

**MASSACHUSETTS
PERSONAL LINES AUTO
BASE RATES AND TERRITORY FACTORS**

| Base Rates | | | | | | | | |
|------------|------------|------------|----------|---------|----------|---------|---------|---------|
| BI | PD | Coll | Comp | Med | PIP | UM | UIM | Rental |
| \$1,147.00 | \$2,259.70 | \$2,452.80 | \$179.40 | \$72.90 | \$320.10 | \$16.40 | \$20.20 | \$81.00 |

| Bodily Injury | | | | | | | | | |
|---------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Class | | | | | | | | | |
| Territory | 10 | 15 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| 1 | 0.653 | 0.653 | 0.647 | 0.647 | 0.647 | 0.647 | 0.647 | 0.647 | 0.653 |
| 2 | 0.730 | 0.730 | 0.705 | 0.725 | 0.699 | 0.731 | 0.699 | 0.731 | 0.730 |
| 3 | 0.804 | 0.804 | 0.717 | 0.761 | 0.742 | 0.761 | 0.742 | 0.761 | 0.819 |
| 4 | 0.759 | 0.759 | 0.875 | 0.861 | 0.902 | 0.964 | 0.902 | 0.964 | 0.753 |
| 5 | 0.817 | 0.817 | 0.904 | 1.003 | 0.975 | 1.067 | 0.975 | 1.067 | 0.836 |
| 6 | 0.929 | 0.929 | 0.920 | 0.907 | 0.959 | 1.115 | 0.959 | 1.115 | 0.936 |
| 7 | 0.885 | 0.885 | 0.933 | 1.057 | 1.071 | 1.201 | 1.071 | 1.201 | 0.892 |
| 8 | 0.999 | 0.999 | 0.964 | 1.009 | 1.047 | 1.200 | 1.047 | 1.200 | 1.005 |
| 9 | 1.087 | 1.087 | 1.042 | 1.165 | 1.100 | 1.268 | 1.100 | 1.268 | 1.093 |
| 10 | 1.118 | 1.118 | 1.247 | 1.326 | 1.194 | 1.491 | 1.194 | 1.491 | 1.170 |
| 11 | 1.086 | 1.086 | 1.302 | 1.257 | 1.125 | 1.434 | 1.125 | 1.434 | 1.282 |
| 12 | 1.254 | 1.254 | 1.231 | 1.363 | 1.118 | 1.533 | 1.118 | 1.533 | 1.261 |
| 13 | 1.381 | 1.381 | 1.516 | 1.665 | 1.274 | 1.751 | 1.274 | 1.751 | 1.387 |
| 14 | 1.616 | 1.616 | 1.473 | 1.731 | 1.163 | 1.678 | 1.163 | 1.678 | 1.630 |
| 15 | 1.795 | 1.795 | 1.611 | 1.779 | 1.132 | 1.773 | 1.132 | 1.773 | 1.783 |
| 16 | 1.552 | 1.552 | 1.643 | 2.213 | 1.113 | 1.714 | 1.113 | 1.714 | 1.645 |
| 17 | 1.181 | 1.181 | 1.236 | 1.242 | 1.126 | 1.262 | 1.126 | 1.262 | 1.234 |
| 18 | 1.328 | 1.328 | 1.617 | 1.417 | 1.158 | 1.579 | 1.158 | 1.579 | 1.554 |
| 19 | 1.441 | 1.441 | 1.585 | 1.676 | 1.106 | 1.604 | 1.106 | 1.604 | 1.656 |
| 20 | 1.353 | 1.353 | 1.617 | 1.579 | 1.145 | 1.650 | 1.145 | 1.650 | 1.545 |
| 21 | 1.719 | 1.719 | 1.582 | 2.085 | 1.080 | 1.683 | 1.080 | 1.683 | 2.468 |
| 22 | 1.582 | 1.582 | 1.630 | 2.096 | 1.113 | 1.708 | 1.113 | 1.708 | 2.230 |
| 23 | 1.179 | 1.179 | 1.501 | 1.669 | 1.126 | 1.572 | 1.126 | 1.572 | 1.236 |
| 24 | 1.255 | 1.255 | 1.339 | 1.378 | 1.132 | 1.410 | 1.132 | 1.410 | 1.314 |
| 25 | 1.247 | 1.247 | 1.514 | 1.456 | 1.139 | 1.624 | 1.139 | 1.624 | 1.406 |
| 26 | 1.510 | 1.510 | 1.643 | 1.857 | 1.106 | 1.727 | 1.106 | 1.727 | 1.504 |
| 27 | 0.627 | 0.627 | 0.585 | 0.553 | 0.578 | 0.546 | 0.578 | 0.546 | 0.671 |
| 40 | 1.398 | 1.398 | 1.469 | 1.540 | 1.145 | 1.553 | 1.145 | 1.553 | 1.527 |
| 41 | 1.457 | 1.457 | 1.413 | 1.651 | 1.118 | 1.595 | 1.118 | 1.595 | 1.548 |
| 42 | 1.742 | 1.742 | 1.611 | 1.837 | 1.139 | 1.773 | 1.139 | 1.773 | 1.830 |
| 43 | 1.637 | 1.637 | 1.562 | 1.766 | 1.122 | 1.747 | 1.122 | 1.747 | 1.821 |
| 44 | 1.492 | 1.492 | 1.669 | 2.251 | 1.126 | 1.734 | 1.126 | 1.734 | 1.572 |
| 45 | 1.882 | 1.882 | 1.514 | 1.728 | 1.106 | 1.709 | 1.106 | 1.709 | 2.021 |

| Property Damage | | | | | | | | | |
|-----------------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| Class | | | | | | | | | |
| Territory | 10 | 15 | 17 | 18 | 20 | 21 | 25 | 26 | 30 |
| 1 | 0.860 | 0.860 | 0.802 | 0.802 | 0.802 | 0.802 | 0.802 | 0.802 | 0.860 |
| 2 | 0.903 | 0.903 | 0.826 | 0.810 | 0.849 | 0.842 | 0.849 | 0.842 | 0.886 |
| 3 | 0.853 | 0.853 | 0.851 | 0.867 | 0.883 | 0.851 | 0.883 | 0.851 | 0.869 |
| 4 | 0.903 | 0.903 | 0.918 | 0.910 | 0.984 | 0.951 | 0.984 | 0.951 | 0.949 |
| 5 | 0.944 | 0.944 | 0.885 | 0.870 | 0.972 | 0.964 | 0.972 | 0.964 | 1.016 |
| 6 | 0.991 | 0.991 | 1.017 | 1.026 | 1.096 | 1.113 | 1.096 | 1.113 | 1.015 |
| 7 | 0.991 | 0.991 | 0.968 | 1.026 | 1.059 | 1.117 | 1.059 | 1.117 | 1.029 |
| 8 | 1.006 | 1.006 | 1.105 | 1.131 | 1.176 | 1.212 | 1.176 | 1.212 | 1.084 |
| 9 | 1.092 | 1.092 | 1.045 | 1.037 | 1.111 | 1.127 | 1.111 | 1.127 | 1.068 |
| 10 | 1.087 | 1.087 | 1.074 | 1.066 | 1.141 | 1.150 | 1.141 | 1.150 | 1.071 |
| 11 | 0.965 | 0.965 | 1.108 | 1.059 | 1.099 | 1.116 | 1.099 | 1.116 | 0.973 |
| 12 | 1.109 | 1.109 | 1.062 | 1.062 | 1.055 | 1.116 | 1.055 | 1.116 | 1.079 |
| 13 | 1.142 | 1.142 | 1.172 | 1.172 | 1.172 | 1.240 | 1.172 | 1.240 | 1.090 |
| 14 | 1.186 | 1.186 | 1.234 | 1.201 | 1.135 | 1.242 | 1.135 | 1.242 | 1.164 |
| 15 | 1.347 | 1.347 | 1.347 | 1.274 | 1.143 | 1.331 | 1.143 | 1.331 | 1.316 |
| 16 | 1.297 | 1.297 | 1.389 | 1.320 | 1.175 | 1.260 | 1.175 | 1.260 | 1.280 |
| 17 | 1.117 | 1.117 | 1.225 | 1.078 | 1.127 | 1.053 | 1.127 | 1.053 | 1.068 |
| 18 | 1.311 | 1.311 | 1.329 | 1.155 | 1.116 | 1.163 | 1.116 | 1.163 | 1.242 |
| 19 | 1.200 | 1.200 | 1.355 | 1.233 | 1.118 | 1.159 | 1.118 | 1.159 | 1.110 |
| 20 | 1.126 | 1.126 | 1.347 | 1.159 | 1.143 | 1.176 | 1.143 | 1.176 | 1.133 |
| 21 | 1.498 | 1.498 | 1.486 | 1.347 | 1.127 | 1.306 | 1.127 | 1.306 | 1.437 |
| 22 | 1.659 | 1.659 | 1.584 | 1.674 | 1.118 | 1.404 | 1.118 | 1.404 | 1.554 |
| 23 | 1.006 | 1.006 | 1.502 | 1.369 | 1.244 | 1.324 | 1.244 | 1.324 | 1.052 |
| 24 | 1.194 | 1.194 | 1.395 | 1.271 | 1.156 | 1.180 | 1.156 | 1.180 | 1.120 |
| 25 | 1.161 | 1.161 | 1.518 | 1.254 | 1.163 | 1.304 | 1.163 | 1.304 | 1.184 |
| 26 | 1.390 | 1.390 | 1.475 | 1.475 | 1.075 | 1.326 | 1.075 | 1.326 | 1.314 |
| 27 | 0.828 | 0.828 | 0.795 | 0.753 | 0.795 | 0.745 | 0.795 | 0.745 | 0.794 |
| 40 | 1.060 | 1.060 | 1.216 | 1.135 | 1.127 | 1.143 | 1.127 | 1.143 | 1.164 |
| 41 | 1.115 | 1.115 | 1.302 | 1.293 | 1.239 | 1.329 | 1.239 | 1.329 | 1.122 |
| 42 | 1.103 | 1.103 | 1.250 | 1.258 | 1.130 | 1.290 | 1.130 | 1.290 | 1.256 |
| 43 | 1.256 | 1.256 | 1.383 | 1.340 | 1.211 | 1.400 | 1.211 | 1.400 | 1.226 |
| 44 | 1.017 | 1.017 | 1.290 | 1.241 | 1.118 | 1.200 | 1.118 | 1.200 | 1.002 |
| 45 | 1.351 | 1.351 | 1.275 | 1.220 | 1.117 | 1.291 | 1.117 | 1.291 | 1.312 |

**MASSACHUSETTS
PERSONAL LINES AUTO
POLICY LEVEL RATING FACTORS**

| Premium Relativities | | | | | | | | | |
|---|-----------|-----------|-------------|-------------|------------|------------|-----------|------------|---------------|
| <u>Prior Bodily Injury Limit at Inception</u> | <u>BI</u> | <u>PD</u> | <u>Coll</u> | <u>Comp</u> | <u>Med</u> | <u>PIP</u> | <u>UM</u> | <u>UIM</u> | <u>Rental</u> |
| < 50/100 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| >= 50/100 and < 100/300 | 0.960 | 0.960 | 0.920 | 0.960 | 0.920 | 0.920 | 0.950 | 0.950 | 0.960 |
| >= 100/300 and < 250/500 | 0.930 | 0.930 | 0.900 | 0.920 | 0.850 | 0.850 | 0.900 | 0.900 | 0.920 |
| >= 250/500 | 0.880 | 0.880 | 0.880 | 0.890 | 0.800 | 0.800 | 0.850 | 0.850 | 0.890 |
| Unavailable | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

| Source | | | | | | | | | |
|---------------|-----------|-----------|-------------|-------------|------------|------------|-----------|------------|---------------|
| | <u>BI</u> | <u>PD</u> | <u>Coll</u> | <u>Comp</u> | <u>Med</u> | <u>PIP</u> | <u>UM</u> | <u>UIM</u> | <u>Rental</u> |
| All Other | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Costco | 0.900 | 0.950 | 0.950 | 0.950 | 0.900 | 0.900 | 0.900 | 0.900 | 0.950 |

| Multi-Product | | | | | | | | | |
|---|-----------|-----------|-------------|-------------|------------|------------|-----------|------------|---------------|
| | <u>BI</u> | <u>PD</u> | <u>Coll</u> | <u>Comp</u> | <u>Med</u> | <u>PIP</u> | <u>UM</u> | <u>UIM</u> | <u>Rental</u> |
| Auto Only | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Auto & Home | 0.900 | 0.940 | 0.950 | 0.930 | 0.900 | 0.900 | 0.900 | 0.900 | 0.960 |
| Auto & Umbrella | 0.900 | 0.940 | 0.950 | 0.930 | 0.900 | 0.900 | 0.900 | 0.900 | 0.960 |
| Auto & Ameriprise Financial | 0.880 | 0.920 | 0.930 | 0.910 | 0.880 | 0.880 | 0.880 | 0.880 | 0.940 |
| Auto, Home & Umbrella | 0.820 | 0.890 | 0.910 | 0.870 | 0.820 | 0.820 | 0.820 | 0.820 | 0.930 |
| Auto, Home & Ameriprise Financial | 0.800 | 0.870 | 0.890 | 0.850 | 0.800 | 0.800 | 0.800 | 0.800 | 0.910 |
| Auto, Umbrella & Ameriprise Financial | 0.820 | 0.890 | 0.910 | 0.870 | 0.820 | 0.820 | 0.820 | 0.820 | 0.930 |
| Auto, Home, Umbrella & Ameriprise Financial | 0.750 | 0.850 | 0.880 | 0.820 | 0.750 | 0.750 | 0.750 | 0.750 | 0.900 |

| Policy Tenure | | | | | | | | | |
|----------------------|-----------|-----------|-------------|-------------|------------|------------|-----------|------------|---------------|
| <u>Years</u> | <u>BI</u> | <u>PD</u> | <u>Coll</u> | <u>Comp</u> | <u>Med</u> | <u>PIP</u> | <u>UM</u> | <u>UIM</u> | <u>Rental</u> |
| 0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1 | 0.980 | 0.990 | 0.990 | 0.990 | 0.980 | 0.980 | 0.980 | 0.980 | 0.990 |
| 2 | 0.960 | 0.980 | 0.980 | 0.980 | 0.960 | 0.960 | 0.960 | 0.960 | 0.980 |
| 3 | 0.950 | 0.970 | 0.970 | 0.970 | 0.940 | 0.940 | 0.950 | 0.950 | 0.970 |
| 4 | 0.940 | 0.960 | 0.960 | 0.970 | 0.920 | 0.920 | 0.940 | 0.940 | 0.970 |
| 5 | 0.930 | 0.950 | 0.950 | 0.960 | 0.900 | 0.900 | 0.930 | 0.930 | 0.960 |
| 6 | 0.920 | 0.940 | 0.930 | 0.960 | 0.890 | 0.890 | 0.920 | 0.920 | 0.960 |
| 7 | 0.910 | 0.930 | 0.910 | 0.950 | 0.880 | 0.880 | 0.910 | 0.910 | 0.950 |
| 8 | 0.900 | 0.920 | 0.890 | 0.950 | 0.870 | 0.870 | 0.900 | 0.900 | 0.950 |
| 9 | 0.890 | 0.910 | 0.870 | 0.950 | 0.860 | 0.860 | 0.890 | 0.890 | 0.950 |
| 10+ | 0.880 | 0.900 | 0.850 | 0.950 | 0.850 | 0.850 | 0.880 | 0.880 | 0.950 |

| Prior Carrier | | | | | | | | | |
|----------------------|-----------|-----------|-------------|-------------|------------|------------|-----------|------------|---------------|
| | <u>BI</u> | <u>PD</u> | <u>Coll</u> | <u>Comp</u> | <u>Med</u> | <u>PIP</u> | <u>UM</u> | <u>UIM</u> | <u>Rental</u> |
| Non-Standard | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| No Prior Carrier | 1.200 | 1.100 | 1.150 | 1.100 | 1.200 | 1.200 | 1.000 | 1.000 | 1.100 |
| Standard | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

| Premier Safety Discount | | | | | | | | | |
|--------------------------------|-----------|-----------|-------------|-------------|------------|------------|-----------|------------|---------------|
| <u>Years Incident Free</u> | <u>BI</u> | <u>PD</u> | <u>Coll</u> | <u>Comp</u> | <u>Med</u> | <u>PIP</u> | <u>UM</u> | <u>UIM</u> | <u>Rental</u> |
| 0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 2 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 3 | 0.900 | 0.900 | 0.900 | 0.950 | 0.950 | 0.950 | 0.950 | 0.950 | 0.950 |
| 4 | 0.900 | 0.900 | 0.900 | 0.950 | 0.950 | 0.950 | 0.950 | 0.950 | 0.950 |
| 5+ | 0.800 | 0.800 | 0.800 | 0.850 | 0.850 | 0.850 | 0.850 | 0.850 | 0.850 |

| Full Coverage | | | | | | | | | |
|----------------------|-----------|-----------|-------------|-------------|------------|------------|-----------|------------|---------------|
| | <u>BI</u> | <u>PD</u> | <u>Coll</u> | <u>Comp</u> | <u>Med</u> | <u>PIP</u> | <u>UM</u> | <u>UIM</u> | <u>Rental</u> |
| No | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Yes | 0.900 | 0.900 | 0.950 | 0.950 | 0.950 | 0.950 | 1.000 | 1.000 | 0.950 |

| Distribution Channel | | | | | | | | | |
|-----------------------------|-----------|-----------|-------------|-------------|------------|------------|-----------|------------|---------------|
| | <u>BI</u> | <u>PD</u> | <u>Coll</u> | <u>Comp</u> | <u>Med</u> | <u>PIP</u> | <u>UM</u> | <u>UIM</u> | <u>Rental</u> |
| Call Center | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Internet | 0.930 | 0.930 | 0.930 | 0.930 | 0.930 | 0.930 | 0.930 | 0.930 | 0.930 |

| Payment Frequency | | | | | | | | | |
|--------------------------|-----------|-----------|-------------|-------------|------------|------------|-----------|------------|---------------|
| | <u>BI</u> | <u>PD</u> | <u>Coll</u> | <u>Comp</u> | <u>Med</u> | <u>PIP</u> | <u>UM</u> | <u>UIM</u> | <u>Rental</u> |
| Full | 0.950 | 0.950 | 0.950 | 0.950 | 0.950 | 0.950 | 1.000 | 1.000 | 0.950 |
| Monthly | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |

| Late Payments | | | | | | | | | |
|--------------------------------|-----------|-----------|-------------|-------------|------------|------------|-----------|------------|---------------|
| <u>Number of Late Payments</u> | <u>BI</u> | <u>PD</u> | <u>Coll</u> | <u>Comp</u> | <u>Med</u> | <u>PIP</u> | <u>UM</u> | <u>UIM</u> | <u>Rental</u> |
| 0 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| 1+ | 1.300 | 1.300 | 1.300 | 1.300 | 1.300 | 1.300 | 1.300 | 1.300 | 1.300 |

| Property Insurance Discount | | | | | | | | | |
|------------------------------------|-----------|-----------|-------------|-------------|------------|------------|-----------|------------|---------------|
| | <u>BI</u> | <u>PD</u> | <u>Coll</u> | <u>Comp</u> | <u>Med</u> | <u>PIP</u> | <u>UM</u> | <u>UIM</u> | <u>Rental</u> |
| No Property Insurance | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 | 1.000 |
| Property Insurance | 0.850 | 0.920 | 0.920 | 0.900 | 0.850 | 0.850 | 0.850 | 0.850 | 0.950 |