50	1.41	1.46	1.12	1.46	1.12	1.46	1.50
	13	1.51	1.51	1.28	1.55	1.12	1.47	1.12	1.47	1.50
	14	1.67	1.67	1.42	1.69	1.10	1.54	1.10	1.54	1.67
	15	1.90	1.90	1.49	1.82	1.09	1.61	1.09	1.61	1.97
	16	1.72	1.72	1.44	1.65	1.07	1.37	1.07	1.37	1.71
	17	1.41	1.41	1.35	1.41	1.13	1.27	1.13	1.27	1.42
	18	1.72	1.72	1.50	1.66	1.10	1.49	1.10	1.49	1.69
	19	1.79	1.79	1.52	1.89	1.07	1.55	1.07	1.55	1.79
	20	1.91	1.91	1.52	1.83	1.08	1.54	1.08	1.54	1.87
	21	1.99	1.99	1.55	2.10	1.08	1.75	1.08	1.75	2.41
	22	2.21	2.21	1.53	2.14	1.07	1.69	1.07	1.69	2.99
	23	1.52	1.52	1.53	2.03	1.10	1.60	1.10	1.60	1.72
	24	1.67	1.67	1.47	1.78	1.09	1.50	1.09	1.50	1.67
	25	1.76	1.76	1.56	1.96	1.11	1.61	1.11	1.61	1.86
	26	2.07	2.07	1.55	2.14	1.07	1.67	1.07	1.67	2.28
	27	0.95	0.95	0.95	0.92	0.97	0.92	0.97	0.92	0.95
	40	1.53	1.53	1.34	1.58	1.11	1.44	1.11	1.44	1.57
	41	1.43	1.43	1.38	1.66	1.12	1.51	1.12	1.51	1.50
	42	1.65	1.65	1.48	1.89	1.11	1.61	1.11	1.61	1.62
	43	1.77	1.77	1.47	1.82	1.09	1.62	1.09	1.62	1.74
	44	1.62	1.62	1.47	1.61	1.09	1.37	1.09	1.37	1.56
	45	1.85	1.85	1.45	1.84	1.10	1.61	1.10	1.61	1.81

**MASSACHUSETTS  
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**Operator Class**

Class	BI	PD	PIP	Comp	Coll	All Other
10	1.00	1.00	1.00	1.00	1.00	1.00
15	0.75	0.75	0.75	0.75	0.75	0.75
17	1.50	1.50	1.50	1.40	1.40	1.50
18	1.00	1.00	1.00	1.00	1.00	1.00
20	1.90	1.90	1.90	2.10	2.10	1.90
21	1.17	1.17	1.17	1.40	1.40	1.17
25	1.90	1.90	1.90	2.10	2.10	1.90
26	1.17	1.17	1.17	1.40	1.40	1.17
30	1.01	1.01	1.01	1.20	1.10	1.01

**Vehicle/Driver Count**

BODILY INJURY					
	Vehicle				
Driver	1	2	3	4	5+
1	1.05	1.00	0.95	0.93	0.91
2	0.97	0.87	0.82	0.80	0.78
3	1.25	1.20	1.17	1.10	0.96
4	1.25	1.20	1.20	1.10	1.00
5+	1.25	1.20	1.20	1.08	1.04
PROPERTY DAMAGE					
	Vehicle				
Driver	1	2	3	4	5+
1	1.05	0.95	0.90	0.88	0.86
2	0.96	0.87	0.77	0.75	0.73
3	1.25	1.20	1.11	1.10	0.96
4	1.25	1.25	1.20	1.10	1.00
5+	1.25	1.25	1.20	1.08	1.04
PIP					
	Vehicle				
Driver	1	2	3	4	5+
1	1.05	1.00	0.95	0.93	0.91
2	0.97	0.87	0.82	0.80	0.78
3	1.25	1.20	1.17	1.10	0.96
4	1.25	1.20	1.20	1.10	1.00
5+	1.25	1.20	1.20	1.08	1.04
COMPREHENSIVE					
	Vehicle				
Driver	1	2	3	4	5+
1	1.07	1.10	1.15	1.20	1.25
2	0.95	0.85	0.95	1.00	1.05
3	1.00	0.90	1.00	1.05	1.10
4	1.05	0.95	1.05	1.10	1.15
5+	1.10	1.00	1.10	1.15	1.20
COLLISION					
	Vehicle				
Driver	1	2	3	4	5+
1	1.10	0.96	0.92	0.88	0.84
2	0.98	0.80	0.78	0.76	0.74
3	1.20	1.15	1.10	1.00	0.95
4	1.25	1.20	1.15	1.05	1.00
5+	1.30	1.25	1.20	1.10	1.05

**MASSACHUSETTS  
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# of Years	Years Licensed				
	BI	PD	PIP	Comp	Coll
0	1.850	1.720	1.850	0.906	1.679
1	1.850	1.720	1.850	0.918	1.607
2	1.850	1.720	1.850	0.930	1.539
3	1.323	1.260	1.323	0.942	1.474
4	1.323	1.260	1.323	0.954	1.413
5	1.323	1.260	1.323	0.965	1.354
6	1.166	1.110	1.166	0.976	1.296
7	1.166	1.110	1.166	0.987	1.240
8	1.166	1.110	1.166	0.998	1.188
9	1.166	1.110	1.166	1.010	1.149
10	1.166	1.110	1.166	1.020	1.123
11	1.133	1.110	1.133	1.022	1.100
12	1.098	1.079	1.098	1.025	1.072
13	1.064	1.050	1.064	1.020	1.045
14	1.030	1.023	1.030	1.010	1.021
15	1.000	1.000	1.000	1.000	1.000
16	0.977	0.982	0.977	0.983	0.982
17	0.960	0.968	0.960	0.964	0.966
18	0.949	0.959	0.949	0.947	0.953
19	0.942	0.951	0.942	0.930	0.941
20	0.937	0.945	0.937	0.917	0.931
21	0.933	0.940	0.933	0.906	0.922
22	0.931	0.936	0.931	0.894	0.913
23	0.929	0.933	0.929	0.883	0.905
24	0.928	0.931	0.928	0.876	0.900
25	0.930	0.928	0.930	0.868	0.897
26	0.929	0.926	0.929	0.860	0.892
27	0.931	0.924	0.931	0.853	0.888
28	0.933	0.921	0.933	0.846	0.882
29	0.933	0.917	0.933	0.838	0.876
30	0.930	0.911	0.930	0.829	0.869
31	0.924	0.904	0.924	0.820	0.861
32	0.914	0.896	0.914	0.809	0.853
33	0.905	0.889	0.905	0.801	0.845
34	0.897	0.882	0.897	0.793	0.837
35	0.891	0.875	0.891	0.786	0.830
36	0.891	0.870	0.891	0.779	0.824
37	0.892	0.867	0.892	0.773	0.818
38	0.902	0.864	0.902	0.766	0.814
39	0.910	0.869	0.910	0.760	0.814
40	0.921	0.874	0.921	0.759	0.818
41	0.940	0.889	0.940	0.758	0.824
42	0.964	0.900	0.964	0.757	0.828
43	0.985	0.922	0.985	0.756	0.837
44	1.016	0.940	1.016	0.756	0.848
45	1.050	0.967	1.050	0.755	0.859
46	1.084	0.995	1.084	0.754	0.871
47	1.128	1.021	1.128	0.753	0.882
48	1.166	1.053	1.166	0.750	0.896
49	1.166	1.085	1.166	0.746	0.910
50	1.166	1.110	1.166	0.741	0.925
51	1.166	1.110	1.166	0.736	0.940
52	1.166	1.110	1.166	0.731	0.956
53	1.166	1.110	1.166	0.726	0.972
54	1.166	1.110	1.166	0.722	0.988
55	1.166	1.110	1.166	0.717	1.005
56	1.166	1.110	1.166	0.713	1.022
57	1.166	1.110	1.166	0.708	1.040
58	1.166	1.110	1.166	0.704	1.057
59	1.166	1.110	1.166	0.700	1.075
60	1.166	1.110	1.166	0.696	1.094
61	1.166	1.110	1.166	0.692	1.113
62	1.166	1.110	1.166	0.688	1.132
63	1.166	1.110	1.166	0.683	1.152
64	1.166	1.110	1.166	0.679	1.172
65	1.166	1.110	1.166	0.675	1.193
66	1.166	1.110	1.166	0.670	1.214
67	1.166	1.110	1.166	0.666	1.236
68	1.166	1.110	1.166	0.661	1.258
69	1.166	1.110	1.166	0.656	1.281
70+	1.166	1.110	1.166	0.651	1.304

**MASSACHUSETTS  
PERSONAL LINES AUTO MANUAL  
STANDARD VEHICLE PREMIUM CALCULATION**

**COMP SYMBOL x DEDUCTIBLE**

Symbol	Deductible			
	\$300	\$500	\$1,000	\$2,000
1	0.316	0.263	0.158	0.137
2	0.334	0.278	0.167	0.145
3	0.353	0.294	0.176	0.153
4	0.372	0.310	0.186	0.161
5	0.395	0.329	0.197	0.171
6	0.446	0.372	0.223	0.193
7	0.502	0.418	0.251	0.217
8	0.558	0.465	0.279	0.251
9	0.614	0.514	0.321	0.283
10	0.672	0.565	0.367	0.316
11	0.728	0.617	0.407	0.358
12	0.786	0.672	0.450	0.403
13	0.846	0.729	0.496	0.445
14	0.916	0.790	0.545	0.490
15	0.982	0.854	0.598	0.538
16	1.063	0.924	0.656	0.591
17	1.140	1.000	0.720	0.650
18	1.237	1.085	0.792	0.716
19	1.345	1.180	0.873	0.791
20	1.455	1.288	0.966	0.876
21	1.593	1.410	1.072	0.973
22	1.750	1.549	1.200	1.084
23	1.912	1.707	1.366	1.229
24	2.115	1.888	1.558	1.397
25	2.348	2.096	1.782	1.593
26	2.592	2.335	2.043	1.821
27	2.873	2.612	2.351	2.090
28	3.225	2.932	2.639	2.346
29	3.637	3.306	2.975	2.645
30	4.117	3.743	3.369	2.994
Add'l	For each symbol above 30, multiply by 1.06			

**COLL SYMBOL x DEDUCTIBLE**

Symbol	Deductible			
	\$300	\$500	\$1,000	\$2,000
1	0.478	0.398	0.318	0.239
2	0.504	0.420	0.336	0.252
3	0.532	0.443	0.354	0.266
4	0.562	0.468	0.374	0.281
5	0.594	0.495	0.396	0.297
6	0.656	0.547	0.438	0.328
7	0.716	0.597	0.484	0.364
8	0.773	0.644	0.522	0.393
9	0.828	0.690	0.562	0.424
10	0.880	0.733	0.601	0.454
11	0.921	0.774	0.635	0.480
12	0.967	0.813	0.675	0.512
13	1.013	0.851	0.706	0.536
14	1.056	0.887	0.745	0.568
15	1.089	0.923	0.775	0.591
16	1.134	0.961	0.817	0.625
17	1.180	1.000	0.860	0.660
18	1.231	1.043	0.897	0.688
19	1.275	1.090	0.948	0.730
20	1.338	1.144	0.995	0.766
21	1.409	1.204	1.060	0.819
22	1.487	1.271	1.118	0.864
23	1.564	1.348	1.200	0.930
24	1.650	1.435	1.277	0.990
25	1.748	1.533	1.380	1.073
26	1.860	1.646	1.481	1.152
27	1.989	1.776	1.598	1.243
28	2.156	1.925	1.733	1.348
29	2.350	2.098	1.888	1.469
30	2.574	2.298	2.068	1.609
Add'l	For each symbol above 30, multiply by 1.06			

**GLASS DEDUCTIBLE**

	Comp Deductible			
	\$300	\$500	\$1,000	\$2,000
Same as Comp	1.00	1.00	1.00	1.00
\$100	1.20	1.20	1.20	1.20
\$0	1.50	1.50	1.50	1.50

**MODEL YEAR**

	COMP	COLL
	2009	1.280
2008	1.240	1.496
2007	1.200	1.432
2006	1.160	1.370
2005	1.130	1.315
2004	1.100	1.256
2003	1.070	1.195
2002	1.040	1.132
2001	1.020	1.068
2000	1.000	1.000
1999	0.974	0.940
1998	0.956	0.884
1997	0.943	0.831
1996	0.934	0.789
1995	0.925	0.750
1994	0.915	0.713
1993	0.899	0.684
1992 & prior	0.876	0.657

**DEDUCTIBLE WAIVER / LIMITED COLLISION**

	Coll Deductible			
	\$300	\$500	\$1,000	\$2,000
No Waiver	1.00	1.00	1.00	1.00
Waiver of Ded	1.05	1.10	1.15	1.20
Limited Collision	0.06	0.06	0.06	0.06

**LIMITED COMPREHENSIVE**

Fire	0.10
Fire & Theft	0.70
Fire, Theft, & C.A.C	0.85

**MASSACHUSETTS  
PERSONAL LINES AUTO MANUAL  
MISCELLANEOUS RATES & FACTORS**

Vehicle Type/Symbol Factors					
	<u>BI</u>	<u>PD</u>	<u>PIP</u>	<u>Comp</u>	<u>Coll</u>
Car / 1-12	0.75	0.70	1.00	1.00	1.00
Car / 13+	0.95	0.95	0.90	1.00	1.00
Other than Car / 1-12	0.75	0.70	0.95	1.00	1.00
Other than Car / 13+	1.00	1.00	0.80	1.00	1.00

Annual Mileage Table					
	<u>BI</u>	<u>PD</u>	<u>PIP</u>	<u>Comp</u>	<u>Coll</u>
4999 or Less Miles	0.90	0.93	0.90	0.86	0.90
5000 - 6999 Miles	0.92	0.94	0.92	0.88	0.92
7000 - 7999 Miles	0.94	0.96	0.94	0.90	0.94
8000 - 9999 Miles	0.94	0.96	0.94	0.90	0.94
10000-11999 Miles	0.94	0.96	0.94	0.90	0.94
12000-14999 Miles	0.96	0.97	0.96	0.92	0.96
15000 + Miles	1.00	1.00	1.00	1.00	1.00

Loyalty Discount Rating Factors						
	<u>BI</u>	<u>PD</u>	<u>PIP</u>	<u>Comp</u>	<u>Coll</u>	<u>All Other</u>
Auto/Home	0.90	0.90	0.90	0.90	0.90	0.90
Auto/Umbrella	0.95	0.95	0.95	0.95	0.95	0.95
Auto/Amerprise Financial	0.95	0.95	0.95	0.95	0.95	0.95
Auto/Home/Umbrella	0.80	0.80	0.80	0.80	0.80	0.80
Auto/Home/Amerprise Financial	0.80	0.80	0.80	0.80	0.80	0.80
Auto/Umbrella/Amerprise Financial	0.80	0.80	0.80	0.80	0.80	0.80
Auto/Home/Umbrella/Amerprise Financial	0.75	0.75	0.75	0.75	0.75	0.75

Tenure Discount Rating Factors					
	<u>BI</u>	<u>PD</u>	<u>PIP</u>	<u>Comp</u>	<u>Coll</u>
0 Years	1.00	1.00	1.00	1.00	1.00
1-2 Years	0.98	0.98	0.98	0.98	0.98
3-5 Years	0.96	0.96	0.96	0.96	0.96
6-9 Years	0.94	0.94	0.94	0.94	0.94
10+ Years	0.90	0.90	0.90	0.90	0.90

Policy Rating Factors						
	<u>BI</u>	<u>PD</u>	<u>PIP</u>	<u>Comp</u>	<u>Coll</u>	<u>All Other</u>
Costco	0.93	0.93	0.93	0.93	0.93	1.00
Bill Plan / Full Pay	0.90	0.95	0.90	0.90	0.95	1.00
Internet	0.93	0.93	0.93	0.93	0.93	0.93
No Prior Carrier (need existed)	1.00	1.00	1.00	1.10	1.10	1.00
Property Insurance	0.89	0.90	0.89	0.83	0.92	1.00

Driver Rating Factors					
	<u>BI</u>	<u>PD</u>	<u>PIP</u>	<u>Comp</u>	<u>Coll</u>
Advanced Driver Training	0.95	0.95	0.95	1.00	0.95
Good Student	0.95	0.95	0.95	1.00	0.95
Student Away	0.90	0.90	0.90	1.00	0.90

Performance Vehicle Factor						
	<u>BI</u>	<u>PD</u>	<u>PIP</u>	<u>Comp</u>	<u>Coll</u>	<u>All Other</u>
Performance Vehicle	1.00	1.00	1.00	1.15	1.15	1.00

**MASSACHUSETTS  
PERSONAL LINES AUTO MANUAL  
MISCELLANEOUS RATES & FACTORS**

<b>Vehicle Rating Factors</b>	
	<u>Factor</u>
Air Bag - Driver	0.75
Air Bag - Driver & Passenger	0.75
Air Bag - Driver, Passenger & Side Impact	0.75
Automatic Seatbelts	0.90
Anti-Theft Device - Alarm	0.95
Anti-Theft Device - Active Disabling	0.85
Anti-Theft Device - Passive Disabling	0.80
Vehicle Recovery System	0.80
Garaging	0.95

<b>Towing &amp; Labor Rates</b>	
<u>Limit</u>	<u>Premium</u>
\$50/disablement	\$8.00
\$100/disablement	\$16.00

<b>Excess Electronic Equipment Coverage</b>	
<u>Limit</u>	<u>Premium</u>
per \$100 in coverage	\$4.00

<b>Rental Expense Rates</b>		
<u>Per Day</u>	<u>Maximum</u>	<u>Class 10, 15, 30</u>
\$15	\$450	\$16.70
\$30	\$900	\$37.10
\$40	\$1,200	\$43.27
\$45	\$1,350	\$49.43
<u>Per Day</u>	<u>Maximum</u>	<u>Other Class</u>
\$15	\$450	\$27.80
\$30	\$900	\$57.84
\$40	\$1,200	\$64.34
\$45	\$1,350	\$70.73

<b>New Car Replacement and Gap Coverage Endorsement Premium</b>	
	<u>Comp</u>
New Car Replacement & Gap Endorsement	2.0%
New Car Replacement Endorsement	2.0%
	<u>Coll</u>
New Car Replacement & Gap Endorsement	5.0%
New Car Replacement Endorsement	5.0%

<b>Expense Premium</b>
The first 5% of the policy premium is non-refundable for policies canceled by the insured in the first policy term.

<b>CLASS 10, 15, 30</b>				
<b>Minor Violation Rating Factors--BI/PD/PIP</b>				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.00	-	-	-
25 - 36	1.20	1.40	-	-
13 - 24	1.22	1.40	1.40	-
0 - 12	1.22	1.40	1.40	1.40
Additional Factor				
0.30	Add add'l factor for each add'l minor violation over two within the most recent 36 months			

<b>Minor Violation Rating Factors--Collision</b>				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.00	-	-	-
25 - 36	1.10	1.50	-	-
13 - 24	1.20	1.60	1.70	-
0 - 12	1.30	1.70	1.75	1.95
Additional Factor				
0.10	Add add'l factor for each add'l minor violation over two within the most recent 36 months			

<b>OTHER CLASS</b>				
<b>Minor Violation Rating Factors--BI/PD/PIP</b>				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.00	-	-	-
25 - 36	1.11	1.20	-	-
13 - 24	1.11	1.20	1.20	-
0 - 12	1.11	1.20	1.20	1.20
Additional Factor				
0.150	Add add'l factor for each add'l minor violation over two within the most recent 36 months			

<b>Minor Violation Rating Factors--Collision</b>				
Months Since Most Recent Minor Violation	Months Since 2nd Most Recent Minor Violation			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	1.00	-	-	-
25 - 36	1.10	1.50	-	-
13 - 24	1.20	1.60	1.70	-
0 - 12	1.30	1.70	1.75	1.95
Additional Factor				
0.10	Add add'l factor for each add'l minor violation over two within the most recent 36 months			

<b>Major Violations Factor</b>	
Each Major Violation ( Class 10, 15, 30 )	1.750
Each Major Violation ( Other Class )	1.375

<b>Miscellaneous Fees</b>	
	<u>Fee</u>
Credit/Debit Card	\$4.00
Pre-Auth. Withdrawl	\$1.00



**MASSACHUSETTS  
PERSONAL LINES AUTO MANUAL  
ACCIDENT HISTORY RATING FACTORS**

<b>CLASS 10, 15, 30</b>				
BODILY INJURY, PROPERTY DAMAGE, AND PIP				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.80	-	-	-
25 - 36	1.10	1.30	-	-
13 - 24	1.20	1.50	1.68	-
0 - 12	1.25	1.68	1.68	1.68
Additional Factor				
0.52	Add add'l factor to the applicable factor for each add'l accident over two within the most recent 36 months.			
COLLISION				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.80	-	-	-
25 - 36	1.10	1.30	-	-
13 - 24	1.20	1.50	1.70	-
0 - 12	1.30	1.70	2.00	2.20
Additional Factor				
0.30	Add add'l factor to the applicable factor for each add'l accident over two within the most recent 36 months.			

<b>OTHER CLASS</b>				
BODILY INJURY, PROPERTY DAMAGE, AND PIP				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.80	-	-	-
25 - 36	1.10	1.30	-	-
13 - 24	1.13	1.37	1.37	-
0 - 12	1.13	1.37	1.37	1.37
Additional Factor				
0.26	Add add'l factor to the applicable factor for each add'l accident over two within the most recent 36 months.			
COLLISION				
Months Since Most Recent Accident	Months Since 2nd Most Recent Accident			
	>36 or none	25 - 36	13 - 24	0 - 12
>36 or none	0.80	-	-	-
25 - 36	1.10	1.30	-	-
13 - 24	1.20	1.50	1.70	-
0 - 12	1.30	1.70	2.00	2.20
Additional Factor				
0.30	Add add'l factor to the applicable factor for each add'l accident over two within the most recent 36 months.			

**Accident Forgiveness:** the first chargeable accident on the policy will be forgiven as long as no other at-fault accidents occur during the experience period and the policy had been continuously in force with our company for three years or more.

**MASSACHUSETTS  
PERSONAL LINES AUTO MANUAL  
MISCELLANEOUS VEHICLES RATES & FACTORS**

**Utility Trailer Rates**

Rate Group	Cost Price New	Comprehensive			Collision		
		\$50	\$100	\$300	\$100	\$300	\$500
1	\$0 - \$750	\$5.2	\$3.6	\$2.0	\$5.6	\$3.6	\$2.4
2	\$751 - \$1,500	\$10.0	\$7.6	\$4.0	\$10.8	\$7.6	\$4.8
3	\$1,501 - \$2,250	\$16.8	\$12.8	\$6.8	\$18.0	\$12.8	\$8.4
4	\$2,251 - \$3,000	\$23.6	\$17.6	\$9.6	\$25.2	\$17.6	\$11.6
5	\$3,001 - \$4,500	\$33.6	\$25.2	\$13.6	\$36.0	\$25.2	\$16.4
6	\$4,501 - \$6,000	\$48.8	\$36.4	\$19.6	\$52.4	\$36.4	\$23.6
7	\$6,001 - \$7,500	\$62.0	\$46.8	\$25.2	\$66.8	\$46.8	\$30.4
8	\$7,501 - \$9,000	\$75.6	\$56.8	\$30.8	\$81.2	\$56.8	\$36.8
9	\$9,001 - \$11,000	\$90.8	\$68.0	\$36.8	\$97.2	\$68.0	\$44.4
10	\$11,001 - \$13,000	\$104.0	\$78.0	\$42.0	\$111.6	\$78.0	\$50.8
11	\$13,001 - \$15,000	\$124.4	\$93.2	\$50.4	\$133.2	\$93.2	\$60.8
12	\$15,001 - \$17,000	\$146.0	\$109.6	\$59.2	\$156.8	\$109.6	\$71.2
13	\$17,001 - \$19,000	\$169.6	\$127.2	\$68.8	\$182.0	\$127.2	\$82.8
14	\$19,001 - \$21,000	\$191.6	\$146.0	\$78.8	\$208.8	\$146.0	\$95.2

**Miscellaneous Vehicles  
Rating Percentages**

Motorhome percentage	
BI/PD - Pleasure Use	50%
- Other than Pleasure Use	100%
Comp - Pleasure Use	35%
- Other than Pleasure Use	100%
Coll - Pleasure Use	35%
- Other than Pleasure Use	100%
UM/UIM - Pleasure Use	50%
- Other than Pleasure Use	100%
PIP - Pleasure Use	50%
- Other than Pleasure Use	100%
Rec Trailer percentage	
Pleasure Use	35%
Other than Pleasure Use	100%

**MASSACHUSETTS  
PERSONAL LINES AUTO MANUAL  
STANDARD VEHICLE PREMIUM CALCULATION**

STEP	PAGE	Part 1&5	Part 4	Part 9	Part 7&8	Part 3	Pat 12	Part 2	Part 6	Part 10	Part 11	ROUND
		BI	PD	COMP	COLL	UM	UIM	PIP DED	MED	RENTAL	TOWING	
1	Base Rate	R - 1,9										
2	Territorial Factor	R - 2,3,4	X	X	X	X		X				Tenths
3	Increased Limit Factor	R - 1	X	X								Tenths
4	Vehicle Type / Symbol Factor	R - 8	X	X	X	X		X				Tenths
5	Model Year Factor	R - 7			X	X						Tenths
6	Deductible Factor	R - 1,7			X	X		X				Tenths
7	Collision Waiver / Limited Collision	R - 7				X						Tenths
8	Limited Comprehensive	R - 7			X							Tenths
9	Glass Deductible	R - 7			X							Tenths
10	PIP Application	R - 10						X				Tenths
11	Annual Miles	R - 8	X	X	X	X		X				Tenths
12	Class Factor	R-5	X	X	X	X	X	X	X	X	X	Tenths
13	Vehicle Driver Count	R - 5	X	X	X	X		X				Tenths
14	Years Licensed	R - 6	X	X	X	X		X				Tenths
15	Property Insurance	R - 8	X	X	X	X		X				Tenths
16	Bill Plan	R - 8	X	X	X	X		X				Tenths
17	Discount and Surcharge Factor	RW-2	X	X	X	X	X	X	X	X	X	Hundredths
18	Total Coverage Premium		=	=	=	=	=	=	=	=	=	Dollar

**Note:** The highlighted box indicates the calculation after which the coverage's base premium is determined.

**Excess Electronic Equipment Endorsement**

STEP	PAGE	ROUND
1	Base Rate	R - 9
2	Class Factor	R-5
3	Total Endorsement Premium	= Dollar

**New Car Replacement / Gap Coverage Endorsement**

STEP	PAGE	COMP	COLL	ROUND
1	New Car / Gap Endorsement	R - 9		
2	Total Coverage Premium from 18	RW-1	X	X
3	Total	=	=	Dollar

**MASSACHUSETTS  
PERSONAL LINES AUTO MANUAL  
DISCOUNT/ADJUSTMENT CALCULATION FOR ALL VEHICLE TYPES**

	PAGE	BI	PD	COMP	COLL	UM	UIM	PIP DED	MED	RENTAL	TOWING
Loyalty Discount	R - 8	X	X	X	X	X	X	X	X	X	X
Internet	R - 8	X	X	X	X	X	X	X	X	X	X
Costco	R - 8	X	X	X	X			X			
Prior Carrier	R - 8	X	X	X	X			X			
Tenure Discount	R - 8	X	X	X	X			X			
Air Bag	R - 9					X	X	X	X		
Automatic Seatbelts	R - 9					X	X	X	X		
Anti-Theft Device	R - 9			X							
Vehicle Recovery System	R - 9			X							
Garaging	R - 9			X							
Performance Vehicle	R - 9	X	X	X	X	X	X	X	X	X	X
Student Away	R - 8	X	X	X	X			X			
Good Student	R - 8	X	X		X			X			
Combined Accident/Minor/Major Rating Factor	RW-2	X	X		X			X			
Advanced Driver Training Discount	R - 8	X	X		X			X			
Discount and Adjustment Factor		=	=	=	=	=	=	=	=	=	=

**Accident/Violation Calculation**

	PAGE	BI	PD	COMP	COLL	UM	UIM	PIP DED	MED	RENTAL	TOWING
Accident Rating Factor	R - 10										
Minor Violation	R - 9	X	X		X			X			
Major Violation	R - 9	X	X		X			X			
Combined Accident/ Minor/ Major Rating Factor		=	=		=			=			

Accident/Minor/Major rating factors for unassigned drivers are applied to the highest rated vehicle.

**MASSACHUSETTS  
PERSONAL LINES AUTO MANUAL  
MOTORHOME PREMIUM CALCULATION**

STEP		PAGE	BI	PD	COMP	COLL	UM	UIM	PIP DED	MED	ROUND
1	Base Rate	R - 1,9									
2	Territorial Factor	R - 2,3,4	x	x	x	x			x		Tenths
3	Increased Limit Factor	R - 1	x	x							Tenths
4	Model Year Factor	R - 5			x	x					Tenths
5	Deductible Factor	R - 7			x	x			x		Tenths
6	Collision Waiver / Limited	R - 1,7				x					Tenths
7	Limited Comprehensive	R - 7			x						Tenths
8	Glass Deductible	R - 7			x						Tenths
9	PIP Application	R - 7							x		Tenths
10	Annual Miles	R - 10	x	x	x	x			x		Tenths
11	Class Factor	R - 8	x	x	x	x	x	x	x	x	Tenths
12	Vehicle Driver Ratio	R-5	x	x	x	x			x		Tenths
13	Years Licensed	R - 5	x	x	x	x			x		Tenths
14	Property Insurance	R - 6	x	x	x	x			x		Tenths
15	Bill Plan	R - 8	x	x	x	x			x		Tenths
16	Motorhome Usage	R - 11	x	x	x	x	x	x	x		Tenths
17	Discount and Adjustment Factor	RW-2	x	x	x	x	x	x	x	x	Hundredths
18	Total Coverage Premium				=	=	=	=	=	=	Dollar

**Note:** The highlighted box indicates the calculation after which the coverage's base premium is determined.

Note: If Pleasure Use, do not apply #13 or any driver level discounts (including accident/violation factor)

**MASSACHUSETTS  
PERSONAL LINES AUTO MANUAL  
RECREATIONAL AND UTILITY TRAILER PREMIUM CALCULATION**

STEP		PAGE	COMP	COLL	ROUND
1	Base Rate	R - 11			
2	Territorial Factor	R - 2,3,4	X	X	Tenths
3	Model Year Factor	R - 5	X	X	Tenths
4	Deductible Factor	R - 7	X	X	Tenths
5	Collision Waiver / Limited	R - 1,7		X	Tenths
6	Limited Comprehensive	R - 7	X		Tenths
7	Annual Miles	R - 10	X	X	Tenths
8	Class Factor	R - 8	X	X	Tenths
9	Vehicle Driver Ratio	R-5	X	X	Tenths
10	Years Licensed	R - 5	X	X	Tenths
11	Property Insurance	R - 6	X	X	Tenths
12	Bill Plan	R - 8	X	X	Tenths
13	Trailer Usage	R - 11	X	X	Tenths
14	Discount and Adjustment Factor	RW-2	X	X	Dollar
15	Total Coverage Premium		=	=	Dollar

Note: If Pleasure Use, do not apply #10 or any driver level discounts (including accident/violation factor)

**Utility Trailers Premium**

STEP		PAGE	COMP	COLL	ROUND
1	Rate as determined by cost new and deductible	R - 11			
2	Discount and Adjustment factor	RW - 2	X	X	Dollar
3	Total Coverage Premium		=	=	

Note: The highlighted box indicates the calculation after which the coverage's base premium is determined.

## Actuarial Memorandum

We are proposing an overall rate increase of 9.1%. IDS Property Casualty Company's total estimated Auto premium in Massachusetts following the rate revision is \$3,681,129. We currently insure 4,246 auto policies. We respectfully request to implement the proposed rates effective on January 28, 2012.

A description of the attachments is as follows:

### Section A: Rate Level Indications

Section A presents the development of needed rate level. An explanatory memorandum is included on pages 2 and 3, which describes the process by which the indicated rate level changes have been determined. Adjustments for loss and premium trends are excluded from the development of needed rate level due to limited experience and exposures.

As required in checklist Module 8 Rates, the indicated percentage change to rates is based on premium that is gross of any rate deviations that have applied or will apply under group marketing plans. However, expenses have not been adjusted to be gross of the expense benefit of group marketing plans. Although this adjustment to expenses is not required in the checklist, the reasons for its absence from this filing are that the increases proposed are less than indicated before any expense adjustments and exposure is limited. We do reserve the right to make this appropriate adjustment in future rate filings.

### Section B: Rating Plan Revisions

Base rates have been revised for Comprehensive, Collision and Rental coverages. The changes have been measured by re-rating each policy with the proposed base rate and comparing the new premium to the current premium.

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTO  
MASSACHUSETTS**

**SECTION A**

**Rate Level Indications**



**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE  
MASSACHUSETTS  
SECTION A FILING INDEX**

<b>Page Number</b>	<b>Description</b>
1 - 11	Rate Level Indications
12 - 20	Loss Development Factors
21 - 21	Unallocated Loss Adjustment Expense
22 - 27	Development of Permissible Loss Ratio
28 - 28	Complement of Credibility

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE  
MASSACHUSETTS  
RATE LEVEL INDICATION SUMMARY**

COVERAGE	2011 EARNED PREMIUM AT CRL	INDICATED CHANGE	CREDIBILITY WEIGHTED INDICATED CHANGE
Bodily Injury	751,166	11.1%	N/A
Property Damage	724,334	13.2%	19.0%
Medical Payments	41,315	32.9%	N/A
Personal Injury Protection	214,885	2.0%	N/A
Uninsured Motorist	61,529	-75.1%	N/A
Underinsured Motorist	69,887	1.9%	N/A
Comprehensive	394,847	19.1%	14.8%
Collision	1,038,177	27.6%	30.4%
Rental	66,327	35.5%	17.3%
Other Misc. Coverages	11,237	N/A	N/A
<b>TOTAL*</b>	<b>\$ 3,373,704</b>	<b>15.9%</b>	<b>17.2%</b>

\*Note: The Total Credibility Weighted Indicated Change has been calculated using the Indicated Change for coverages without a Credibility Weighted Indicated Change.

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE  
MASSACHUSETTS  
RATE LEVEL INDICATION  
EXPLANATORY MEMORANDUM**

*The following column numbers and explanations reference pages 4 through 11 of the attached exhibits.*

- Column 1 identifies the fiscal accident years being reviewed.
- Column 2 displays the earned premium for each of the fiscal accident years.
- Column 3 displays the earned exposures for each of the fiscal accident years.
- Column 4 is the total number of incurred claims.
- Column 5 is the total number of paid claims.
- Column 6 displays the total paid losses for each of the fiscal accident years, which includes paid allocated loss adjustment expenses.
- Column 7 displays the total case incurred losses for each of the fiscal accident years. This includes paid losses, paid allocated loss adjustment expenses and case reserves outstanding.
- Column 8 is the incurred loss development factor, which is used to develop the losses to ultimate. Exhibit titles indicate whether state data has been aggregated with other states displaying similar loss development, or if countrywide or state-specific experience has been utilized for each coverage. See pages 12 through 20 for determination of the loss development.
- Column 9 (1 + ULAE provision) See page 21 of the attachments for the specific methods of determining the ULAE provision.
- Column 10 is the factor to adjust premium historically for rate changes.
- Column 11 Ultimate Losses & LAE / Current Level Premium  
(Column 7 \* Column 8 \* Column 9) / (Column 2 \* Column 10)

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE  
MASSACHUSETTS  
RATE LEVEL INDICATION  
EXPLANATORY MEMORANDUM**

*The following column numbers and explanations reference pages 4 through 11 of the attached exhibits.*

- Item 12 is the credibility associated with the experience period. The credibility is calculated using the square root rule and 3000 reported claims as the credibility standard. The calculation is as follows:  
$$[(\text{Column 4, Year 1}) + (\text{Column 4, Year 2})] / 3000 ]^{0.5}$$
- Item 13 is the permissible loss ratio. The development of the permissible loss ratio is displayed on page 22 of the attachments.
- Item 14 is the rate change necessary to achieve rate adequacy assuming a regional loss cost. The calculation of the indicated rate level by coverage using regional loss costs is included on page 28. Please note, due to the coverage inconsistencies for BI, Med, PIP, UM, and UIM a complement of credibility was not calculated.
- Item 15 is the two year total Ultimate Loss & LAE Ratio from column 11 restated.
- Item 16 is the fixed expense ratio developed on page 23.
- Item 17 is the indicated change based only on Massachusetts experience. It is calculated using the formula  
$$[(\text{Item 15} + \text{Item 16}) / (\text{Item 13} + \text{Item 16})] - 1.$$
- Item 18 is the credibility weighted indicated change. The calculation is as follows:  
$$(\text{Item 12} * \text{Item 17}) + [(1 - \text{Item 12}) * (\text{Item 14})]$$

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE  
MASSACHUSETTS  
YEAR ENDING MARCH AS OF JUNE 2011**

**BODILY INJURY**

Accident Years		Earned Premium	Exposures	Incurred Claims	Paid Claims	Paid Losses & ALAE	Case Incurred	Incurred Loss Development Factor	ULAE Factor	Current Rate Level Factor	Trended Ultimate Loss and LAE Ratio
1		2	3	4	5	6	7	8	9	10	11
04/01/09 -	03/31/10	243,651	1,698	26	15	107,247	197,247	1.202	1.105	1.000	107.5%
04/01/10 -	03/31/11	751,166	4,681	61	21	119,833	342,383	1.644	1.105	1.000	82.8%
2-year total		994,817	6,380	87	36	227,080	539,630				88.9%

**Summary--BI**

12	Credibility of Experience Period	17.0%
13	Permissible Loss Ratio	78.8%
14	Complement of Credibility	N/A
15	Weighted Projected Loss Ratio	88.9%
16	Fixed Expense Ratio	12.3%
17	Indicated Change	11.1%
18	Credibility Weighted Indicated Change	N/A

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE  
MASSACHUSETTS  
YEAR ENDING MARCH AS OF JUNE 2011**

**PROPERTY DAMAGE**

Accident Years		Earned Premium	Exposures	Incurred Claims	Paid Claims	Paid Losses & ALAE	Case Incurred	Incurred Loss Development Factor	ULAE Factor	Current Rate Level Factor	Trended Ultimate Loss and LAE Ratio
1		2	3	4	5	6	7	8	9	10	11
04/01/09 -	03/31/10	294,913	1,698	101	80	174,689	174,688	1.007	1.105	1.000	65.9%
04/01/10 -	03/31/11	724,334	4,681	343	239	598,352	627,315	1.054	1.105	1.000	100.9%
2-year total		1,019,247	6,380	444	319	773,041	802,003				90.8%

**Summary--PD**

12	Credibility of Experience Period	38.5%
13	Permissible Loss Ratio	78.8%
14	Complement of Credibility	22.7%
15	Weighted Projected Loss Ratio	90.8%
16	Fixed Expense Ratio	12.3%
17	Indicated Change	13.2%
18	Credibility Weighted Indicated Change	19.0%

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE  
MASSACHUSETTS  
YEAR ENDING MARCH AS OF JUNE 2011**

**MEDICAL PAYMENTS**

Accident Years		Earned Premium	Exposures	Incurred Claims	Paid Claims	Paid Losses & ALAE	Case Incurred	Incurred Loss Development Factor	ULAE Factor	Current Rate Level Factor	Trended Ultimate Loss and LAE Ratio
1		2	3	4	5	6	7	8	9	10	11
04/01/09 -	03/31/10	14,385	920	6	5	28,973	28,973	1.064	1.105	1.000	236.8%
04/01/10 -	03/31/11	41,315	2,591	6	5	20,017	20,163	1.192	1.105	1.000	64.3%
2-year total		55,700	3,511	12	10	48,990	49,136				108.8%

**Summary--Medical Payments**

12	Credibility of Experience Period	6.3%
13	Permissible Loss Ratio	78.8%
14	Complement of Credibility	N/A
15	Weighted Projected Loss Ratio	108.8%
16	Fixed Expense Ratio	12.3%
17	Indicated Change	32.9%
18	Credibility Weighted Indicated Change	N/A

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE  
MASSACHUSETTS  
YEAR ENDING MARCH AS OF JUNE 2011**

**PERSONAL INJURY PROTECTION**

Accident Years		Earned Premium	Exposures	Incurred Claims	Paid Claims	Paid Losses & ALAE	Case Incurred	Incurred Loss Development Factor	ULAE Factor	Current Rate Level Factor	Trended Ultimate Loss and LAE Ratio
1		2	3	4	5	6	7	8	9	10	11
04/01/09 -	03/31/10	78,501	1,698	38	29	60,642	60,641	0.855	1.105	1.000	73.0%
04/01/10 -	03/31/11	214,885	4,685	105	82	173,770	216,373	0.749	1.105	1.000	83.3%
2-year total		293,385	6,383	143	111	234,412	277,014				80.6%

**Summary - Personal Injury Protection**

12	Credibility of Experience Period	21.8%
13	Permissible Loss Ratio	78.8%
14	Complement of Credibility	N/A
15	Weighted Projected Loss Ratio	80.6%
16	Fixed Expense Ratio	12.3%
17	Indicated Change	2.0%
18	Credibility Weighted Indicated Change	N/A



**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE  
MASSACHUSETTS  
YEAR ENDING MARCH AS OF JUNE 2011**

**UNINSURED MOTORIST**

Accident Years 1	Earned Premium 2	Exposures 3	Incurred Claims 4	Paid Claims 5	Paid Losses & ALAE 6	Case Incurred 7	Incurred Loss Development Factor 8	ULAE Factor 9	Current Rate Level Factor 10	Trended Ultimate Loss and LAE Ratio 11
04/01/09 - 03/31/10	22,202	1,695	3	1	6,921	6,921	1.139	1.105	1.000	39.2%
04/01/10 - 03/31/11	61,529	4,675	2	0	0	0	1.491	1.105	1.000	0.0%
2-year total	83,731	6,371	5	1	6,921	6,921				10.4%

**UNDERINSURED MOTORIST**

Accident Years 1	Earned Premium 2	Exposures 3	Incurred Claims 4	Paid Claims 5	Paid Losses & ALAE 6	Case Incurred 7	Incurred Loss Development Factor 8	ULAE Factor 9	Current Rate Level Factor 11	Trended Ultimate Loss and LAE Ratio 13
04/01/09 - 03/31/10	25,673	1,527	2	0	4,000	41,500	1.538	1.105	1.000	274.7%
04/01/10 - 03/31/11	69,887	4,156	3	0	0	2,000	2.889	1.105	1.000	9.1%
2-year total	95,560	5,683	5	0	4,000	43,500				80.5%

	Summary - UM	Summary - UIM
12 Credibility of Experience Period	4.1%	4.1%
13 Permissible Loss Ratio	78.8%	78.8%
14 Complement of Credibility	N/A	N/A
15 Weighted Projected Loss Ratio	10.4%	80.5%
16 Fixed Expense Ratio	12.3%	12.3%
17 Indicated Change	-75.1%	1.9%
18 Credibility Weighted Indicated Change	N/A	N/A

**IDS PROPERTY CASUALTY INSURANCE COMPANY**  
**PRIVATE PASSENGER AUTOMOBILE**  
**MASSACHUSETTS**  
**YEAR ENDING MARCH AS OF JUNE 2011**

**COMPREHENSIVE**

Accident Years		Earned Premium	Exposures	Incurred Claims	Paid Claims	Paid Losses & ALAE	Case Incurred	Incurred Loss Development Factor	ULAE Factor	Current Rate Level Factor	Trended Ultimate Loss and LAE Ratio
1		2	3	4	5	6	7	8	9	10	11
04/01/09 -	03/31/10	113,662	1,509	145	134	143,237	143,237	1.002	1.105	1.241	112.4%
04/01/10 -	03/31/11	319,197	4,313	429	414	306,349	306,949	1.014	1.105	1.237	87.1%
2-year total		432,859	5,822	574	548	449,586	450,186				93.8%

**Summary - Comprehensive**

12	Credibility of Experience Period	43.7%
13	Permissible Loss Ratio	76.8%
14	Complement of Credibility	11.5%
15	Weighted Projected Loss Ratio	93.8%
16	Fixed Expense Ratio	12.3%
17	Indicated Change	19.1%
18	Credibility Weighted Indicated Change	14.8%

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE  
MASSACHUSETTS  
YEAR ENDING MARCH AS OF JUNE 2011**

**COLLISION**

Accident Years		Earned Premium	Exposures	Incurred Claims	Paid Claims	Paid Losses & ALAE	Case Incurred	Incurred Loss Development Factor	ULAE Factor	Current Rate Level Factor	Trended Ultimate Loss and LAE Ratio
1		2	3	4	5	6	7	8	9	10	11
04/01/09 -	03/31/10	291,209	1,454	228	137	350,946	350,946	0.997	1.105	1.250	106.2%
04/01/10 -	03/31/11	833,877	4,175	693	445	964,300	964,300	0.971	1.105	1.245	99.7%
2-year total		1,125,086	5,630	921	582	1,315,246	1,315,246				101.4%

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<b>Summary - Collision</b>	
Credibility of Experience Period	55.4%
Permissible Loss Ratio	76.8%
Complement of Credibility	33.8%
Weighted Projected Loss Ratio	101.4%
Fixed Expense Ratio	12.3%
Indicated Change	27.6%
Credibility Weighted Indicated Change	30.4%

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE  
MASSACHUSETTS  
YEAR ENDING MARCH AS OF JUNE 2011**

**RENTAL**

Accident Years		Earned Premium	Exposures	Incurred Claims	Paid Claims	Paid Losses & ALAE	Case Incurred	Incurred Loss Development Factor	ULAE Factor	Current Rate Level Factor	Trended Ultimate Loss and LAE Ratio
1		2	3	4	5	6	7	8	9	10	11
04/01/09 -	03/31/10	19,465	789	101	81	25,465	25,665	0.997	1.105	1.250	116.2%
04/01/10 -	03/31/11	53,275	2,268	246	207	64,118	64,718	0.979	1.105	1.245	105.6%
2-year total		72,740	3,057	347	288	89,583	90,383				108.4%

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<b>Summary - Rental</b>	
Credibility of Experience Period	34.0%
Permissible Loss Ratio	76.8%
Complement of Credibility	7.9%
Weighted Projected Loss Ratio	108.4%
Fixed Expense Ratio	12.3%
Indicated Change	35.5%
Credibility Weighted Indicated Change	17.3%

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
LOSS DEVELOPMENT FACTORS @ 06/30/2011**

**BODILY INJURY**

**DE, FL, HI, KS, KY, MA, NJ, NY, OR, PA, WA**

**Total Limits Incurred Losses and Allocated Loss Adjustment Expenses Excluding Catastrophes**

Accident Year	Months of Development						
	15	27	39	51	63	75	87
04/01/2003 to 03/31/2004	8,694,452	12,510,595	13,581,392	14,535,962	15,017,710	14,981,208	14,982,932
04/01/2004 to 03/31/2005	11,444,128	15,112,115	17,587,372	19,019,894	19,287,020	19,573,820	19,683,558
04/01/2005 to 03/31/2006	12,175,965	17,612,477	18,535,888	19,628,325	20,091,657	20,192,096	
04/01/2006 to 03/31/2007	15,689,602	22,371,787	24,943,911	25,604,760	26,062,786		
04/01/2007 to 03/31/2008	17,228,985	24,062,481	27,573,771	28,947,786			
04/01/2008 to 03/31/2009	19,253,814	26,466,093	29,372,035				
04/01/2009 to 03/31/2010	22,203,416	29,743,263					
04/01/2010 to 03/31/2011	24,272,729						

**Link Factors**

Accident Year	Months of Development					
	15-27	27-39	39-51	51-63	63-75	75-87
04/01/2003 to 03/31/2004	1.439	1.086	1.070	1.033	0.998	1.000
04/01/2004 to 03/31/2005	1.321	1.164	1.081	1.014	1.015	1.006
04/01/2005 to 03/31/2006	1.446	1.052	1.059	1.024	1.005	
04/01/2006 to 03/31/2007	1.426	1.115	1.026	1.018		
04/01/2007 to 03/31/2008	1.397	1.146	1.050			
04/01/2008 to 03/31/2009	1.375	1.110				
04/01/2009 to 03/31/2010	1.340					
04/01/2010 to 03/31/2011						

5 Year Average	1.397	1.117	1.057	1.022	1.006	1.003
3 Year Average	1.370	1.124	1.045	1.019	1.006	1.003
5 Year Ave. w/o min and max	1.399	1.124	1.060	1.021	1.005	1.003
5 Year weighted average	1.389	1.117	1.054	1.021	1.006	1.003
3 Year weighted average	1.368	1.123	1.044	1.018	1.006	1.003
selected	1.368	1.123	1.044	1.018	1.006	1.000
to ultimate	1.644	1.202	1.070	1.025	1.006	1.000

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
LOSS DEVELOPMENT FACTORS @ 06/30/2011**

**PROPERTY DAMAGE  
COUNTRYWIDE**

**Total Limits Incurred Losses and Allocated Loss Adjustment Expenses Excluding Catastrophes**

Accident Year	Months of Development						
	15	27	39	51	63	75	87
04/01/2003 to 03/31/2004	34,484,580	36,044,671	36,322,487	36,372,940	36,380,779	36,384,750	36,387,207
04/01/2004 to 03/31/2005	41,480,592	43,628,186	43,891,329	43,931,619	43,940,280	43,950,303	43,960,803
04/01/2005 to 03/31/2006	49,135,050	51,653,333	51,873,814	51,928,737	51,954,088	51,953,476	
04/01/2006 to 03/31/2007	54,809,484	57,278,120	57,574,777	57,668,320	57,671,280		
04/01/2007 to 03/31/2008	63,791,252	67,033,229	67,340,265	67,431,065			
04/01/2008 to 03/31/2009	65,629,718	68,620,346	69,019,102				
04/01/2009 to 03/31/2010	70,693,697	73,725,984					
04/01/2010 to 03/31/2011	78,379,457						

**Link Factors**

Accident Year	Months of Development					
	15-27	27-39	39-51	51-63	63-75	75-87
04/01/2003 to 03/31/2004	1.045	1.008	1.001	1.000	1.000	1.000
04/01/2004 to 03/31/2005	1.052	1.006	1.001	1.000	1.000	1.000
04/01/2005 to 03/31/2006	1.051	1.004	1.001	1.000	1.000	
04/01/2006 to 03/31/2007	1.045	1.005	1.002	1.000		
04/01/2007 to 03/31/2008	1.051	1.005	1.001			
04/01/2008 to 03/31/2009	1.046	1.006				
04/01/2009 to 03/31/2010	1.043					
04/01/2010 to 03/31/2011						

5 Year Average	1.047	1.005	1.001	1.000	1.000	1.000
3 Year Average	1.046	1.005	1.001	1.000	1.000	1.000
5 Year Ave. w/o min and max	1.047	1.005	1.001	1.000	1.000	1.000
5 Year weighted average	1.047	1.005	1.001	1.000	1.000	1.000
3 Year weighted average	1.046	1.005	1.001	1.000	1.000	1.000
selected	1.046	1.005	1.001	1.000	1.000	1.000
to ultimate	1.054	1.007	1.002	1.001	1.000	1.000

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
LOSS DEVELOPMENT FACTORS @ 06/30/2011**

**MEDICAL PAYMENTS**

**AL, CO, CT, GA, IA, ID, IL, IN, MA, MS, MT, NC, NE, NH, NM, OH, OK, PA, SC, SD, TN, TX, VT, WI  
Total Limits Incurred Losses and Allocated Loss Adjustment Expenses Excluding Catastrophes**

Accident Year	Months of Development						
	15	27	39	51	63	75	87
04/01/2003 to 03/31/2004	831,625	1,006,482	1,034,213	1,044,680	1,048,807	1,048,807	1,048,644
04/01/2004 to 03/31/2005	892,867	1,194,227	1,275,097	1,292,390	1,288,550	1,291,494	1,291,390
04/01/2005 to 03/31/2006	1,039,324	1,190,617	1,229,627	1,235,990	1,239,286	1,238,305	
04/01/2006 to 03/31/2007	1,111,140	1,356,202	1,449,380	1,456,100	1,457,785		
04/01/2007 to 03/31/2008	1,557,012	1,738,520	1,805,215	1,835,670			
04/01/2008 to 03/31/2009	1,658,531	1,870,835	1,972,146				
04/01/2009 to 03/31/2010	1,731,808	1,937,536					
04/01/2010 to 03/31/2011	1,892,374						

**Link Factors**

Accident Year	Months of Development					
	15-27	27-39	39-51	51-63	63-75	75-87
04/01/2003 to 03/31/2004	1.210	1.028	1.010	1.004	1.000	1.000
04/01/2004 to 03/31/2005	1.338	1.068	1.014	0.997	1.002	1.000
04/01/2005 to 03/31/2006	1.146	1.033	1.005	1.003	0.999	
04/01/2006 to 03/31/2007	1.221	1.069	1.005	1.001		
04/01/2007 to 03/31/2008	1.117	1.038	1.017			
04/01/2008 to 03/31/2009	1.128	1.054				
04/01/2009 to 03/31/2010	1.119					
04/01/2010 to 03/31/2011						

5 Year Average	1.146	1.052	1.010	1.001	1.000	1.000
3 Year Average	1.121	1.054	1.009	1.000	1.000	1.000
5 Year Ave. w/o min and max	1.131	1.053	1.010	1.002	1.000	1.000
5 Year weighted average	1.140	1.052	1.010	1.001	1.001	1.000
3 Year weighted average	1.121	1.053	1.010	1.000	1.001	1.000
selected	1.121	1.053	1.010	1.000	1.001	1.000
to ultimate	1.192	1.064	1.010	1.001	1.000	1.000

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
LOSS DEVELOPMENT FACTORS @ 06/30/2011**

**PERSONAL INJURY PROTECTION  
AR, DE, KS, MA, MD, OR, UT, WA**

**Total Limits Incurred Losses and Allocated Loss Adjustment Expenses Excluding Catastrophes**

Accident Year	Months of Development						
	15	27	39	51	63	75	87
04/01/2003 to 03/31/2004	2,968,950	2,699,696	2,416,310	2,282,485	2,207,732	2,184,632	2,181,132
04/01/2004 to 03/31/2005	4,628,138	4,079,843	3,695,659	3,393,014	3,352,949	3,320,582	3,317,561
04/01/2005 to 03/31/2006	6,046,928	5,435,461	5,045,732	4,764,886	5,056,944	5,039,634	
04/01/2006 to 03/31/2007	6,292,159	5,620,612	5,139,228	4,840,769	4,750,279		
04/01/2007 to 03/31/2008	6,988,770	6,137,514	5,489,596	5,239,169			
04/01/2008 to 03/31/2009	7,957,815	7,150,672	6,366,844				
04/01/2009 to 03/31/2010	9,636,200	8,259,493					
04/01/2010 to 03/31/2011	11,922,145						

**Link Factors**

Accident Year	Months of Development					
	15-27	27-39	39-51	51-63	63-75	75-87
04/01/2003 to 03/31/2004	0.909	0.895	0.945	0.967	0.990	0.998
04/01/2004 to 03/31/2005	0.882	0.906	0.918	0.988	0.990	0.999
04/01/2005 to 03/31/2006	0.899	0.928	0.944	1.061	0.997	
04/01/2006 to 03/31/2007	0.893	0.914	0.942	0.981		
04/01/2007 to 03/31/2008	0.878	0.894	0.954			
04/01/2008 to 03/31/2009	0.899	0.890				
04/01/2009 to 03/31/2010	0.857					
04/01/2010 to 03/31/2011						

5 Year Average	0.885	0.907	0.941	1.000	0.992	0.999
3 Year Average	0.878	0.900	0.947	1.010	0.992	0.999
5 Year Ave. w/o min and max	0.890	0.905	0.944	0.985	0.990	0.999
5 Year weighted average	0.883	0.905	0.942	1.006	0.993	0.999
3 Year weighted average	0.877	0.899	0.947	1.012	0.993	0.999
selected	0.877	0.899	0.947	1.012	0.993	0.999
to ultimate	0.749	0.855	0.951	1.004	0.992	0.999



**IDS PROPERTY CASUALTY INSURANCE COMPANY  
LOSS DEVELOPMENT FACTORS @ 06/30/2011**

**UNINSURED MOTORIST  
COUNTRYWIDE**

**Total Limits Incurred Losses and Allocated Loss Adjustment Expenses Excluding Catastrophes**

Accident Year	Months of Development						
	15	27	39	51	63	75	87
04/01/2003 to 03/31/2004	4,526,745	6,277,497	6,749,243	6,910,492	7,175,906	7,238,895	7,280,496
04/01/2004 to 03/31/2005	7,313,924	9,522,906	10,151,478	10,248,068	10,424,609	10,476,341	10,436,842
04/01/2005 to 03/31/2006	7,311,666	9,724,369	10,577,949	11,033,349	11,134,323	11,148,544	
04/01/2006 to 03/31/2007	7,373,638	10,442,221	11,368,571	11,494,206	11,644,889		
04/01/2007 to 03/31/2008	7,533,446	10,364,676	11,434,279	11,578,851			
04/01/2008 to 03/31/2009	8,995,444	11,074,893	12,118,351				
04/01/2009 to 03/31/2010	6,615,989	8,860,334					
04/01/2010 to 03/31/2011	7,662,563						

**Link Factors**

Accident Year	Months of Development					
	15-27	27-39	39-51	51-63	63-75	75-87
04/01/2003 to 03/31/2004	1.387	1.075	1.024	1.038	1.009	1.006
04/01/2004 to 03/31/2005	1.302	1.066	1.010	1.017	1.005	0.996
04/01/2005 to 03/31/2006	1.330	1.088	1.043	1.009	1.001	
04/01/2006 to 03/31/2007	1.416	1.089	1.011	1.013		
04/01/2007 to 03/31/2008	1.376	1.103	1.013			
04/01/2008 to 03/31/2009	1.231	1.094				
04/01/2009 to 03/31/2010	1.339					
04/01/2010 to 03/31/2011						

5 Year Average	1.338	1.088	1.020	1.019	1.005	1.001
3 Year Average	1.315	1.095	1.022	1.013	1.005	1.001
5 Year Ave. w/o min and max	1.348	1.090	1.016	1.015	1.005	1.001
5 Year weighted average	1.334	1.088	1.020	1.017	1.004	1.000
3 Year weighted average	1.309	1.095	1.022	1.013	1.004	1.000
selected	1.309	1.095	1.022	1.013	1.004	1.000
to ultimate	1.491	1.139	1.040	1.018	1.005	1.000

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
LOSS DEVELOPMENT FACTORS @ 06/30/2011**

**UNDERINSURED MOTORIST  
COUNTRYWIDE**

**Total Limits Incurred Losses and Allocated Loss Adjustment Expenses Excluding Catastrophes**

Accident Year	Months of Development						
	15	27	39	51	63	75	87
04/01/2003 to 03/31/2004	2,929,354	6,348,137	7,927,214	9,049,398	9,526,026	9,629,470	9,560,123
04/01/2004 to 03/31/2005	3,888,076	7,689,584	9,636,826	10,947,533	11,422,923	12,402,247	12,434,386
04/01/2005 to 03/31/2006	4,674,180	8,602,301	10,257,236	11,111,396	11,322,782	11,620,972	
04/01/2006 to 03/31/2007	3,871,707	8,110,793	11,790,827	13,351,672	13,840,571		
04/01/2007 to 03/31/2008	4,839,548	10,509,844	12,516,975	13,712,457			
04/01/2008 to 03/31/2009	7,740,079	12,712,325	16,246,667				
04/01/2009 to 03/31/2010	5,601,342	10,940,242					
04/01/2010 to 03/31/2011	9,395,096						

**Link Factors**

Accident Year	Months of Development					
	15-27	27-39	39-51	51-63	63-75	75-87
04/01/2003 to 03/31/2004	2.167	1.249	1.142	1.053	1.011	0.993
04/01/2004 to 03/31/2005	1.978	1.253	1.136	1.043	1.086	1.003
04/01/2005 to 03/31/2006	1.840	1.192	1.083	1.019	1.026	
04/01/2006 to 03/31/2007	2.095	1.454	1.132	1.037		
04/01/2007 to 03/31/2008	2.172	1.191	1.096			
04/01/2008 to 03/31/2009	1.642	1.278				
04/01/2009 to 03/31/2010	1.953					
04/01/2010 to 03/31/2011						

5 Year Average	1.940	1.274	1.118	1.038	1.041	0.998
3 Year Average	1.922	1.308	1.104	1.033	1.041	0.998
5 Year Ave. w/o min and max	1.963	1.241	1.121	1.040	1.026	0.998
5 Year weighted average	1.904	1.269	1.116	1.037	1.043	0.998
3 Year weighted average	1.879	1.294	1.104	1.033	1.043	0.998
selected	1.879	1.294	1.104	1.033	1.043	0.998
to ultimate	2.889	1.538	1.188	1.076	1.041	0.998

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
LOSS DEVELOPMENT FACTORS @ 06/30/2011**

**COMPREHENSIVE  
COUNTRYWIDE**

**Total Limits Incurred Losses and Allocated Loss Adjustment Expenses Excluding Catastrophes**

Accident Year	Months of Development						
	15	27	39	51	63	75	87
04/01/2003 to 03/31/2004	22,633,716	22,924,202	22,967,638	22,960,432	22,961,230	22,956,594	22,949,500
04/01/2004 to 03/31/2005	23,933,550	24,309,691	24,338,460	24,381,382	24,351,025	24,352,365	24,351,618
04/01/2005 to 03/31/2006	27,529,967	27,752,301	27,745,126	27,753,374	27,760,089	27,757,927	
04/01/2006 to 03/31/2007	30,086,209	30,273,439	30,356,278	30,368,730	30,374,719		
04/01/2007 to 03/31/2008	33,236,774	33,553,057	33,597,750	33,606,426			
04/01/2008 to 03/31/2009	33,669,858	34,208,677	34,241,989				
04/01/2009 to 03/31/2010	34,072,737	34,461,029					
04/01/2010 to 03/31/2011	35,800,070						

**Link Factors**

Accident Year	Months of Development					
	15-27	27-39	39-51	51-63	63-75	75-87
04/01/2003 to 03/31/2004	1.013	1.002	1.000	1.000	1.000	1.000
04/01/2004 to 03/31/2005	1.016	1.001	1.002	0.999	1.000	1.000
04/01/2005 to 03/31/2006	1.008	1.000	1.000	1.000	1.000	
04/01/2006 to 03/31/2007	1.006	1.003	1.000	1.000		
04/01/2007 to 03/31/2008	1.010	1.001	1.000			
04/01/2008 to 03/31/2009	1.016	1.001				
04/01/2009 to 03/31/2010	1.011					
04/01/2010 to 03/31/2011						

5 Year Average	1.010	1.001	1.000	1.000	1.000	1.000
3 Year Average	1.012	1.002	1.000	1.000	1.000	1.000
5 Year Ave. w/o min and max	1.010	1.001	1.000	1.000	1.000	1.000
5 Year weighted average	1.010	1.001	1.000	1.000	1.000	1.000
3 Year weighted average	1.012	1.002	1.000	1.000	1.000	1.000
selected	1.012	1.002	1.000	1.000	1.000	1.000
to ultimate	<b>1.014</b>	<b>1.002</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>	<b>1.000</b>

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
LOSS DEVELOPMENT FACTORS @ 06/30/2011**

**COLLISION  
COUNTRYWIDE**

**Total Limits Incurred Losses and Allocated Loss Adjustment Expenses Excluding Catastrophes**

Accident Year	Months of Development						
	15	27	39	51	63	75	87
04/01/2003 to 03/31/2004	67,759,030	65,298,172	65,035,371	64,973,972	64,961,680	64,960,421	64,935,446
04/01/2004 to 03/31/2005	80,194,350	77,203,893	76,892,759	76,782,114	76,744,952	76,713,458	76,677,935
04/01/2005 to 03/31/2006	96,147,648	91,511,619	91,278,402	91,134,750	91,106,464	91,068,458	
04/01/2006 to 03/31/2007	106,490,247	102,230,146	102,389,837	102,321,551	102,262,062		
04/01/2007 to 03/31/2008	119,799,617	116,034,415	115,806,038	115,725,020			
04/01/2008 to 03/31/2009	118,726,607	116,077,109	115,990,528				
04/01/2009 to 03/31/2010	121,155,542	118,043,859					
04/01/2010 to 03/31/2011	128,173,410						

**Link Factors**

Accident Year	Months of Development					
	15-27	27-39	39-51	51-63	63-75	75-87
04/01/2003 to 03/31/2004	0.964	0.996	0.999	1.000	1.000	1.000
04/01/2004 to 03/31/2005	0.963	0.996	0.999	1.000	1.000	1.000
04/01/2005 to 03/31/2006	0.952	0.997	0.998	1.000	1.000	
04/01/2006 to 03/31/2007	0.960	1.002	0.999	0.999		
04/01/2007 to 03/31/2008	0.969	0.998	0.999			
04/01/2008 to 03/31/2009	0.978	0.999				
04/01/2009 to 03/31/2010	0.974					
04/01/2010 to 03/31/2011						

5 Year Average	0.966	0.998	0.999	1.000	1.000	1.000
3 Year Average	0.974	1.000	0.999	1.000	1.000	1.000
5 Year Ave. w/o min and max	0.968	0.998	0.999	1.000	1.000	1.000
5 Year weighted average	0.967	0.999	0.999	1.000	1.000	1.000
3 Year weighted average	0.974	1.000	0.999	1.000	1.000	1.000
selected	0.974	1.000	0.999	1.000	1.000	1.000
to ultimate	0.971	0.997	0.998	0.999	0.999	1.000

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
LOSS DEVELOPMENT FACTORS @ 06/30/2011**

**RENTAL  
COUNTRYWIDE**

**Total Limits Incurred Losses and Allocated Loss Adjustment Expenses Excluding Catastrophes**

Accident Year	Months of Development						
	15	27	39	51	63	75	87
04/01/2003 to 03/31/2004	1,861,181	1,836,074	1,829,594	1,828,946	1,828,900	1,812,889	1,812,551
04/01/2004 to 03/31/2005	2,413,745	2,331,893	2,322,281	2,318,278	2,317,636	2,317,444	2,317,444
04/01/2005 to 03/31/2006	3,200,204	3,096,232	3,086,722	3,083,707	3,083,608	3,083,594	
04/01/2006 to 03/31/2007	3,763,064	3,658,027	3,656,206	3,658,267	3,656,663		
04/01/2007 to 03/31/2008	4,436,540	4,352,561	4,348,948	4,347,615			
04/01/2008 to 03/31/2009	4,484,054	4,420,738	4,418,630				
04/01/2009 to 03/31/2010	4,824,560	4,730,380					
04/01/2010 to 03/31/2011	5,377,817						

**Link Factors**

Accident Year	Months of Development					
	15-27	27-39	39-51	51-63	63-75	75-87
04/01/2003 to 03/31/2004	0.987	0.996	1.000	1.000	0.991	1.000
04/01/2004 to 03/31/2005	0.966	0.996	0.998	1.000	1.000	1.000
04/01/2005 to 03/31/2006	0.968	0.997	0.999	1.000	1.000	
04/01/2006 to 03/31/2007	0.972	1.000	1.001	1.000		
04/01/2007 to 03/31/2008	0.981	0.999	1.000			
04/01/2008 to 03/31/2009	0.986	1.000				
04/01/2009 to 03/31/2010	0.980					
04/01/2010 to 03/31/2011						

5 Year Average	0.977	0.998	0.999	1.000	0.997	1.000
3 Year Average	0.982	0.999	1.000	1.000	0.997	1.000
5 Year Ave. w/o min and max	0.978	0.999	0.999	1.000	1.000	1.000
5 Year weighted average	0.978	0.999	1.000	1.000	0.998	1.000
3 Year weighted average	0.982	0.999	1.000	1.000	0.998	1.000
selected	0.982	0.999	1.000	1.000	0.998	1.000
to ultimate	0.979	0.997	0.997	0.998	0.998	1.000

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE  
MASSACHUSETTS  
UNALLOCATED LOSS ADJUSTMENT EXPENSE**

	<u>2009</u>	<u>2010</u>
1. Calendar Year Paid Unallocated Loss Adjustment Expense	38,756	45,679
2. Calendar Year Paid Allocated Loss Adjustment Expense	16,706	17,718
3. Calendar Year Gross Claims Paid (Net of Salvage/Subrogation Recovered)	371,414	401,790
4. Ratio of ULAE Paid to Gross ALAE and Claims Paid (1) / [ (2) + (3) ]	10.0%	10.9%
5. 2-year Average Ratio		10.5%
5. Selected Ratio		10.5%

(000) Omitted  
Countrywide data

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE  
MASSACHUSETTS  
DEVELOPMENT OF PERMISSIBLE LOSS RATIO**

	LIABILITY COVERAGES	PHYSICAL DAMAGE COVERAGES
1. Commissions	1.7%	1.7%
2. Other acquisition and collection expenses	6.4%	6.4%
3. General expenses	6.3%	6.3%
4. Taxes, licenses and fees	2.2%	2.2%
5. Total Underwriting Expenses [ (1) + (2) + (3) + (4) ]	16.6%	16.6%
6. Provision for profit	4.6%	6.6%
7. Provision for contingencies	0.0%	0.0%
8. Permissible loss ratio [ 1 - (5) - (6) - (7) ]	78.8%	76.8%

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE  
MASSACHUSETTS  
DEVELOPMENT OF UNDERWRITING EXPENSE PROVISIONS**

	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>Selected</u>	<u>Fixed</u>	<u>Variable</u>
Earned Premium Countrywide	618,496	655,553	697,945			
Commissions, Countrywide (excluding reinsurance ceded commissions)						
Dollar value	7,110	9,696	11,723			
Percent of Earned Premium	1.1%	1.5%	1.7%	1.7%	0.0%	1.7%
Other acquisition and collection expenses, Countrywide						
Dollar value	39,399	41,952	44,394			
Percent of Earned Premium	6.4%	6.4%	6.4%	6.4%	6.4%	0.0%
General expenses, Countrywide						
Dollar value	51,607	41,262	43,643			
Percent of Earned Premium	8.3%	6.3%	6.3%	6.3%	5.7%	0.6%
Taxes, licenses and fees, Countrywide						
Dollar value	14,795	12,478	15,586			
Percent of Earned Premium	2.4%	1.9%	2.2%	<u>2.2%</u>	<u>0.2%</u>	<u>2.0%</u>
			Total:	16.6%	12.3%	4.3%

(000) omitted.

Countrywide Data Source: Insurance Expense Exhibit, Part III, for IDS Property Casualty Insurance Company and Ameriprise Insurance Company.



**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE  
MASSACHUSETTS  
TARGET UNDERWRITING PROFIT PROVISION**

	LIABILITY COVERAGES	PHYSICAL DAMAGE COVERAGES
1. Total After Tax Rate of Return (% of GAAP Equity)	15.0%	15.0%
2. Ratio of GAAP Equity Return to Statutory Surplus Return	1.06	1.06
3. Total After Tax Rate of Return (% of Statutory Surplus) [ (1) * (2) ]	15.9%	15.9%
4. Expected Investment Income on Capital/Surplus After Taxes Including Realized Capital Gains	4.7%	4.7%
5. Target After Tax Operating Return (% of Statutory Surplus) [ (3) - (4) ]	11.2%	11.2%
6. Standard Premium to Surplus Leverage Ratio	1.5 : 1	2 : 1
7. Target After Tax Operating Return (% of Premium) [ (5) / (6) ]	7.5%	5.6%
8. Expected Investment Income on Policyholder Supplied funds After Taxes	4.5%	1.3%
9. Target After Tax Underwriting Profit [ (7) - (8) ]	3.0%	4.3%
10. Target Before Tax Underwriting Profit [ (9) / (1 - 0.35) ]	4.6%	6.6%

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE  
MASSACHUSETTS  
PROJECTED INVESTMENT INCOME RATIO**

	LIABILITY COVERAGES	PHYSICAL DAMAGE COVERAGES
A. Unearned Premium Reserve - Countrywide		
1. Unearned Premium Reserve @ 12/2009	78,217,000	56,959,000
2. Unearned Premium Reserve @ 12/2010	81,250,000	58,391,000
Average Countrywide Unearned Premium Reserve	79,733,500	57,675,000
B. Deductions to Unearned Premium Reserve		
Prepaid Expenses		
1. Taxes, Licenses and Fees	2.2%	2.2%
2. 50% of Other Acquisition	3.2%	3.2%
3. 50% of General Expenses	3.2%	3.2%
Uncollected Premiums [from IDS Annual Statement - Assets]		
4. As of 12/2009 33.1%		
5. As of 12/2010 29.3%		
6. Average Uncollected Premium Ratio	31.2%	31.2%
Total Unearned Premium Reserve Deductions	39.8%	39.8%
C. Unearned Premium Available for Investments [A. * (1 - B.)]	48,039,434	34,749,188
D. Loss Reserves - Countrywide		
1. Incurred Losses and LAE for Calendar Year 2009	263,697,000	181,566,000
2. Incurred Losses and LAE for Calendar Year 2010	295,568,000	183,351,000
3. Loss and LAE Reserves @ 12/2008	212,099,000	10,142,000
4. Loss and LAE Reserves @ 12/2009	253,897,000	3,901,000
5. Loss and LAE Reserves @ 12/2010	288,922,000	1,156,000
6. Average Loss and LAE Reserve 2009 [ Average (3) and (4) ]	232,998,000	7,021,500
7. Average Loss and LAE Reserve 2010 [ Average (4) and (5) ]	271,409,500	2,528,500
8. Ratio of Reserves to Incurred Losses and LAE 2009 [ (6) / (1) ]	0.884	0.039
9. Ratio of Reserves to Incurred Losses and LAE 2010 [ (7) / (2) ]	0.918	0.014
10. Average Loss Reserve Ratio Including Loss Adjustment Expense	0.901	0.027
11. Direct Earned Premium	327,623,000	237,618,000
12. Expected Incurred Losses and Loss Adjustment Expense [(11) * Permissible Loss Ratio, 0.788 for Liab, 0.768 for Phys Dmg ]	258,166,924	182,490,624
Expected Loss Reserve [ (12) * (10) ]	232,608,399	4,927,247
E. Net Subject to Investment [ C. + D.]	280,647,833	39,676,435
F. Average Rate of Return	4.8%	4.8%
G. Expected Earnings on Investments [(E) * (F) ]	13,471,096	1,904,469
H. Other Income Less Other Expenses	1,931,000	1,403,000
I. Total Investment Earnings [G. + H.]	15,402,096	3,307,469
J. Projected Before-Tax Investment Income Ratio as a Percent of Net Earned Premium [ (I) / (D.11) ]	4.7%	1.4%
K. Effective Federal Income Tax Rate	4.9%	4.9%
L. Projected After-Tax Investment Income Ratio as a Percent of Net Earned Premium [ (J) * (1 - (K)) ]	4.5%	1.3%

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE  
MASSACHUSETTS  
RATE OF RETURN**

A. Capital Gains or Losses as a Percent of Capital and Surplus

CALENDAR YEAR	CAPITAL AND SURPLUS	REALIZED CAPITAL GAINS	
		AMOUNT	PERCENT
2006	570,108,392	1,092,246	0.2%
2007	472,947,428	2,434,750	0.5%
2008	483,462,755	(167,582)	0.0%
2009	451,345,623	8,323,131	1.8%
2010	454,916,426	117,252	0.0%
5-YEAR AVG SELECTED*			0.5%
			0.2%

B. Average Rate of Return on Invested Assets Excluding Realized Capital Gains

	<u>2009</u>	<u>2010</u>
Net Investment Income Earned Excluding Realized Capital Gains	40,738,817	40,653,009
Cash and Invested Assets @ beginning of year	866,244,429	831,503,046
Cash and Invested Assets @ end of year	<u>831,503,046</u>	<u>862,838,518</u>
Average	848,873,738	847,170,782
Rate of Return	4.8%	4.8%
Average Rate of Return		4.8%

C. Expected Investment Income on Capital and Surplus Before Taxes  
Including Realized Capital Gains [ A. + B. ] 5.0%

D. Effective Federal Income Tax Rate 4.9%

E. Expected Investment Income on Capital and Surplus After Taxes  
Including Realized Capital Gains [ (1-0.35)\*A. + (1-D.)\*B. ] 4.7%

\* Note: Selected Capital Gains return is lower due to one time common stock sale in 2009

Source: Underwriting & Investment Exhibit, Statement of Income, and Assets of Annual Statement for  
IDS Property Casualty Insurance Company and Ameriprise Insurance Company

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE  
MASSACHUSETTS  
EFFECTIVE FEDERAL INCOME TAX RATE**

		INVESTMENT INCOME EARNED	PERCENT OF TOTAL	FEDERAL INCOME TAX RATE
<b>Bonds</b>	Taxable	407,499	0.9%	35.0%
	Non-Taxable	41,110,337	90.1%	5.3%
	Total	\$ 41,517,836	91.0%	5.5%
<b>Stocks</b>	Taxable	-	0.0%	10.5%
	Non-Taxable	-	0.0%	0.0%
	Total	\$ -	0.0%	0.0%
<b>Other Investments</b>	Mortgage Loans on Real Estate	-	0.0%	35.0%
	Real Estate	4,050,279	8.9%	35.0%
	Collateral Loans	-	0.0%	35.0%
	Cash on Deposit	71,203	0.2%	35.0%
	Short Term Investments	-	0.0%	35.0%
	All Other	114	0.0%	35.0%
	Total	\$ 4,121,596	9.0%	35.0%
<b>Total</b>		\$ 45,639,432	100.0%	8.2%
Investment Deductions		4,986,423		35.0%
<b>Net Investment Income Earned</b>		\$ 40,653,009		4.9%

Source: Underwriting & Investment Exhibit, Part 1, of Annual Statement for  
IDS Property Casualty Insurance Company and Ameriprise Insurance Company

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTOMOBILE  
MASSACHUSETTS  
COMPLEMENT OF CREDIBILITY CALCULATION - PREMIUM COMPARISON**

Massachusetts Experience Grouped With Connecticut, New Hampshire, New York, and Vermont

	Exposures	Trended Ultimate Incurred Losses and LAE	Pure Premium	MA PLR	Fixed Expense Provision	Actual MA Premium at CRL	Indicated Change based on Region
	(1)	(2)	(3)=(2)÷(1)	(4)	(5)	(6)	(7)=[(3)÷(6)+(5)] ÷[(4)+(5)] - 1
PD	33,813	5,374,171	159	78.8%	12.3%	\$160	22.7%
COMP	29,242	2,343,377	80	76.8%	12.3%	\$92	11.5%
COLL	27,908	7,434,458	266	76.8%	12.3%	\$249	33.8%
RENT	16,181	402,278	25	76.8%	12.3%	\$30	7.9%

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTO  
MASSACHUSETTS**

**SECTION B**

**Rating Plan Revisions**

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTO  
MASSACHUSETTS  
SECTION B FILING INDEX**

<b>Page Numbers</b>	<b>Description</b>
1	Rate Change Summary
2 - 3	Base Rates

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTO  
MASSACHUSETTS  
RATE CHANGE SUMMARY**

<u>COVERAGE</u>	<u>EARNED PREMIUM*</u>	<u>TOTAL CHANGE</u>
Bodily Injury	\$ 751,166	0.0%
Property Damage	724,334	0.0%
Medical Payments	41,315	0.0%
Personal Injury Protection	214,885	0.0%
Uninsured Motorist	61,529	0.0%
Underinsured Motorist	69,887	0.0%
Comprehensive	394,847	10.0%
Collision	1,038,177	25.0%
Rental	66,327	12.5%
Other Misc. Coverages	<u>11,237</u>	0.0%
<b>TOTAL</b>	<b>\$ 3,373,704</b>	<b>9.1%</b>

\*Earned premium for 12 months ending 03/31/2011 brought to current rate level.



**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTO  
MASSACHUSETTS  
BASE RATES**

<b><u>COVERAGE</u></b>	<b><u>CURRENT BASE</u></b>	<b><u>PROPOSED BASE</u></b>
<b>Comprehensive</b>	\$72.00	\$79.20
<b>Collision</b>	\$225.00	\$281.30

**IDS PROPERTY CASUALTY INSURANCE COMPANY  
PRIVATE PASSENGER AUTO  
MASSACHUSETTS  
RENTAL BASE RATES**

<b><u>COVERAGE</u></b>	<b><u>CURRENT RATE</u></b>	<b><u>PROPOSED RATE</u></b>
<b>Rental</b>		
\$15 per day / \$450 maximum		
Class 10, 15, 30	\$ 14.90	\$ 16.70
All Other	\$ 24.80	\$ 27.80
\$30 per day / \$900 maximum		
Class 10, 15, 30	\$ 33.10	\$ 37.10
All Other	\$ 51.60	\$ 57.84
\$40 per day / \$1200 maximum		
Class 10, 15, 30	\$ 38.60	\$ 43.27
All Other	\$ 57.40	\$ 64.34
\$45 per day / \$1350 maximum		
Class 10, 15, 30	\$ 44.10	\$ 49.43
All Other	\$ 63.10	\$ 70.73