



MASSACHUSETTS AUTOMOBILE INSURANCE MANUAL

PRIVATE PASSENGER - RESIDUAL MARKET

AS OF APRIL 1, 2009

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TABLE OF CONTENTS

Page

SECTION I - GENERAL RULES

Rule No.

1	Massachusetts Automobile Insurance Policy - Eligibility.....	1
2	Coverages and Limits	1
3	Coverage Availability.....	2
4	Standard Procedures	2
5	Residence and Location	3
6	Out-of-State Garaging.....	4
7	Policy Period	4
8	Changes	5
9	Motor Vehicle Registration Certificates.....	5
10	Certified Risks - Financial Responsibility Laws	5
11	Premium Calculation Rule.....	6
12	Whole Dollar Premium Rule.....	7
13	Installment Payment of Premiums	7
14	Deposit Premium Rule	7
15	Employers Subject to Massachusetts Workers Compensation Act	7
16	Deductibles - Parts 7, 8 and 9.....	7
17	Substitute Transportation	7
18	Termination of Insurance	7
19	Discounts.....	13
20	Model Year Rating	14
21	Fire, Theft and Combined Additional Coverages.....	15
22	Non-Symbolled Vehicles and Rating Vehicles for which Symbols are not shown on the Rate Pages	16
23	High-Theft Vehicles.....	17
24	Extra-Risk Rating (Collision and Comprehensive)	17
25	Vehicle Series Rating.....	18
26	Reserved for Future Use.....	19

SECTION II - PRIVATE PASSENGER AUTOMOBILES

Rule No.

27	Private Passenger Definition.....	20
28	Private Passenger Classifications.....	20
29	Reserved For Future Use.....	23
30	Personal Injury Protection - Deductible Options	23
31	Transportation of Fellow Employees	23

SECTION II - PRIVATE PASSENGER AUTOMOBILES (cont.)

Rule No.	Page
32 Pick-Ups, Vans, and Similar Type Vehicles.....	23
33 Towing and Labor Cost.....	24
34 Trailers Designed for Use With Private Passenger Motor Vehicles.....	24
35-38 Reserved for Future Use.....	24

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

Rule No.	
39 Motor Homes/Camper Bodies.....	25
40 Reserved for Future Use.....	25
41 Stated Amount Coverage.....	25
42-43 Reserved for Future Use.....	26
44 Motorcycles, Motorscooters, Mopeds and Similar Motor Vehicles.....	26
45 Agreed Amount Coverage - Comprehensive.....	27
46 Excess Electronic Equipment Coverage.....	27
47 Customized Vans and Pickups.....	27
48 Reserved for Future Use.....	28

SECTION IV - NON-OWNED AUTOMOBILES

Rule No.	
49 Reserved for Future Use.....	29
50 Use of Other Automobiles.....	29
51-53 Reserved for Future Use.....	29

SECTION V - SUPPLEMENTAL INFORMATION

Rule No.	
54 Anti-Theft Device Discounts.....	30
55 Pre-Insurance Inspection Program.....	36
56 Merit Rating Plan.....	37
57 Reserved for Future Use.....	42
58 Registry of Motor Vehicles Procedures.....	42

ADDITIONAL ITEMS

Private Passenger Endorsement Index.....	B-1
--	-----

Page

RATING TERRITORIES SECTION

Rating Territories T-1 - T-6

RATE SECTION

Memorandum R-1
Private Passenger Rates R-2 - R-67
Stated Amount Rates R-68-70
Motorcycle Rates..... R-71
Miscellaneous Rating Factors..... RS-1, RS-2
Miscellaneous Motor Vehicles RS-3
Approved Public Transit Systems RS-4

High Theft Vehicle Section..... HT-1 - HT-3

SECTION I - GENERAL RULES

RULE 1. ELIGIBILITY

All individually owned vehicles registered under the Massachusetts Compulsory Motor Vehicle Law that are eligible for private passenger motor vehicle insurance under the rules of the Massachusetts Automobile Insurance Plan (MAIP) may be rated in accordance with this manual and written on the Commonwealth Automobile Reinsurers (CAR) Massachusetts Automobile Insurance Policy.

RULE 2. COVERAGES AND LIMITS

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

Compulsory Insurance Coverages

Part 1 - Bodily Injury To Others

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

Part 2 - Personal Injury Protection

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

Part 3 - Bodily Injury Caused By An Uninsured Auto

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

Part 4 - Damage To Someone Else's Property

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

Optional Insurance Coverages

Part 5 - Optional Bodily Injury To Others

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

Part 6 - Medical Payments

The basic limit is \$5,000 each person. Higher limits are available for all motor vehicles rated in this manual. Motorcycle limits are available from \$500 to \$25,000. This coverage is excess over Personal Injury Protection.

Part 7 - Collision

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. Waiver of Deductible is available at the option of the insured. Endorsement MPY-0016-S must be attached. This coverage is written on an actual cash value or stated amount basis.

Part 8 - Limited Collision

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

Part 9 - Comprehensive

This coverage is subject to a basic deductible of \$500. A deductible of \$300 is available subject to underwriting requirements established by the insurer, as permitted by law. Higher deductibles are available at the option of the insured. A separate \$100 glass deductible is also available at the option of the insured. Endorsement MPY-0039-S, titled \$100 Glass Deductible, must be issued with the policy. This glass deductible is in addition to the otherwise applicable deductible for Part 9. This coverage is written on an actual cash value, stated amount or agreed amount basis.

Part 10 - Substitute Transportation

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

Part 11 - Towing And Labor

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

Part 12 - Bodily Injury Caused By An Underinsured Auto

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

Other Coverages Available Are For:

Fire, Theft and Combined Additional Coverage subject to a basic deductible of \$500. Higher Deductibles are available at the option of the insured.

Theft coverage may be granted only in connection with Fire Coverage, and for a like amount in both cases.

These coverages are written on an actual cash value basis or stated amount basis.

Endorsement MPY-0031-S, titled Other Optional Insurance – Combined Additional Coverage, must be issued with the policy when this coverage is afforded.

Endorsement MPY-0028—S, titled Other Optional Insurance – Fire, Lightning and Transportation, must be issued with the policy when this coverage is afforded.

Endorsement MPY-0029-S, titled Other Optional Insurance – Theft, must be issued with the policy when this coverage is afforded.

RULE 3. COVERAGE AVAILABILITY

Massachusetts law and the provisions of Rule 27 of the MAIP Rules of Operation require insurers to make the following levels of coverage available at the insured's request for policies assigned through the MAIP:

1. Limits up to \$250,000 each person and \$500,000 each accident for Parts 3, 5 and 12. Limits above \$250,000 each person and \$500,000 each accident may be provided at the option of the insurer.
2. \$8,000 each person for Part 2
3. \$25,000 each person for Part 6.
4. Actual cash value subject to a \$500 deductible for Parts 7, 8 and 9, including fire, theft, and combined additional coverage.

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

RULE 4. STANDARD PROCEDURES

A. Renewals

1. The insurer must mail the coverage selections page not less than thirty days prior to policy expiration. The coverage selections page may be accompanied by the Massachusetts renewal form.

If the Massachusetts renewal form is sent to the policyholder, it is not necessary for the policyholder to return this form to the producer or company representative unless the information contained on the coverage selections page or the Massachusetts renewal form is inaccurate or obsolete.

2. The insurer may elect to secure payment of a deposit premium. The premium quotation shall be based on the latest classification information and premium charges established for the renewal policy.
3. Failure to pay the deposit premium may result in cancellation of the policy. The specific reason for cancellation is non-payment of any required premium.

The Cancellation Notice must also contain the following statement:

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

B. Non-Renewal

1. An insurer may refuse to renew a policy assigned to it through the MAIP only at the expiration of the third or subsequent renewal as described in the MAIP Rules of Operation. No insurer shall refuse to renew a policy unless written notice is provided to the insured, or the producer or broker producing the business, at least forty-five days prior to the expiration of the policy.
 - a. The insurer's notice of its intent not to renew the policy should be electronically transmitted in accordance with procedures prescribed by the Registry of Motor Vehicles.
 - b. If the notice is sent by the company to the producer or broker producing the business, such producer or broker shall, within fifteen days of receiving such notice, send a copy to the insured if the producer or broker is unable to secure replacement coverage for the policyholder.

C. New Business

1. The producer is required to submit a new business application for the applicant
2. The producer must verify that there is no automobile insurance premium owed to the former insurer or producer.
3. The producer of record must provide the information necessary for an insurer to transmit data to the Registry of Motor Vehicles for each vehicle insured.

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

4. At the same time this information is provided to the assigned insurer, the producer of record shall notify the former producer of record, if known, and the former insurer, that a certificate of coverage has been issued for the policy. The notice must meet the following minimum standards:
 - The notice must be signed by the producer of record for the newly assigned policy or issued on the assigned insurer's letterhead; and

The notice must bear the registry stamp of the new insurer. The stamp may be in electronic format.

Such notice may be made in hard copy or electronic format, and copies are acceptable.

5. Upon receipt of the notice of coverage, the former insurer, if any, shall:
 - a. Notify the Registry that coverage has been discontinued as of the date shown in the notice;
 - b. Compute the return premium, if any, as of the date shown on the notice in accordance with Massachusetts law.

D. Cancellation

1. Cancellation must be given in accordance with Massachusetts law and the MAIP Rules of Operation. Any notice of cancellation shall include the specific reason(s) for cancellation. Any return premium owed the policyholder shall be made in accordance with provisions of Rule 18 of this manual. The insurer must electronically notify the Registry of Motor Vehicles in accordance with the procedures established by the Registry.

RULE 5. RESIDENCE AND LOCATION

The proper rate schedules and rules are those effective in the city or town where the automobile is principally garaged. Motor vehicles used by salesmen or solicitors, or those with similar duties, requiring the operation of the motor vehicle in more than one rating territory in Massachusetts, shall be assigned to the territory determined by the place of principal garaging, or, if there is no specific city or town of principal garaging, then, by the residential address

of the operator, or, if the residential address of the operator cannot be determined, then, by the Massachusetts business address of the operator. No adjustment of the premium shall be made by reason of a change in the place of principal garaging during the policy period unless such change is permanent.

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

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

RULE 6. OUT-OF-STATE GARAGING

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

RULE 7. POLICY PERIOD

- A. Policies issued by assignment through the MAIP shall be for 12 month terms.
- B. Policies insuring individually owned motorcycles, trailers and other recreational-type vehicles shall, at the option of the insured, be issued for a period of less than one year with policy expiration to be coterminous with the registration. Endorsement M-0103-S, titled Non-Renewal of Policy (Motorcycles, Recreational Vehicles & Trailers), must be issued with the policy.

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

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

If a short term policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis using the appropriate short rate table applicable to short term policies found in Rule 18.

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

*All dates inclusive

RULE 8. CHANGES

- A.** All mid-term changes to the policy requiring adjustments of premium shall be computed pro rata based on the rates in effect on the policy inception date.
- B. Minimum Premiums**
1. If an outstanding policy is amended and results in a premium adjustment of less than \$5, such adjustment may be waived, or it may be made subject to a minimum adjustment of \$5 except that the actual return premium of less than \$5 shall be allowed at the request of the insured.
 2. A minimum premium of \$5 shall apply if an additional premium results because a coverage is added, or the limits of liability are increased, or a deductible is reduced, at the request of the insured during the policy period.
 3. If a return premium of less than \$5 results because a coverage is cancelled, or limits of liability are reduced, or a deductible is increased at the request of the insured, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.
 4. If the limits of liability are increased because of a change in the limits prescribed under any financial responsibility law, the additional premium charge shall be the actual difference in premium charges; if less than \$5, it may be charged or waived.

RULE 9. MOTOR VEHICLE REGISTRATION CERTIFICATES

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

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

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

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

RULE 10. CERTIFIED RISKS - FINANCIAL RESPONSIBILITY LAWS

A. Application

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

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

NOTE: A charge shall be made for any filing required because of a motor vehicle accident.

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

The filing of a financial responsibility certificate of insurance as the result of a conviction of a motor vehicle violation requires the following rate adjustments to be allocated evenly between the Part 4 and Part 5 premiums computed as follows:

Owners

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

B. Rate Adjustments

1. A 50% rate adjustment is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% rate adjustment applies.
 - a. Driving a motor vehicle while intoxicated or under the influence of marijuana or a narcotic drug.
 - b. Failing to stop and report when involved in an accident.
 - c. Homicide or assault arising out of the operation of a motor vehicle.
2. A 25% rate adjustment is applicable if the certificate is required for a conviction listed below. This surcharge is to be applied for the period of time a certificate is required, but in no event for a period in excess of three years following conviction. Thereafter, a 5% rate adjustment applies.
 - a. Driving a motor vehicle at an excess rate of speed where an injury to a person or damage to property actually results therefrom.
 - b. Driving a motor vehicle in a reckless manner where an injury to person or damage to property actually results therefrom.
3. A 5% rate adjustment is applicable if the certificate is required for any other cause whatsoever.
4. Rate adjustments are to be multiplied by the final premium as developed for Parts 1, 2, 4 and 5.

RULE 11. PREMIUM CALCULATION RULE

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

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

Parts 1 through 9 and Part 12 may be subject to more than one discount. In such case, the order of discounts shall be (1) annual mileage, (2) multi-car, (3) anti-theft, and (4) class 15. The discount shall be rounded to the nearest dollar after each application.

3. Apply the appropriate merit rating adjustment to the premium developed in step 2.

NOTE: A discount of the premiums paid for Parts 4 and 7 will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualified public transit system during the policy period. Refer to Rule 19. The discount is applied to the premium developed in step 3.

RULE 12. WHOLE DOLLAR PREMIUM RULE

The premium for "each exposure" means the premium developed for each coverage for each automobile after the application of all applicable discounts. The premium for each exposure shall be rounded at each step to the nearest whole dollar, separately for each coverage provided by the policy.

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

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

RULE 13. INSTALLMENT PAYMENT OF PREMIUMS

The installment payment plans offered to policy insured through the MAIP are governed by the MAIP Rules of Operation. All motor vehicle insurance policy premium charges are due and payable on the effective date of the policy, subject to the provisions of the Deposit Premium Rule (Rule 14), unless an installment payment plan is used.

RULE 14. DEPOSIT PREMIUM RULE

A company, its producer or any broker may require deposit premium prior to the issuance of a policy provided the per vehicle deposit does not exceed 25% for new business or 20% for renewal business of the applicable annual premium for the insurance requested in accordance with the MAIP Rules of Operation. If the applicant has been in default in the payment of any premium for automobile insurance or merit rating adjustment during the preceding 12 months, the entire policy premium is payable in advance.

RULE 15. EMPLOYERS SUBJECT TO MASSACHUSETTS WORKERS' COMPENSATION ACT

Motor vehicles owned by an employer subject to the Massachusetts workers' compensation law not used at any time to transport persons other than employees of the named insured shall be eligible for a 25% reduction in the Personal Injury Protection premium otherwise applicable. A vehicle which qualifies for this reduction is not eligible for any Personal Injury Protection deductible.

RULE 16. DEDUCTIBLES - PARTS 7, 8 and 9

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

RULE 17. SUBSTITUTE TRANSPORTATION

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

RULE 18. TERMINATION OF INSURANCE

A. Cancellations

The following provisions apply when a policy is cancelled:

1. If a policy is cancelled by the insurer at any time, or by the insured within thirty days of the effective date or within thirty days of the receipt of the policy, whichever is later, the return premium shall be computed pro rata. "Policy" in this instance includes the copy of the coverage selections page.
2. If the policy is cancelled at the request of the insured later than thirty days from the effective date or later than thirty days from the receipt of the policy, whichever is later, the return premium shall be calculated on a short rate basis except that in the following cases the return premium shall be computed pro rata:

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

- a. If the insured has disposed of the automobile, provided the insured takes out a new policy in the same company on another automobile to become effective within thirty days of the date of cancellation.
 - b. If the insured automobile is repossessed under terms of a financing agreement.
 - c. If an automobile is cancelled from a policy, the policy remaining in force on other automobiles, or if there remains in force in the name of the insured or spouse, if a resident of the same household, and in the same company, a concurrent automobile policy covering another automobile.
 - d. If the insured enters the military service of the United States of America.
 - e. If the insured deletes or reduces any coverage and the policy remains in effect for other coverage.
 - f. If the policyholder requests cancellation of a policy because coverage has been replaced in the voluntary market, and provides the ARC written confirmation of the replacement coverage. [Consistent with current MAIP rules]
3. Except as otherwise provided by law, no cancellation of the policy, or any of its parts, whether by the company or by the insured, shall be valid unless written notice thereof is given by the party proposing cancellation to the other party at least twenty days in each case prior to the intended effective date thereof. Notice of cancellation sent by the company to the insured and the loss payee at the addresses stated in the policy by regular mail for which a certificate of mailing receipt has been obtained from the United States Postal Service, shall be a sufficient notice and that an affidavit of any officer, producer, or employee of the company, duly authorized for the purpose that he has so sent such addressed as aforesaid, shall be prima facie evidence of the sending thereof as aforesaid. When the cancellation becomes effective, the company shall electronically transmit the pertinent data to the Registry of Motor Vehicles in the manner prescribed by the Uninsured Motorists System (UMS). The written notice to the insured shall specify the reason or reasons for cancellation. If the reason for cancellation is non-payment of premium, the Notice of Cancellation shall state the amount that must be paid to the company to avoid cancellation for all the insurance provided and shall state in substance that the cancellation will not be effective if the insured pays the full amount of such deficiency on or prior to the effective date of the cancellation. If a cancellation of the policy results in a return premium of less than \$5.00, no refund need be made except at the request of the insured, in which case the actual return premium shall be allowed.

No policy in effect prior to a rate level revision shall be endorsed or cancelled and rewritten to take advantage of such a revision or to avoid the application of such a revision.

B. Theft of Vehicle or Plates

1. If the insured automobile is stolen or destroyed (total or constructive total loss) and cancellation is requested by the insured within thirty days following the date the automobile is stolen or destroyed, the return premium for all coverages (including the premium for the coverages under which loss was paid) shall be calculated on a pro rata basis from the day following the date of such loss.
2. If the insured registration plates are stolen or destroyed, a lost plate affidavit is to be issued to the Registry of Motor Vehicles canceling only coverage with respect to such plates effective the day following the date of such loss, and the policy shall continue to provide coverage with respect to any replacement plates.
3. If the insured files a lost plate affidavit with the Registry of Motor Vehicles, the company may cancel the policy.

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

The policy shall terminate upon:

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

Registrar may require, that they are surrendered to cancel the registration of, and the insurance under, the policy for such motor vehicle or trailer.

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

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

D. Reinstatement

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

E. Plates Returned Receipt

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

F. Leased Vehicles Under Long Term Contract

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

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

G. Instructions For Use of Pro Rata or Short Rate Table

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

Examples:

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

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

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

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

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

The following additional provisions apply to policies with policy terms in excess of 12 months:

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

- a. If a policy written for a two year term is cancelled after twelve months, but less than twenty-four months, the earned premium shall be the first twelve months' premium plus the pro rata share of the annual premium for the second twelve months.
- b. If a policy written for a term in excess of one year, but less than two years, is cancelled after the first twelve months, the earned premium shall be computed on a pro rata basis in the following manner.

Example: 18 month policy term

No. of days in policy term 547

No. of days in effect 425

$425 \div 547 = .777$ pro rata factor

$.777 \times \text{total premium} = \text{earned premium}$

Instructions for Short Rate Table:

1. Determine the pro rata earned premium in accordance with the previous instructions.
2. Add that factor to the following factor:

Policy Period		
Months in Effect		
in	but	
excess of	less than	Factors
0	1	.000
1	2	.055
2	3	.050
3	4	.045
4	5	.040
5	6	.035
6	7	.030
7	8	.025
8	9	.020
9	10	.015
10	11	.010
11	12	.005

3. Apply the factor determined in 2 above to the annual premium to compute the percentage of the annual premium which is to be retained by the company.

Example:

Pro rata premium in example .214

Short rate factor (policy in effect 2-3 months) .050

.264

Earned premium for annual policy cancelled on a short rate basis is .264 times the annual premium.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

PRO RATA TABLE

January			February			March			April			May			June		
Day Of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	1	.003	1	32	.088	1	60	.164	1	91	.249	1	121	.332	1	152	.416
2	2	.005	2	33	.090	2	61	.167	2	92	.252	2	122	.334	2	153	.419
3	3	.008	3	34	.093	3	62	.170	3	93	.255	3	123	.337	3	154	.422
4	4	.011	4	35	.096	4	63	.173	4	94	.258	4	124	.340	4	155	.425
5	5	.014	5	36	.099	5	64	.175	5	95	.260	5	125	.342	5	156	.427
6	6	.016	6	37	.101	6	65	.178	6	96	.263	6	126	.345	6	157	.430
7	7	.019	7	38	.104	7	66	.181	7	97	.266	7	127	.348	7	158	.433
8	8	.022	8	39	.107	8	67	.184	8	98	.268	8	128	.351	8	159	.436
9	9	.025	9	40	.110	9	68	.186	9	99	.271	9	129	.353	9	160	.438
10	10	.027	10	41	.112	10	69	.189	10	100	.274	10	130	.356	10	161	.441
11	11	.030	11	42	.115	11	70	.192	11	101	.277	11	131	.359	11	162	.444
12	12	.033	12	43	.118	12	71	.195	12	102	.279	12	132	.362	12	163	.447
13	13	.036	13	44	.121	13	72	.197	13	103	.282	13	133	.364	13	164	.449
14	14	.038	14	45	.123	14	73	.200	14	104	.285	14	134	.367	14	165	.452
15	15	.041	15	46	.126	15	74	.203	15	105	.288	15	135	.370	15	166	.455
16	16	.044	16	47	.129	16	75	.205	16	106	.290	16	136	.373	16	167	.458
17	17	.047	17	48	.132	17	76	.208	17	107	.293	17	137	.375	17	168	.460
18	18	.049	18	49	.134	18	77	.211	18	108	.296	18	138	.378	18	169	.463
19	19	.052	19	50	.137	19	78	.214	19	109	.299	19	139	.381	19	170	.466
20	20	.055	20	51	.140	20	79	.216	20	110	.301	20	140	.384	20	171	.468
21	21	.058	21	52	.142	21	80	.219	21	111	.304	21	141	.386	21	172	.471
22	22	.060	22	53	.145	22	81	.222	22	112	.307	22	142	.389	22	173	.474
23	23	.063	23	54	.148	23	82	.225	23	113	.310	23	143	.392	23	174	.477
24	24	.066	24	55	.151	24	83	.227	24	114	.312	24	144	.395	24	175	.479
25	25	.068	25	56	.153	25	84	.230	25	115	.315	25	145	.397	25	176	.482
26	26	.071	26	57	.156	26	85	.233	26	116	.318	26	146	.400	26	177	.485
27	27	.074	27	58	.159	27	86	.236	27	117	.321	27	147	.403	27	178	.488
28	28	.077	28	59	.162	28	87	.238	28	118	.323	28	148	.405	28	179	.490
29	29	.079				29	88	.241	29	119	.326	29	149	.408	29	180	.493
30	30	.082				30	89	.244	30	120	.329	30	150	.411	30	181	.496
31	31	.085				31	90	.247				31	151	.414			
July			August			September			October			November			December		
Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio	Day of Month	Day of Year	Ratio
1	182	.499	1	213	.584	1	244	.668	1	274	.751	1	305	.836	1	335	.918
2	183	.501	2	214	.586	2	245	.671	2	275	.753	2	306	.838	2	336	.921
3	184	.504	3	215	.589	3	246	.674	3	276	.756	3	307	.841	3	337	.923
4	185	.507	4	216	.592	4	247	.677	4	277	.759	4	308	.844	4	338	.926
5	186	.510	5	217	.595	5	248	.679	5	278	.762	5	309	.847	5	339	.929
6	187	.512	6	218	.597	6	249	.682	6	279	.764	6	310	.849	6	340	.932
7	188	.515	7	219	.600	7	250	.685	7	280	.767	7	311	.852	7	341	.934
8	189	.518	8	220	.603	8	251	.688	8	281	.770	8	312	.855	8	342	.937
9	190	.521	9	221	.605	9	252	.690	9	282	.773	9	313	.858	9	343	.940
10	191	.523	10	222	.608	10	253	.693	10	283	.775	10	314	.860	10	344	.942
11	192	.526	11	223	.611	11	254	.696	11	284	.778	11	315	.863	11	345	.945
12	193	.529	12	224	.614	12	255	.699	12	285	.781	12	316	.866	12	346	.948
13	194	.532	13	225	.616	13	256	.701	13	286	.784	13	317	.868	13	347	.951
14	195	.534	14	226	.619	14	257	.704	14	287	.786	14	318	.871	14	348	.953
15	196	.537	15	227	.622	15	258	.707	15	288	.789	15	319	.874	15	349	.956
16	197	.540	16	228	.625	16	259	.710	16	289	.792	16	320	.877	16	350	.959
17	198	.542	17	229	.627	17	260	.712	17	290	.795	17	321	.879	17	351	.962
18	199	.545	18	230	.630	18	261	.715	18	291	.797	18	322	.882	18	352	.964
19	200	.548	19	231	.633	19	262	.718	19	292	.800	19	323	.885	19	353	.967
20	201	.551	20	232	.636	20	263	.721	20	293	.803	20	324	.888	20	354	.970
21	202	.553	21	233	.638	21	264	.723	21	294	.805	21	325	.890	21	355	.973
22	203	.556	22	234	.641	22	265	.726	22	295	.808	22	326	.893	22	356	.975
23	204	.559	23	235	.644	23	266	.729	23	296	.811	23	327	.896	23	357	.978
24	205	.562	24	236	.647	24	267	.732	24	297	.814	24	328	.899	24	358	.981
25	206	.564	25	237	.649	25	268	.734	25	298	.816	25	329	.901	25	359	.984
26	207	.567	26	238	.652	26	269	.737	26	299	.819	26	330	.904	26	360	.986
27	208	.570	27	239	.655	27	270	.740	27	300	.822	27	331	.907	27	361	.989
28	209	.573	28	240	.658	28	271	.742	28	301	.825	28	332	.910	28	362	.992
29	210	.575	29	241	.660	29	272	.745	29	302	.827	29	333	.912	29	363	.995
30	211	.578	30	242	.663	30	273	.748	30	303	.830	30	334	.915	30	364	.997
31	212	.581	31	243	.666				31	304	.833				31	365	1.00

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

(Rule 18)

SHORT RATE CANCELLATION OF SHORT TERM POLICIES
Percentages of Policy Premiums to be Retained by Insurance Company

No. of Days in force	Policy Effective Date																
	Jan.	Feb.	Mar.	Apr.	May	June	July	August		September		October		November		December	
								1-15	16-31	1-15	16-30	1-15	16-31	1-15	16-30	1-15	16-31
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

TABLE 1
(Motorcycles with Registration
Expiration of December 31)

No. of Days in force	Policy Effective Date																
	Dec.	Jan.	Feb.	Mar.	Apr.	May	June	July		August		September		October		November	
								1-15	16-31	1-15	16-31	1-15	16-30	1-15	16-31	1-15	16-30
1-10	9	9	10	11	13	15	16	17	18	19	20	22	25	29	37	54	73
11-15	11	12	13	15	16	17	18	19	20	21	23	26	29	35	45	65	100
16-20	15	16	16	17	18	19	21	22	24	26	28	31	37	44	59	83	
21-25	17	17	18	19	20	22	24	26	28	30	34	37	44	53	70	100	
26-30	18	19	20	21	22	24	27	29	32	35	39	43	51	62	81	100	
31-35	19	20	21	23	24	27	30	33	36	39	44	49	59	70	91		
36-40	21	22	23	25	27	29	33	36	40	43	49	55	65	77	100		
41-45	22	24	25	27	29	32	35	40	43	48	54	61	71	85	100		
46-50	24	25	27	29	31	34	38	43	47	52	59	66	76	92			
51-55	25	27	28	30	33	37	41	47	51	57	63	71	82	100			
56-60	27	28	30	32	35	39	44	50	55	61	67	76	88	100			
61-65	28	30	32	34	37	42	47	53	59	64	71	80	94				
66-70	30	31	33	36	40	44	50	57	62	68	76	85	100				
71-75	31	33	35	38	42	47	53	60	65	71	80	90	100				
76-80	32	35	37	40	44	49	56	63	68	75	84	94					
81-85	34	36	39	42	46	52	59	66	71	78	88	99					
86-90	35	38	40	44	48	54	62	69	75	82	92	100					
91-105	38	41	44	48	53	59	66	74	81	89	100						
106-120	42	45	49	54	59	65	74	82	90	100							
121-135	47	50	54	59	65	71	81	91	100								
136-150	51	55	59	64	70	78	88	100									
151-165	55	60	63	69	75	84	95										
166-180	59	63	68	72	80	90	100										
181-195	63	67	72	78	85	96											
196-210	67	71	76	83	91	100											
211-225	70	75	80	87	94												
226-240	73	78	84	92	100												
241-255	77	82	88	94													
256-270	80	86	92	100													
271-285	84	90	96														
286-300	87	93	100														
301-315	90	97															
316-330	94	100															
331-360	99																
361-365	100																

TABLE 2
(All Vehicles with Registration
Expiration of November 30)

RULE 19. DISCOUNTS

A. Multi-Car

A policyholder who owns two or more automobiles and purchases coverage from the same company for at least two such automobiles, shall be entitled to a reduction of the premium applicable to Coverage Parts 1, 2, 4, 5, 7, 8 and 9. At least two of the automobiles must be private passenger vehicles as defined in Rule 27, except that vehicles classified as antiques are not eligible. The premium reduction applies only to private passenger vehicles as defined in Rule 27. Refer to Miscellaneous Rating Factors page for applicable discount.

B. Public Transit

A discount of the premiums paid for Part 4 and Part 7 coverages will be given to eligible policyholders who provide evidence of purchase of eleven monthly passes or tickets from a qualifying mass transit system during the automobile policy period. Refer to the Miscellaneous Rating Factors page for the applicable discount.

1. Eligibility

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

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

2. Replaced Vehicles

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

3. Application of Discount

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

This discount is fully earned and returnable directly to the policyholder unless the policyholder directs that the discount be applied as a credit to premium charges for a renewal policy or it is used to offset undisputed outstanding premium due the insurer. The maximum discount per eligible vehicle is \$75.

4. Qualifying Massachusetts Transit Systems

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

C. Anti-Theft Device

Refer to Anti-Theft Discounts Rule 54.

D. Class 15

Premiums otherwise applicable to class 10 automobiles shall be reduced by 25% for insureds age 65 or older. If the principal operator becomes age 65 during the policy year, the class 10 premium shall be adjusted as of that date but no later than the next policy renewal date. A notice of this classification change must be sent to the policyholder

either prior to or with the proposed adjustment. The policyholder is required to notify the company of any change in operator usage which would affect entitlement to the discount.

E. Annual Mileage Discount

A discount of the premium paid for Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12 will be given to eligible policyholders on request, when the annual mileage of the vehicle falls into one of two categories. The discount will be based on the actual mileage driven in the previous policy year as determined by a comparison of two odometer readings, at least six months apart, from Registry of Motor Vehicle information or the Annual Mileage Discount Form and other standard automobile insurance forms available to the company. Refer to the Miscellaneous Rating Factors page for the applicable categories and discounts.

1. Eligibility

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

2. Verification

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

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

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

3. Application of Discount

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

Rule 20. MODEL YEAR RATING

A. Model Year Defined

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

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

B. Rating of Model Years Not Shown on Rate Pages

- 1. 1990 and Later Model Years:** Refer to the Miscellaneous Rating Factors section and apply the model year, symbol and coverage factor to the earliest model year \$500 deductible rate displayed in the Rate Section to obtain the actual cash value premium.

2. 1989 and Earlier Model Years:

a. Refer to the Miscellaneous Rating Factors section and apply the earliest model year, symbol and coverage factor to the earliest model year \$500 deductible rate for the same symbol displayed in the Rate Section to obtain the actual cash value premium.

b. Apply the appropriate symbol factor shown below to the premium obtained in 2.a.:

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

Rule 21. FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE

A. Actual Cash Value

Refer to Miscellaneous Rating Factors section for the applicable factors.

B. Stated Amount

Refer to the Rate Section for any specified peril

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

A. Non-Symbolled Vehicles

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

Symbol	Model Years 1980 & Prior	Model Years 1981-1989	Model Years 1990 & Subsequent
1	0- 1600	0- 1600	0- 6500
2	1601- 2100	1601- 2100	6501- 8000
3	2101- 2750	2101- 2750	8001- 9000
4	2751- 3700	2751- 3700	9001-10000
5	3701- 5000	3701- 5000	10001-11250
6	5001- 6500	5001- 6500	11251-12500
7	6501- 8000	6501- 8000	12501-13750
8	8001-10000	8001-10000	13751-15000
10	10001-12500	10001-12500	15001-16250
11	12501-15000	12501-15000	16251-17500
12	15001-17500	15001-17500	17501-18750
13	17501-20000	17501-20000	18751-20000
14	20001 & above	20001-24000	20001-22000
15		24001-28000	22001-24000
16		28001-33000	24001-26000
17		33001-39000	26001-28000
18		39001-46000	28001-30000
19		46001-55000	30001-33000
20		55001-65000	33001-36000
21		65001 & above	36001-40000
22			40001-45000
23			45001-50000
24			50001-60000
25			60001-70000
26			70001-80000
27			80001 & above

3. Stated or Agreed Amount

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

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

4. Equipment: Vans and Pick-ups

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

B. Rating Vehicles with Symbols 18 and Above

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

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

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

a) Increasing the factor for Symbol 26 by +.15 for each \$10,000 or portion of \$10,000 above \$80,000 of the FOB List Price or Purchase Price, whichever is higher.

b) Applying this factor to the Symbol 17 premium shown in the Rate Pages for the applicable territory, class, and model year, before discounts are applied.

RULE 23. HIGH-THEFT VEHICLES

For certain model years, some makes and models are designated high-theft vehicles by the Commissioner of Insurance. These vehicles are identified as such in the Symbol and Identification Section of this Manual.

The insurer may, at its option, charge an extra-risk rate, refuse to write, or cancel coverage under parts 7, 8, or 9 if vehicle designated as a high-theft vehicle is not equipped with a category III, IV or V anti-theft device or vehicle recovery system as defined in Rule 54.

New Business Rule

Any high-theft vehicle listed on a New Business Application which does not have an appropriate anti-theft device or vehicle recovery system shall be written at the extra-risk rate. If an appropriate device is installed within thirty days of the policy effective date, the extra-risk premium will be waived and the anti-theft discount will be allowed retroactive to policy inception. If an appropriate device is not installed within thirty days of policy inception, the company, at its election, may cancel coverage under parts 7, 8, and 9 or continue such coverage at the extra-risk rate.

A category III, IV, or V device installed more than thirty days after the policy effective date qualifies for the applicable discount, but the discount shall be calculated pro-rata from the date of installation. Any premium charged for an extra-risk rate shall be earned on a pro-rata basis.

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

The following circumstances require the application of the extra-risk rate if the insurer elects to write coverage under parts 7, 8, and 9, and the insurance to be provided is on a vehicle:

1. customarily driven by or owned by persons who within the five years preceding the policy effective date have been convicted of vehicular homicide, auto insurance related fraud, or auto theft.
2. customarily driven or owned by persons who within the three years preceding the policy effective date have been convicted of any category of driving under the influence of alcohol or drugs.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

3. customarily driven by or owned by persons who, within three years preceding the policy effective date, have been involved in four or more at-fault auto accidents. An at-fault auto accident is one in which the owner or any person who customarily drives the auto was more than 50% at fault.
4. designated as a "high-theft vehicle" which does not have at least a minimum anti-theft or auto recovery device as prescribed by the Commissioner of Insurance. (Refer to Rule 23.)
5. customarily driven by or owned by persons who have two or more total auto theft or fire insurance claims within the three years immediately preceding the policy effective date.
6. customarily driven by or owned by persons who have within the five years preceding the policy effective date made an intentional and material misrepresentation in making claim under Collision or Comprehensive coverage.
7. for which a salvage title has been issued by the Registrar of Motor Vehicles unless a new certificate of title has been issued in accordance with Massachusetts law. (Coverage cannot be written on a vehicle which has been issued a salvage title.)

The factors for the extra-risk rate are multiplied by the manual rate as follows:

	Collision	Comprehensive
Vehicular Homicide	1.5	1.0
Auto Insurance Related Fraud	1.5	1.5
Auto Theft	1.5	1.5
Driving Under the Influence of Alcohol or Drugs	1.1	1.0
Four or More At-Fault Accidents	1.1	1.0
High-Theft Vehicle	1.0	1.5
Two or More Total Fire or Total Theft Losses	1.0	1.5
Material Misrepresentation	1.5 (1.2)	1.5 (1.2)
Salvage Title	Coverage not available	

NOTE: For the first instance of a material misrepresentation in the application for insurance, the lower indicated factor may be used, at the option of the insurer.

Application of Factors

A. Single Vehicle Policies

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

B. Multi-Vehicle Policies

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

RULE 25. VEHICLE SERIES RATING

Vehicle Series Rating (VSR) is a program applied by the Insurance Services Office (ISO) to adjust the Price New Symbols of vehicles to increase or decrease the symbol due to loss experience reflecting crash damage, ease of

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

repair, cost of repair parts, and theft for the particular vehicle, resulting in the Rating Symbol. The Rating Symbol is used to determine a vehicle's premium for Collision, Limited Collision and Comprehensive coverage.

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

Reassignment of symbols shall be effective with 2006 and subsequent model year vehicles. A policy shall not be changed mid-term solely due to a change in symbol assignment based on symbol review.

RULE 26. RESERVED FOR FUTURE USE

SECTION II - PRIVATE PASSENGER AUTOMOBILES

RULE 27. PRIVATE PASSENGER DEFINITION

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

If a motor vehicle is leased as described in the foregoing paragraphs, and the lessee is obtaining the insurance, the policy must be issued to the lessee as named insured and Endorsement M-0070-S, "Coverage For Anyone Renting An Auto To You," must be attached to the policy.

RULE 28. PRIVATE PASSENGER CLASSIFICATIONS

A. Operator Classes

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

- 21 Inexperienced Occasional Operator - licensed less than three years. No driver training.** The operator has been licensed less than three years, is not the principal operator of the automobile, and has not completed a Satisfactory Driver Training Program.
- 25 Inexperienced Principal Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, is the principal operator of the automobile, and has completed a Satisfactory Driver Training Program.
- 26 Inexperienced Occasional Operator - licensed less than three years. Driver training.** The operator has been licensed less than three years, has completed a Satisfactory Driver Training Program, and is not the principal operator of the automobile.
- 30 Business Use.** The operator has been licensed at least six years and the automobile is used in the occupation, profession, or business of the insured. Going to or from the principal place of the occupation, profession or business of the insured is not considered business use.

B. Operators

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

1. Assignment of Operators to Automobiles

- a. If an insurer defers operators listed on a policy who are rated on an automobile insured by another Massachusetts private passenger motor vehicle insurance policy for the purposes of rating the policy on which they are listed in the voluntary market, this practice must be extended to the rating of policies assigned to it through the MAIP. If the insurer does not defer any listed operator under the policy for the purposes of rating the policy, the insurer shall not adopt that practice for the purposes of rating a policy assigned to it through the MAIP
- b. Each operator listed on the policy shall be assigned to an automobile on the policy based on the operator's class and merit rating in a manner which produces the highest Combined Premium (the sum of the premium for Parts 1, 2, 4, 5, 7, 8, and 9 for the operator's class and the operator's merit rating adjustment) for each automobile. The operators shall be assigned in order of the highest Combined Premium applied to the automobile with highest Base Premium (the automobile's Class 10 premium for Parts 1, 2, 4, 5, 7, 8, and 9) until all operators are assigned to an automobile, except that:
- i. If an inexperienced operator is the principal operator of a specific automobile, the automobile shall be rated with the appropriate inexperienced principal operator class and merit rating adjustment of that operator;
 - ii. If an operator age 65 or over is the principal operator of a specific automobile and all operators listed on the policy have been licensed at least six years, the automobile shall be rated as Class 15 and that operator's merit rating adjustment shall be applied. However, if more than one listed operator is age 65 or over, Class 15 and the merit rating adjustments of the Class 15 operators shall be applied in the manner which produces the highest Combined Premium.
 - iii. If only one operator is listed on the policy, all automobiles on the policy will be assigned the same principal operator classification and merit rating adjustment.
 - iv. If each listed operator has been used in rating an automobile on the policy, any remaining automobiles shall be assigned the operator class and merit rating adjustment which produces the lowest Combined Premium, unless the automobile is subject to rating as Class 30.
 - v. If more than one operator is listed on the policy, an operator cannot be assigned as the principal operator of more than one automobile on the policy until the other operators are assigned to an automobile.
- c. The assignment of operators to automobiles applies regardless of the number of policies or insurers involved.
- d. An inexperienced operator in active military service with the Armed Forces of the United States of America shall not be considered an operator of the automobile unless such individual customarily operates the automobile.

e. Private passenger automobiles owned by clergy are to be classified as Class 10 or 15 unless (a) Class 30 is required due to business use other than in connection with church use or (b) an inexperienced operator is listed on the policy.

2. Excluded Operator

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

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

3. Driving Experience

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

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

4. Operator Use

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

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

C. Classification Changes

Classification of each automobile shall be determined by the facts existing as of the effective date of the policy. Premium adjustments shall be made on a pro rata basis if changes occur during the policy period.

D. Satisfactory Driver Training Program

1. Completion and receipt of a certificate under the Massachusetts Driver Education Program prescribed by the Registrar of Motor Vehicles, or
2. The presenting of satisfactory evidence (certificate signed by school officials) that such operators has successfully completed a driver education course in a state other than Massachusetts meeting the following standards:
 - a. The course had the official approval of the State Department of Education or other responsible state agency, and was conducted by:
 - (1) a recognized secondary school, college or university, or
 - (2) other school approved and supervised by the State Department of Education or other responsible state agency.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

- b. The course was conducted by instructors certified by the State Department of Education or other responsible state agency.
- c. The course was composed of a minimum of thirty clock hours for classroom instruction, plus a minimum of twelve clock hours per student in the practice driving phase.

RULE 29. RESERVED FOR FUTURE USE

RULE 30. PERSONAL INJURY PROTECTION - DEDUCTIBLE OPTIONS

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

1. The option of electing a deductible shall be limited to individual insureds and shall apply only to private passenger vehicles as defined in this Section and motor homes owned by such insureds.
2. The eligible policyholder may select a deductible amount of \$100, \$250, \$500, \$1,000, \$2,000, \$4,000 or \$8,000.
3. The deductible applicable to the "Policyholder alone" is the only deductible available if the policyholder is the only member of the household, regardless of the number of vehicles which he owns. Lawfully married individuals having joint ownership and registration of a single motor vehicle which is the only vehicle in the household shall be considered to be an individual for purposes of paragraph 4 of this rule. In such a case the same form of deductible must apply to both of the lawfully married individuals.
4. Either the deductible for the policyholder "alone" or the policyholder and household members is available to a policyholder who has two or more members in his household and there is one motor vehicle in the household.
5. The deductible applicable to the policyholder and household members is the only deductible available for election if there are two or more members in the household, and also two or more motor vehicles insured for Personal Injury Protection by household members.
6. If two or more vehicles are insured under a single policy, the same deductible election shall apply to all vehicles insured under such a policy.
7. As used in this rule, the term "household members" means those persons living in the policyholder's household who are related to the policyholder by blood, marriage or adoption. This includes wards or foster children.

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

RULE 31. TRANSPORTATION OF FELLOW EMPLOYEES

If a private passenger motor vehicle has a seating capacity of not more than eight passengers other than the driver and is used to carry fellow employees, students or others for a consideration, expressed or implied, to or from, or near their place of employment or education, the premium to be charged shall be the otherwise applicable private passenger automobile premium. For vehicles in excess of eight passengers, refer to the rule for van pools in the commercial automobile manual.

All policies subject to this rule must contain the endorsement titled Transportation of Fellow Employees, Students or Others, M-0004-S.

RULE 32. PICK-UPS, VANS AND SIMILAR TYPE VEHICLES

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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

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

Refer to the assigned insurer's rating procedure for purposes of comparing the MAIP premiums to the assigned insurer's voluntary premiums.

RULE 33. TOWING AND LABOR COST

Private Passenger Automobiles and Motorcycles only.

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

Applicable regardless of the term of the policy or endorsement.

Refer to the assigned insurer's rating procedure for purposes of comparing the MAIP premiums to the assigned insurer's voluntary premiums.

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

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

Refer to the Miscellaneous Motor Vehicles page for rating methods and factors.

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

Refer to the assigned insurer's rating procedure for purposes of comparing the MAIP premiums to the assigned insurer's voluntary premiums.

RULES 35 - 38. RESERVED FOR FUTURE USE

SECTION III - MISCELLANEOUS MOTOR VEHICLES AND COVERAGES

RULE 39. MOTOR HOMES/CAMPER BODIES

A. Motor Homes

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

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

Refer to the assigned insurer's rating procedure for purposes of comparing the MAIP premiums to the assigned insurer's voluntary premiums.

B. Camper Bodies

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

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

Symbolled Pick-Up

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

Non-Symbolled Pick-Up

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

Refer to the assigned insurer's rating procedure for purposes of comparing the MAIP premiums to the assigned insurer's voluntary premiums.

RULE 40. RESERVED FOR FUTURE USE

RULE 41. STATED AMOUNT COVERAGE

Parts 7, 8 and 9

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

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

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

Endorsement MPY-0027-S titled Stated Amount Coverage must be issued with the policy

RULES 42-43. RESERVED FOR FUTURE USE

RULE 44. MOTORCYCLES, MOTORSCOOTERS, MOPEDS AND SIMILAR MOTOR VEHICLES

Experienced or inexperienced operator classifications apply to coverage parts 1, 2, 4, 5, 7 and 8. The experienced operator classification is applied when the operator of the motorcycle has been licensed to operate a motorcycle for at least six years. The inexperienced operator class is applied when the operator of the motorcycle has been licensed to operate a motorcycle for less than six years, or holds a motorcycle permit. When an inexperienced operator classification is applied to a motorcycle, the rates for parts 1, 2, 4, 5, 7 and 8 must be multiplied by a factor of 1.50. The merit rating assigned to an operator on a private passenger automobile insurance policy, if available, shall also be applied to the motorcycle policy. Operators assigned to motorcycles will also be considered for assignment to automobiles listed on the policy in accordance with Rule 28.

If there is more than one operator on a policy, the operators shall be assigned to the motorcycles in the order which produces the highest Combined Premium. The Combined Premium is the sum of the premium for Parts 1, 2, 4, 5, 7, 8 and 9 for the operator's classification, including the 25% discount for operators age 65 and over, and the operator's merit rating adjustment. Any motorcycles remaining after assignment of all operators shall be assigned the classification and merit rating adjustment producing the lowest Combined Premium for the listed operators. If an inexperienced operator is the only listed operator of the motorcycle on the policy, all motorcycles shall be assigned an inexperienced operator classification.

Personal Injury Protection coverage for any operator or occupant of a motorcycle is excluded under the policy. The Personal Injury Protection premium in the rate pages must be charged for all motorcycles subject to the Compulsory Law. If Optional Bodily Injury to Others (Part 5) is purchased with guest occupants excluded, Endorsement M-0002-S titled "Guest Occupants Exclusion" must be issued with the policy.

The term "Motorcycle" shall include any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached, except a tractor, a motorized lawnmower, a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three wheel truck, or a motor vehicle on which the operator and passengers ride within an enclosed cab.

The multi-car discount does not apply to any motorcycle.

Motorcycles shall be classified on the basis of cubic centimeter displacement in accordance with the following groups and written at the rate shown on the Rate Sheets.

Group A - Cubic Centimeter Engine Displacement of 100 or less.

Group B - Cubic Centimeter Engine Displacement of 101-350.

Group C - Cubic Centimeter Engine Displacement of 351-650

Group D - Cubic Centimeter Engine Displacement over 650

Fire - See rate section.

Theft - See rate section.

Comprehensive - See rate section.

Collision - See rate section.

Limited Collision - See rate section.

Substitute Transportation – See Miscellaneous Rating Factors page.

Towing and Labor – See Miscellaneous Rating Factors page.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule, shall be eligible for a 25% discount if the experienced operator has attained age 65, or older. The discount applies to all Parts.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 10% discount if the principal operator has completed an approved motorcycle rider training program. The discount applies to Parts 1, 2, 3, 4, 5, 6, 7, 8 and 12. Refer to the Miscellaneous Motor Vehicles Page for a list of approved sites.

Motorcycles subject to the Compulsory Law and classified in accordance with this Rule shall be eligible for a 20% discount if the motorcycle is equipped with a Vehicle Recovery System which falls under Category IV of the Anti-Theft Device Standards and Discounts, as defined in Rule 54. This discount is applicable to Comprehensive coverage or other combinations of specified perils which afford Theft coverage.

RULE 45. AGREED AMOUNT COVERAGE - COMPREHENSIVE

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

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

Endorsement MPY-0034-S titled "Agreed Amount Coverage - Comprehensive" must be issued with the policy.

RULE 46. EXCESS ELECTRONIC EQUIPMENT COVERAGE

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

1. Determine the value of the equipment, including installation, in excess of \$1,000
2. The rate charged is a flat rate and is not subject to any discount, other than that applicable to Class 15.
3. Endorsement MPY-0041-S, "Excess Electronic Equipment Coverage," must be issued with the policy.

Refer to the Miscellaneous Rating Factors page for premium charges.

RULE 47. CUSTOMIZED VANS AND PICK-UPS

Coverage for loss or damage to customizing equipment located in or upon a pick-up or van is excluded under the Massachusetts Automobile Insurance Policy. Coverage for customizing equipment is available for any pick-up or van insured under the policy for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) by attaching Endorsement MPY-0037-S, Coverage for Customized Vans and Pick-Ups, and adding the value of the customized equipment to the value of the vehicle.

The vehicle should be rated as follows:

A. Symbolled Pick-Up or Van

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

B. Non-Symbolled Pick-Up or Van

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

RULE 48. RESERVED FOR FUTURE USE

SECTION IV - NON-OWNED AUTOMOBILES

RULE 49. RESERVED FOR FUTURE USE

RULE 50. USE OF OTHER AUTOMOBILES

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

Endorsement M-0051-S, Use of Other Automobiles-Vehicles Furnished or Available For Regular Use may be used to cover vehicles furnished or available for regular use except vehicles furnished for use as public or livery conveyances.

Endorsement M-0052-S, Use of Other Automobiles-Vehicles Furnished or Available For Use as Public or Livery Conveyances, may be used to cover non-owned public or livery conveyances. Primary insurance must be in effect for these vehicles.

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

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

2. Vehicles Furnished or Available For Use As Public or Livery Conveyances

50% of the applicable Private Passenger rate for an individual and 60% for an individual and household members.

Physical Damage Coverages

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

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

RULES 51 - 53. RESERVED FOR FUTURE USE

SECTION V - SUPPLEMENTAL INFORMATION

RULE 54. ANTI-THEFT DISCOUNTS

1. Purpose and Scope

This rule governs the reduction in premium charges for private passenger motor vehicles and certain commercial vehicles equipped with anti-theft devices and vehicle recovery systems.

2. Eligibility

This rule is applicable to private passenger automobiles as defined in Rule 27 in this manual.

3. Coverages

The discount is applicable to the Comprehensive coverage or other combination of specified perils which afford Theft coverage.

4. Discounts Applicable

The following discounts are to be applied:

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

5. Definitions

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

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

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

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

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

6. General

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

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

Discounts Applicable.

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

Categories Defined

Category I

Devices qualifying in this category receive 5% discounts.

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

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

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

A sticker may identify the presence of this system.

(b) Ignition or Starter Cut-Off Switches

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

(c) Non-Passive, Externally-Operated Alarm

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

(d) Steering Column Armored Collar

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

(e) Steering Wheel Removal Lock

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

Category II

Devices qualifying in this category receive 15% discounts.

(a) Non-Passive Fuel Cut-Off Device

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

(b) Non-Passive Steering Wheel Lock

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

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

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

(d) Window Identification System

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

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

A sticker may identify the presence of this identification system.

(e) Emergency Handbrake Lock

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

(f) Car Transmission Lock

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

A sticker may identify this system.

Category III

Devices qualifying in this category receive 20% discounts.

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

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

(b) Passive Fuel Cut-Off Device

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

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

(c) Armored Ignition Cut-Off Switch

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

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

(d) Passive Multi-Component Cut-Off Switch

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

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

(e) Passive Time Delay Ignition System

This is a device which allows the car to start only if the operator waits a prescribed time, which must vary from device to device in a range of three to twenty seconds, before moving the ignition key from "On" to "Start". If the

auto does not start, the operator must be required to wait at least ninety seconds before the device can be operated successfully on a subsequent try.

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

(f) Armored Cable or Electrically Operated Hood Lock and Ignition Cut-Off Switch

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

(1) Armored Cable Hood Lock

(a) The hood lock cable must be armored by case hardened solid steel tubing designed to resist cutting; tubing must extend through firewall and be secured so as to prevent retraction. Otherwise, an alarm meeting the criteria of Section (5.3)(a) must be installed.

(b) The system must be engaged by a push button or other device which facilitates use. The push button or other device must be installed within reach of driver when seated.

(c) No portion of the hood lock cable may be accessible so that it could be grasped from underneath the car; and, if accessible through the grillwork, armor must extend to the locking mechanism.

(2) Electrically Operated Hood Lock

(a) The hood lock is electrically operated and functions so that it remains locked even if the wiring operating the hood lock is cut.

(b) The system must be engaged passively by turning the ignition key to the off position. To disarm the system a separate key or electronic keyless device must be used.

(c) If the hood lock can be reached through the grillwork or from underneath the car, the hood lock must be shielded or armored so that it cannot be manually operated. The locks controlling the devices must be of tubular type or operate electronically.

(g) Passive, Delayed Ignition Cut-Off System

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

(1) The ignition must cut off automatically as soon as the engine reaches a speed in the range of 1,500 to 2,000 RPM.

(2) The system must be automatically armed when the ignition key is turned to the off position.

(3) A push button or other type of disarm switch must be well hidden from view. The wiring must blend with factory-installed wiring if placed under the dash. In the alternative, a tubular key or an electronic keyless device may be used.

(4) An alarm or horn shall be actuated at the same time the ignition is disabled.

(5) If a parking/service attendant switch is provided, a buzzer must sound all the time the engine is running. The switch must be hidden in a remote place.

(h) Passive Ignition Lock Protective system

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

A sticker may identify the presence of this system.

(i) High Security Ignition Replacement Lock

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

A sticker may identify the presence of this system.

(j) Hydraulic Brake Lock

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

(k) Chip Key

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

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

Category IV

Devices qualifying in this category receive 20% discounts.

Vehicle Recovery System

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

Category V

Devices qualifying in this category receive 25% discounts.

Vehicle Recovery System with Unauthorized Movement Notification

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

RULE 55. PRE-INSURANCE INSPECTION PROGRAM

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

Eligibility

Unless specifically exempted or waived, all private passenger motor vehicles and pick-ups or vans having a gross vehicle weight up to 8,000 pounds are required to be inspected by an insurer prior to the issuance of physical damage coverages by the insurer. An insurer's decision to waive or not to waive an inspection pursuant to 211 CMR 94.00, shall not be based on the age, race, sex, or marital status of the applicant or the customary operators of the vehicle, the principal place of garaging, or the fact that the policy has been assigned to the insurer through the Massachusetts Automobile Insurance Plan.

Exemptions to Inspection Requirement

An inspection shall not be required if:

1. The motor vehicle is a new, unused motor vehicle from a franchised automobile dealership where the insurer is provided with either: a copy of the bill of sale which contains a full description of the motor vehicle, including all options and accessories; or a copy of the RMV Form 1 provided by the Registry of Motor Vehicles, which establishes the transfer of ownership from the dealer to the customer and a copy of the window sticker or the dealer invoice showing the itemized options and equipment in addition to the total retail price of the vehicle.
2. The applicant has been insured for three years or longer, without interruption, under a motor vehicle liability policy or policies which include(s) physical damage coverage, issued by the insurer to which the application is submitted; or any applicant involuntarily transferred to another insurer due to the applicant's original insurer's withdrawal from the Commonwealth if the applicant otherwise qualifies under this regulation.
3. An inspection is waived by the insurer.
4. Any private passenger motor vehicle not owned by the applicant, which is used by the applicant, with the permission of the owner, as a temporary substitute due to breakdown, repair, servicing, loss or destruction of the applicant's own motor vehicle.
5. A motor vehicle which is leased less than six months, provided the insurer receives the lease or rental agreement containing a description of the leased motor vehicle, including its condition.
6. When requiring an inspection would cause a serious hardship to the insurer or the applicant and such hardship is documented in the applicant's policy record.
7. When the insurer has no inspection facility or authorized representative either in the city or town in which the motor vehicle is principally garaged or within five miles of said city or town.

An insurer may require an inspection of a motor vehicle otherwise exempt pursuant to 211 CMR 94.05(1) provided that the decision to inspect such motor vehicle is reasonable and supported by objective facts. An insurer shall maintain a written record of its reasons for requiring an inspection in situations that are otherwise exempt in the applicant's policy record.

Waiver of Inspection

An inspection may be waived if:

1. The motor vehicle is ten or more model years older for all policies issued or renewed during the current calendar year.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Example: For policies issued or renewed during calendar year 2005, inspection of all 1995 and older model year vehicles may be waived.

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

An insurer shall maintain a written record of its reasons for not waiving an inspection in situations where it is permitted in the applicant's policy record.

Deferral of Inspection

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

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

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

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

Inspection Procedures

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

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

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

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

RULE 56. MERIT RATING PLAN

Driving Record/Experience Period

Each listed operator on a policy is assigned a merit rate adjustment based on the operator's driving record. The merit rate adjustment is a percentage multiplied by the otherwise applicable premium to reflect the number, type, and age of at fault accidents and traffic violations of the rated operator during the policy experience period.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

The policy experience period is the six years immediately preceding the effective date of the policy. At fault accidents or traffic violations that occurred more than five years prior to the policy effective date are not considered in the determination of the merit rate adjustment.

The Merit Rating Board will compute and report to the Insurer the merit rating code of each operator. The merit rating code will reflect the total number of at-fault accidents or violation points incurred during the six years preceding the policy effective date for each operator.

Operators New to Massachusetts

If an application for insurance indicates that an operator new to Massachusetts was licensed outside of Massachusetts within the last six years or such operator is being added to an existing policy, the operator's policy experience period will begin as of the effective date of that policy until the insurer receives confirmation of the operator's merit rating information.

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

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

Classification of Points By Driving Infraction

Points are assigned as follows:

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

A claim payment for Bodily Injury Liability, Damage to Someone Else's Property, Collision or Limited Collision of at least \$500 and up to \$2,000 constitutes a minor at-fault accident. A claim payment of more than \$2,000 constitutes a major at-fault accident. An "at-fault" accident is one in which the insurer determines that the involved operator is more than 50% at fault.

An operator's total number of points is based on the number of years since the last at fault accident or traffic violation. If the most recent at fault accident or traffic violation occurred less than three years prior to the policy effective date, the total number of points is equal to the sum of the above point values for each driving infraction in the policy experience period. If the most recent at fault accident or traffic violation occurred more than three years prior to the policy effective date, and the number of driving infractions during the policy experience period is three or less, the total number of points is equal to the sum of the above point values for each driving infraction minus the number of driving infractions in the policy experience period. In no event shall the points for any at fault accident or traffic violation be reduced below zero.

Points are not assigned to a non-criminal minor motor vehicle traffic law violation if it is the first such violation.

Calculation of the Merit Rate Adjustment

The merit rate adjustment is applied to Bodily Injury (Parts 1 and 5), PIP (Part 2), Property Damage (Part 4) and Collision (Part 7).

The merit rate adjustment is the last step in the rating process after all discounts and rating factors have been applied to the rate.

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

Merit Rating Plan

Calculation of Merit Rate Adjustments
 Percentages to Apply to Otherwise Applicable Premiums *

<u>Merit Rating Code</u>	<u>Experienced Operators</u> (Rate Class 10, 15 or 30)		<u>Inexperienced Operators</u> (All Other Rate Classes)	
	<u>Parts 1, 2, 4 and 5</u>	<u>Part 7</u>	<u>Parts 1, 2, 4 and 5</u>	<u>Part 7</u>
	Factors			
99	-0.170	-0.170	NA	NA
98	-0.070	-0.070	-0.070	-0.070
<hr/>				
0	0.000	0.000	0.000	0.000
<hr/>				
	Surcharge Factors			
1	+0.150	+0.150	+0.075	+0.075
2	0.300	0.300	0.150	0.150
3	0.450	0.450	0.225	0.225
4	0.600	0.600	0.300	0.300
5	0.750	0.750	0.375	0.375
6	0.900	0.900	0.450	0.450
7	1.050	1.050	0.525	0.525
8	1.200	1.200	0.600	0.600
9	1.350	1.350	0.675	0.675
10	1.500	1.500	0.750	0.750
11	1.650	1.650	0.825	0.825
12	1.800	1.800	0.900	0.900
13	1.950	1.950	0.975	0.975
14	2.100	2.100	1.050	1.050
15	2.250	2.250	1.125	1.125
16	2.400	2.400	1.200	1.200
17	2.550	2.550	1.275	1.275
18	2.700	2.700	1.350	1.350
19	2.850	2.850	1.425	1.425
20	3.000	3.000	1.500	1.500
21	3.150	3.150	1.575	1.575
22	3.300	3.300	1.650	1.650
23	3.450	3.450	1.725	1.725
24	3.600	3.600	1.800	1.800
25	3.750	3.750	1.875	1.875
26	3.900	3.900	1.950	1.950
27	4.050	4.050	2.025	2.025
28	4.200	4.200	2.100	2.100
29	4.350	4.350	2.175	2.175
30	4.500	4.500	2.250	2.250
31	4.650	4.650	2.325	2.325
32	4.800	4.800	2.400	2.400

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

33	4.950	4.950	2.475	2.475
34	5.100	5.100	2.550	2.550
35	5.250	5.250	2.625	2.625
36	5.400	5.400	2.700	2.700
37	5.550	5.550	2.775	2.775
38	5.700	5.700	2.850	2.850
39	5.850	5.850	2.925	2.925
40	6.000	6.000	3.000	3.000
41	6.150	6.150	3.075	3.075
42	6.300	6.300	3.150	3.150
43	6.450	6.450	3.225	3.225
44	6.600	6.600	3.300	3.300
45	6.750	6.750	3.375	3.375

* Total merit rate adjustment is determined by multiplying the above percentages (for the appropriate points) to premiums by coverage (after all other applicable discounts and rating factors), rounding to the nearest whole dollar amount, and then summing the results for all coverages.

RULE 57. RESERVED FOR FUTURE USE

RULE 58. REGISTRY OF MOTOR VEHICLES PROCEDURES

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

Registration Requirements

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

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

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

Registration Transfer

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

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

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

Salvage Title

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

**PRIVATE PASSENGER ENDORSEMENTS
ALPHABETICAL INDEX**

<u>TITLE</u>	<u>AIB FORM NO.</u>
Agreed Amount – Comprehensive	MPY-0034-S Ed. 04-08)
Coverage for Anyone Renting An Auto To You	M-0070-S (Ed. 04-08)
Coverage for Customized Vans and Pickups	MPY-0037-S (Ed. 04-08)
Excess Electronic Equipment Coverage	MPY-0041-S (Ed. 04-08)
\$100 Glass Deductible	MPY-0039-S (Ed. 04-08)
Guest Occupants Exclusion – Motorcycles	M-0002-S (Ed. 04-08)
Non-Renewal of Policy – Motorcycles, Recreational Vehicles and Trailers	M-0103-S (Ed. 04-08)
Operator Exclusion Form	M-0106-S (Ed. 04-08)
Other Optional Insurance – Combined Additional Coverage	MPY-0031-S (Ed. 04-08)
Other Optional Insurance – Fire, Lightning and Transportation	MPY-0028-S (Ed. 04-08)
Other Optional Insurance – Theft	MPY-0029-S (Ed. 04-08)
Premium Calculation Disclosure Form	MP-0001 (Ed. 04-09)
Stated Amount Coverage	MPY-0027-S (Ed. 04-08)
Suspension of Coverage - Reduction of Limits	MPY-0032-S (Ed. 04-08)
Transportation of Fellow Employees, Students or Others	M-0004-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Regular Use	M-0051-S (Ed. 04-08)
Use of Other Autos - Vehicles Furnished or Available for Use As Public or Livery Conveyances	M-0052—S (Ed. 04-08)
Waiver of Deductible	MPY-0016-S (Ed. 04-08)

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RATING TERRITORIES SECTION

TERRITORY DEFINITIONS

Except for East Boston and South Boston, sections of cities and towns designated "North," "East," "South," and "West" or with a prefix or suffix merely supplemental to the principal name (such as West Newton or Arlington Heights) are not separately listed (see principal designation).

In some instances (such as North Andover) there are two distinct townships, Andover and North Andover, in which case both are listed.

Counties are indicated by the Statistical Code Numbers as follows:

Left Hand Digit	County	Left Hand Digit	County
0	Barnstable Dukes Nantucket Plymouth	4	Franklin
1	Berkshire	5	Hampden
2	Bristol	6	Hampshire
3	Essex	7	Middlesex
		8	Norfolk
		9	Suffolk
			Worcester

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

CITY OF BOSTON

Definition	Rating Territory	Statistical Code
BOSTON CENTRAL - (Zip Codes 02101-02118, 02123, 02133, 02199, 02201, 02202, 02203, 02210, 02215, 02241)	23	821
BRIGHTON - (Zip Codes 02134, 02135, 02163)	24	822
CHARLESTOWN - EAST BOSTON - (Zip Codes 02128, 02129)	26	824
DORCHESTER - (North Dorchester and South Dorchester) - (Zip Codes 02122, 02124, 02125, 02126)	21*	819
EAST BOSTON - CHARLESTOWN - (Zip Codes 02128, 02129)	26	824
HYDE PARK - (Zip Codes 02136, 02137)	20	818
JAMAICA PLAIN - (Zip Code 02130)	19	817
ROSLINDALE - (Zip Code 02131)	18	816
ROXBURY - (Including parts of Dorchester) (Zip Codes 02119, 02120, 02121)	22	820
SOUTH BOSTON - (Zip Code 02127)	25	823
WEST ROXBURY (Zip Code 02132)	17	815

The following list contains subdivisions of Boston with territorial schedules and statistical codes:

Name	Rating Territory	Statistical Code
Allston - (Brighton)	24	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

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

RATING TERRITORIES

City or Town	Rating Territory	Statistical Code	City or Town	Territory	Code
A			CHARLESTOWN - Boston (Zip Codes 02128, 02129)	26	824
ABINGTON	8	010	CHARLTON	4	936
ACTON	27	630	CHATHAM	27	051
ACUSHNET	7	230	CHELMSFORD	2	612
ADAMS	27	110	CHELSEA	16	802
AGAWAM	7	420	CHESHIRE	27	130
ALFORD	27	170	CHESTER	1	440
AMESBURY	2	310	CHESTERFIELD	27	570
AMHERST	5	510	CHICOPEE	9	402
ANDOVER	3	311	CHILMARK	27	081
ARLINGTON	4	610	CLARKSBURG	27	131
ASHBURNHAM	1	930	CLINTON	6	911
ASHBY	1	670	COHASSET	4	732
ASHFIELD	27	470	COLRAIN	1	431
ASHLAND	5	631	CONCORD	27	613
ATHOL	3	910	CONWAY	27	473
ATTLEBORO	5	210	CUMMINGTON	27	571
AUBURN	6	931			
AVON	11	730	D		
AYER	3	632	DALTON	27	132
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	E		
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, 02241)	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, 02163)	24	822	ESSEX	2	330
BRIMFIELD	3	491	EVERETT	14	602
BROCKTON	45	002	F		
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
C			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			
	Rating	Statistical			

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code	City or Town	Territory	Code
			LINCOLN	1	639
			LITTLETON	27	640
			LONGMEADOW	4	442
			LOWELL	41	601
			LUDLOW	7	421
			LUNENBURG	1	945
			LYNN	43	300
			LYNNFIELD	7	334
				M	
			MALDEN	14	603
			MANCHESTER	27	335
			MANSFIELD	3	214
			MARBLEHEAD	4	316
			MARION	3	038
			MARLBOROUGH	5	618
			MARSHFIELD	7	039
			MASHPEE	5	085
			MATTAPOISETT	3	040
			MAYNARD	27	620
			MEDFIELD	27	736
			MEDFORD	12	604
			MEDWAY	27	737
			MELROSE	6	619
			MENDON	27	946
			MERRIMAC	3	336
			METHUEN	10	317
			MIDDLEBOROUGH	6	013
			MIDDLEFIELD	1	576
			MIDDLETON	6	337
			MILFORD	5	915
			MILLBURY	4	916
			MILLIS	27	738
			MILLVILLE	1	947
			MILTON	11	714
			MONROE	1	479
			MONSON	3	422
			MONTAGUE	27	411
			MONTEREY	27	175
			MONTGOMERY	27	495
			MOUNT WASHINGTON	27	176
				N	
			NAHANT	8	338
			NANTUCKET	27	056
			NATICK	3	621
			NEEDHAM	2	715
			NEW ASHFORD	1	177
			NEW BEDFORD	13	200
			NEW BRAintree	27	975
			NEWBURY	1	339
			NEWBURYPORT	1	318
			NEW MARLBOROUGH	27	178
			NEW SALEM	27	480
			NEWTON	6	605
			NORFOLK	1	739
			NORTH ADAMS	2	112
			NORTHAMPTON	3	512
			NORTH ANDOVER	5	319
			NORTH ATTLEBORO	3	215
			NORTHBOROUGH	27	949
			NORTH BROOKFIELD	3	948
			NORTHBRIDGE	3	917
			NORTH DORCHESTER - Boston (Zip Codes 02122, 02124, 02125, 02126)	21	819
				G	
GARDNER	3	912			
GAY HEAD	27	083			
GEORGETOWN	3	331			
GILL	27	474			
GLOUCESTER	5	314			
GOSHEN	27	573			
GOSNOLD	27	084			
GRAFTON	3	913			
GRANBY	4	574			
GRANVILLE	2	492			
GREAT BARRINGTON	1	111			
GREENFIELD	3	410			
GROTON	27	636			
GROVELAND	3	332			
				H	
HADLEY	27	531			
HALIFAX	5	070			
HAMILTON	1	333			
HAMPDEN	5	493			
HANCOCK	27	174			
HANOVER	4	033			
HANSON	5	034			
HARDWICK	27	939			
HARVARD	27	974			
HARWICH	1	055			
HATFIELD	27	532			
HAVERHILL	8	302			
HAWLEY	27	475			
HEATH	2	476			
HINGHAM	4	012			
HINSDALE	2	133			
HOLBROOK	11	735			
HOLDEN	3	940			
HOLLAND	1	494			
HOLLISTON	2	637			
HOLYOKE	40	403			
HOPEDALE	2	941			
HOPKINTON	27	638			
HUBBARDSTON	1	942			
HUDSON	3	616			
HULL	9	035			
HUNTINGTON	2	533			
HYDE PARK - Boston (Zip Codes 02136, 02137)	20	818			
				I	
IPSWICH	2	315			
				J	
JAMAICA PLAIN - Boston (Zip Code 02130)	19	817			
				K	
KINGSTON	4	036			
				L	
LAKEVILLE	5	037			
LANCASTER	2	943			
LANESBOROUGH	1	134			
LAWRENCE	44	303			
LEE	27	135			
LEICESTER	7	944			
LENOX	27	136			
LEOMINSTER	5	914			
LEVERETT	1	477			
LEXINGTON	2	617			
LEYDEN	1	478			

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

City or Town	Rating Territory	Statistical Code	City or Town	Rating Territory	Statistical Code
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
			SOUTHBOROUGH	27	952
	O		SOUTH BOSTON - Boston (Zip Code 02127)	25	823
OAK BLUFFS	27	057	SOUTHBRIDGE	6	919
OAKHAM	1	976	SOUTH HADLEY	4	513
ORANGE	2	412	SOUTHWICK	4	444
ORLEANS	27	058	SPENCER	6	920
OTIS	27	179	SPRINGFIELD	42	400
OXFORD	5	950	STERLING	27	953
	P		STOCKBRIDGE	1	138
PALMER	4	423	STONEHAM	8	623
PAXTON	5	977	STOUGHTON	12	718
PEABODY	10	320	STOW	27	644
PELHAM	27	577	STURBRIDGE	1	954
PEMBROKE	6	042	SUDBURY	27	645
PEPPERELL	27	642	SUNDERLAND	3	436
PERU	1	180	SUTTON	27	955
PETERSHAM	27	978	SWAMPSCOTT	9	322
PHILLIPSTON	1	979	SWANSEA	5	239
PITTSFIELD	4	102		T	
PLAINFIELD	27	578	TAUNTON	9	202
PLAINVILLE	4	740	TEMPLETON	27	956
PLYMOUTH	7	014	TEWKSBURY	5	646
PLYMPTON	6	071	TISBURY	27	061
PRINCETON	27	980	TOLLAND	1	496
PROVINCETOWN	27	059	TOPSFIELD	4	371
	Q		TOWNSEND	27	647
QUINCY	12	703	TRURO	1	086
	R		TYNGSBOROUGH	3	648
RANDOLPH	14	717	TYRINGHAM	27	184
RAYNHAM	6	235		U	
READING	3	622	UPTON	27	957
REHOBOTH	4	236	UXBRIDGE	27	921
REVERE	15	803		W	
RICHMOND	27	181	WAKEFIELD	6	624
ROCHESTER	3	043	WALES	2	497
ROCKLAND	9	015	WALPOLE	4	719
ROCKPORT	2	340	WALTHAM	7	607
ROSLINDALE - Boston (Zip Code 02131)	18	816	WARE	3	514
ROWE	27	481	WAREHAM	8	016
ROWLEY	3	341	WARREN	3	958
ROXBURY - Boston (Zip Codes 02119, 02120, 02121)	22	820	WARWICK	27	483
ROYALSTON	1	981	WASHINGTON	27	185
RUSSELL	3	443	WATERTOWN	7	608
RUTLAND	3	951	WAYLAND	2	649
	S		WEBSTER	7	922
SALEM	12	304	WELLESLEY	1	720
SALISBURY	5	342	WELLFLEET	27	087
SANDISFIELD	27	182	WENDELL	27	484
SANDWICH	3	060	WENHAM	2	343
SAUGUS	12	321	WESTBOROUGH	2	923
SAVOY	27	183	WEST BOYLSTON	2	959
SCITUATE	6	044	WEST BRIDGEWATER	8	045
SEEKONK	4	237	WEST BROOKFIELD	27	960
SHARON	6	741	WESTFIELD	6	424
SHEFFIELD	27	137	WESTFORD	27	650
SHELBURNE	1	435	WESTHAMPTON	27	581
SHERBORN	1	674	WESTMINSTER	1	961
SHIRLEY	2	643	WEST NEWBURY	27	344
	Rating	Statistical		Rating Territory	Statistical Code

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

WESTON	3	651	WILLIAMSTOWN	27	140
WESTPORT	5	240	WILMINGTON	4	652
WEST ROXBURY - Boston (Zip			WINCHENDON	3	924
Code 02132)	17	815	WINCHESTER	3	625
WEST SPRINGFIELD	10	425	WINDSOR	1	186
WEST STOCKBRIDGE	1	139	WINTHROP	13	810
WEST TISBURY	27	088	WOBURN	7	626
WESTWOOD	4	742	WORCESTER	13	900
WEYMOUTH	9	721	WORTHINGTON	1	582
WHATELY	27	437	WRENTHAM	2	743
WHITMAN	8	017			
WILBRAHAM	5	445	YARMOUTH	4	062
WILLIAMSBURG	27	534			

RATE SECTION

Memorandum

The rates shown on the rate sheets are the liability and physical damage rates filed by the Commonwealth Automobile Reinsurers for the Massachusetts private passenger automobile residual market.

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

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

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

$$\text{Part 5} = (\text{Part 1} + \text{Part 5 } (\$20/40)) \times \text{Increased Limits Factor} - \text{Part 1}$$

As of 4/1/2009, the Merit Rating Plan factors are now applicable to Part 5, Optional Bodily Injury To Others, as noted in the Division of Insurance Bulletin 2008-09. The Implicit Surcharge Exclusion Factor is no longer applicable.

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

For motor vehicle symbol determination, refer to the Symbol and Identification section of the AIB Massachusetts Private Passenger Automobile Insurance Manual.

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 1

	CLASS							
	10	17	18	20	21	25	26	30
PART 1	BODILY INJURY TO OTHERS							
	134	242	152	452	239	408	215	131
PART 2	PERSONAL INJURY PROTECTION							
	43	73	47	135	75	121	67	43
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY							
5,000	172	307	218	605	375	545	338	180
10,000	213	381	270	750	465	676	419	223
25,000	218	389	276	767	476	691	429	228
50,000	222	396	281	780	484	703	436	232
100,000	224	399	283	787	488	709	439	234
PART 5	OPTIONAL BODILY INJURY TO OTHERS							
20/40	14	34	22	54	31	49	28	14
25/50	23	51	32	84	47	76	43	23
35/80	41	84	53	145	80	131	72	40
50/100	57	114	72	201	109	182	98	56
100/300	98	191	121	342	185	309	167	97
250/500	186	354	224	641	344	579	310	182

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
35/80	25	8	250/500	40	112	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	63	67	71	76	80	85	91	97	103	110	117	125	133	142	152	162	
2009	62	65	69	74	78	83	89	95	101	107	114	122	130	138	148	158	
2008	60	64	68	72	77	81	87	92	98	105	112	119	127	135	144	154	
2007	59	62	66	70	75	80	85	90	96	102	109	116	124	132	141	150	
2006	58	61	65	69	73	78	83	88	94	100	106	113	121	129	137	146	
2005	56	60	63	67	71	76	81	86	91	97	104	110	118	125	134	143	
2004	55	58	62	66	70	74	79	84	89	95	101	108	115	122	130	139	
2003	54	57	60	64	68	72	77	82	87	93	99	105	112	119	127	136	
2002	53	56	59	63	66	71	75	80	85	90	96	102	109	116	124	132	
2001	51	54	58	61	65	69	73	78	83	88	94	100	106	114	121	129	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 2

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	146	264	169	492	270	443	243	142	
PART 2	PERSONAL INJURY PROTECTION								
	45	79	53	145	83	131	74	44	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	186	323	224	652	402	587	362	190
	10,000	231	401	278	808	498	728	449	236
	25,000	236	410	284	827	510	744	459	241
	50,000	240	417	289	841	519	757	467	245
	100,000	242	420	291	848	523	763	471	247
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	15	37	25	60	33	54	30	14
	25/50	25	55	37	93	51	84	46	23
	35/80	44	91	60	159	88	143	79	42
	50/100	62	124	81	220	121	198	109	59
	100/300	107	209	136	375	206	337	186	103
	250/500	202	386	250	700	384	631	347	195

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
35/80	25	8	250/500	40	112	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	64	68	72	77	82	87	93	99	105	112	119	127	136	145	154	165	
2009	63	67	71	75	80	85	90	96	102	109	116	124	132	141	150	161	
2008	61	65	69	73	78	83	88	94	100	106	114	121	129	138	147	157	
2007	60	64	67	72	76	81	86	92	98	104	111	118	126	134	143	153	
2006	59	62	66	70	74	79	84	89	95	101	108	115	123	131	140	149	
2005	57	61	64	68	73	77	82	87	93	99	105	112	120	128	136	145	
2004	56	59	63	67	71	75	80	85	91	97	103	110	117	125	133	142	
2003	55	58	61	65	69	74	78	83	89	94	100	107	114	121	129	138	
2002	54	57	60	64	68	72	76	81	87	92	98	104	111	118	126	135	
2001	52	55	59	62	66	70	75	79	84	90	96	102	108	116	123	131	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 3

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	154	277	183	534	289	481	261	150	
PART 2	PERSONAL INJURY PROTECTION								
	50	83	56	157	88	142	79	47	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	190	331	239	678	406	609	364	202
	10,000	236	410	296	841	503	755	451	250
	25,000	241	420	303	860	515	772	462	256
	50,000	245	427	308	875	524	786	470	261
	100,000	247	430	311	881	528	792	473	263
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	16	38	25	64	38	58	34	16
	25/50	26	57	37	100	58	90	52	26
	35/80	47	95	62	172	97	155	87	46
	50/100	65	129	85	237	133	214	120	64
	100/300	113	218	144	405	224	365	202	111
	250/500	213	403	266	758	417	683	376	209

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
35/80	25	8	250/500	40	112	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	67	71	76	81	85	91	97	103	110	117	125	133	142	151	161	172	
2009	66	70	74	79	84	89	95	101	107	114	122	130	138	147	157	168	
2008	64	68	72	77	82	87	92	98	105	111	119	126	135	144	153	164	
2007	63	66	71	75	80	85	90	96	102	109	116	123	132	140	150	160	
2006	61	65	69	73	78	83	88	93	100	106	113	120	128	137	146	156	
2005	60	63	67	71	76	81	86	91	97	103	110	117	125	133	142	152	
2004	58	62	66	70	74	79	84	89	95	101	108	114	122	130	139	148	
2003	57	61	64	68	73	77	82	87	93	99	105	112	119	127	135	144	
2002	56	59	63	67	71	75	80	85	90	96	102	109	116	124	132	141	
2001	55	58	61	65	69	73	78	83	88	94	100	106	113	121	129	137	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1

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MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 4

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	166	307	189	592	336	532	301	160	
PART 2	PERSONAL INJURY PROTECTION								
	52	91	58	174	100	156	90	51	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	202	345	242	726	435	653	391	221
	10,000	250	428	300	900	539	810	485	274
	25,000	256	437	307	921	552	828	496	280
	50,000	261	445	312	937	561	842	504	285
	100,000	263	449	315	944	566	849	508	287
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	17	44	27	71	42	64	38	16
	25/50	28	65	40	111	65	100	58	27
	35/80	50	107	66	190	110	171	99	48
	50/100	70	146	90	263	152	237	136	67
	100/300	121	244	150	449	257	404	231	116
	250/500	229	451	278	840	480	755	431	220

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
35/80	25	8	250/500	40	112	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	65	69	74	78	83	89	94	100	107	114	121	129	138	147	157	168
2009	64	68	72	77	81	87	92	98	104	111	118	126	135	144	153	164
2008	62	66	70	75	79	84	90	96	102	108	116	123	131	140	149	159
2007	61	65	69	73	78	82	88	93	99	106	113	120	128	137	146	155
2006	60	63	67	71	76	80	86	91	97	103	110	117	125	133	142	152
2005	58	62	66	70	74	79	84	89	95	101	107	114	122	130	139	148
2004	57	60	64	68	72	77	82	87	92	98	105	112	119	127	135	144
2003	56	59	63	67	71	75	80	85	90	96	102	109	116	124	132	141
2002	54	58	61	65	69	73	78	83	88	94	100	106	113	121	128	137
2001	53	56	60	64	67	72	76	81	86	91	97	104	110	118	125	134

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1

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MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 5

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	169	306	213	622	359	560	322	168	
PART 2	PERSONAL INJURY PROTECTION								
	54	90	65	184	107	165	97	54	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	202	349	241	749	461	674	415	227
	10,000	250	433	299	929	572	836	515	281
	25,000	256	443	306	950	585	855	526	288
	50,000	261	450	311	966	595	869	535	293
	100,000	263	454	313	974	599	876	540	295
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	17	42	29	74	45	67	41	18
	25/50	28	63	44	116	69	105	63	29
	35/80	50	105	73	199	118	180	106	51
	50/100	71	143	99	276	162	249	146	72
	100/300	123	240	167	471	275	424	248	124
	250/500	233	446	310	881	514	794	462	234

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
35/80	25	8	250/500	40	112	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	68	72	77	82	87	93	99	105	112	119	127	135	144	154	164	175	
2009	67	71	75	80	85	90	96	102	109	116	124	132	141	150	160	171	
2008	65	69	74	78	83	88	94	100	106	113	121	129	137	146	156	166	
2007	64	68	72	76	81	86	92	98	104	110	118	126	134	143	152	162	
2006	62	66	70	74	79	84	89	95	101	108	115	122	131	139	148	158	
2005	61	65	68	73	77	82	87	93	99	105	112	119	127	136	145	154	
2004	59	63	67	71	75	80	85	91	96	103	109	116	124	132	141	151	
2003	58	62	65	70	74	78	83	89	94	100	107	114	121	129	138	147	
2002	57	60	64	68	72	77	81	86	92	98	104	111	118	126	134	143	
2001	56	59	62	66	70	75	79	84	90	95	102	108	115	123	131	140	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1

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MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 6

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	184	340	210	667	410	601	370	179	
PART 2	PERSONAL INJURY PROTECTION								
	57	100	65	196	122	176	110	56	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	215	355	255	754	476	679	430	230
	10,000	267	440	316	935	590	842	533	285
	25,000	273	450	323	956	604	861	545	292
	50,000	277	458	329	973	614	876	555	297
	100,000	280	462	332	980	619	883	559	299
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	17	48	29	78	52	70	47	20
	25/50	29	71	43	123	80	110	72	32
	35/80	53	118	72	212	135	191	122	56
	50/100	75	161	98	294	186	265	168	78
	100/300	132	269	165	503	315	452	285	133
	250/500	250	498	306	942	588	848	531	251

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
	35/80	25	8	250/500	40	112

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	71	75	80	85	90	96	102	108	116	123	131	140	149	159	170	181	
2009	69	73	78	83	88	93	99	106	113	120	128	136	145	155	165	177	
2008	67	71	76	81	86	91	97	103	110	117	125	133	142	151	161	172	
2007	66	70	74	79	84	89	95	101	107	114	122	130	138	147	157	168	
2006	64	68	72	77	82	87	92	98	105	112	119	127	135	144	153	164	
2005	63	67	71	75	80	85	90	96	102	109	116	123	132	140	150	160	
2004	61	65	69	73	78	83	88	94	100	106	113	120	128	137	146	156	
2003	60	64	68	72	76	81	86	92	97	104	110	117	125	133	142	152	
2002	59	62	66	70	74	79	84	89	95	101	108	115	122	130	139	148	
2001	57	61	65	69	73	77	82	87	93	99	105	112	119	127	135	144	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1

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MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 7

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	188	328	232	708	418	638	375	182	
PART 2	PERSONAL INJURY PROTECTION								
	58	97	70	208	124	187	111	56	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	220	360	270	776	508	699	458	240
	10,000	273	446	335	962	630	867	568	298
	25,000	279	456	342	984	644	886	581	304
	50,000	284	464	348	1001	655	902	591	310
	100,000	286	468	351	1009	660	909	595	312
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	19	45	31	85	53	77	48	18
	25/50	31	67	47	133	81	120	73	30
	35/80	56	112	78	228	138	206	124	54
	50/100	79	153	107	315	190	284	171	76
	100/300	137	258	181	537	321	485	289	132
	250/500	259	478	336	1005	599	906	539	250

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
35/80	25	8	250/500	40	112	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	73	78	83	88	94	100	106	113	120	128	137	146	155	165	177	188	
2009	72	76	81	86	91	97	104	110	117	125	133	142	151	161	172	184	
2008	70	74	79	84	89	95	101	107	114	122	130	138	148	157	168	179	
2007	69	73	77	82	87	93	99	105	112	119	127	135	144	154	164	175	
2006	67	71	75	80	85	90	96	102	109	116	124	132	140	150	160	170	
2005	66	69	74	78	83	88	94	100	106	113	121	129	137	146	156	166	
2004	64	68	72	76	81	86	92	98	104	111	118	125	134	142	152	162	
2003	63	66	70	75	79	84	90	95	101	108	115	122	130	139	148	158	
2002	61	65	69	73	77	82	88	93	99	105	112	119	127	136	144	154	
2001	60	63	67	71	76	80	85	91	97	103	109	116	124	132	141	150	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1

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MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 8

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	200	364	240	745	449	670	404	195	
PART 2	PERSONAL INJURY PROTECTION								
	62	107	73	219	134	196	120	61	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	222	382	277	801	509	722	459	251
	10,000	275	474	343	993	631	895	569	311
	25,000	281	484	351	1016	645	915	582	318
	50,000	286	493	357	1033	657	931	592	324
	100,000	289	497	360	1041	662	939	597	326
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	20	50	33	89	57	80	51	20
	25/50	33	75	49	139	87	125	78	33
	35/80	60	125	82	239	148	215	133	59
	50/100	84	170	112	331	204	298	183	82
	100/300	145	286	189	564	345	508	310	143
	250/500	275	530	350	1056	644	950	579	269

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
	35/80	25	8	250/500	40	112

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	76	80	85	91	97	103	109	116	124	132	141	150	160	171	182	194	
2009	74	79	83	89	94	100	107	114	121	129	137	146	156	166	178	190	
2008	72	77	82	87	92	98	104	111	118	126	134	143	152	162	173	185	
2007	71	75	80	85	90	96	102	108	115	123	131	139	149	158	169	180	
2006	69	73	78	83	88	93	99	106	112	120	127	136	145	154	165	176	
2005	68	72	76	81	86	91	97	103	110	117	124	133	141	151	161	171	
2004	66	70	74	79	84	89	95	101	107	114	121	129	138	147	157	167	
2003	65	68	73	77	82	87	92	98	105	111	119	126	135	143	153	163	
2002	63	67	71	75	80	85	90	96	102	109	116	123	131	140	149	159	
2001	62	65	69	74	78	83	88	94	100	106	113	120	128	137	145	155	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1

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MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 9

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	229	391	273	771	469	693	421	222	
PART 2	PERSONAL INJURY PROTECTION								
	72	113	83	226	139	204	125	68	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	230	389	275	815	512	735	461	238
	10,000	285	482	341	1011	635	911	572	295
	25,000	292	493	349	1033	649	932	585	302
	50,000	297	502	355	1051	660	948	595	307
	100,000	299	506	358	1060	666	956	599	309
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	23	55	37	92	60	83	54	23
	25/50	38	82	56	144	92	130	82	38
	35/80	68	135	93	247	155	223	140	67
	50/100	96	184	127	342	213	308	192	94
	100/300	167	309	214	584	362	525	325	163
	250/500	315	572	397	1093	674	983	605	307

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
35/80	25	8	250/500	40	112	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	75	79	84	90	95	101	108	115	122	130	139	148	158	168	179	191	
2009	73	77	82	87	93	99	105	112	119	127	135	144	154	164	175	187	
2008	71	76	80	85	91	96	103	109	116	124	132	141	150	160	171	182	
2007	70	74	78	83	88	94	100	107	113	121	129	137	146	156	166	178	
2006	68	72	77	81	87	92	98	104	111	118	126	134	143	152	162	173	
2005	67	71	75	79	84	90	95	102	108	115	123	131	139	148	158	169	
2004	65	69	73	78	82	88	93	99	105	112	120	127	136	145	154	165	
2003	64	67	71	76	81	86	91	97	103	110	117	124	132	141	150	160	
2002	62	66	70	74	79	84	89	94	101	107	114	121	129	138	147	156	
2001	61	64	68	72	77	82	87	92	98	104	111	118	126	134	143	153	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1

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MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 10

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	231	458	305	821	540	738	486	234	
PART 2	PERSONAL INJURY PROTECTION								
	72	134	91	237	160	212	144	72	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	232	395	277	822	516	739	463	239
	10,000	288	490	343	1019	640	916	574	296
	25,000	294	501	351	1042	654	937	587	303
	50,000	299	510	357	1060	666	953	597	308
	100,000	302	514	360	1069	671	961	602	311
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	23	59	43	95	69	86	62	23
	25/50	38	90	64	150	106	135	95	38
	35/80	69	152	106	260	179	234	161	69
	50/100	97	209	144	361	246	325	221	98
	100/300	168	354	241	617	416	556	374	169
	250/500	318	659	447	1158	775	1042	698	321

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
35/80	25	8	250/500	40	112	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	80	85	90	96	102	108	115	123	131	139	148	158	168	180	192	205	
2009	78	83	88	93	99	106	112	120	127	136	145	154	164	175	187	200	
2008	76	81	86	91	97	103	110	117	124	132	141	150	160	171	182	195	
2007	75	79	84	89	95	101	107	114	121	129	138	147	156	167	178	190	
2006	73	77	82	87	93	98	105	111	118	126	134	143	153	163	173	185	
2005	71	75	80	85	90	96	102	109	116	123	131	140	149	159	169	181	
2004	70	74	78	83	88	94	100	106	113	120	128	136	145	155	165	176	
2003	68	72	76	81	86	91	97	104	110	117	125	133	142	151	161	172	
2002	67	71	75	79	84	90	95	101	108	114	122	130	138	147	157	167	
2001	65	69	73	78	82	87	93	99	105	112	119	127	135	144	153	163	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1

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MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 11

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	224	497	301	807	543	726	488	254	
PART 2	PERSONAL INJURY PROTECTION								
	70	145	90	232	160	209	145	76	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	229	419	283	814	513	734	461	241
	10,000	284	520	351	1009	636	910	572	299
	25,000	290	531	359	1032	650	931	585	306
	50,000	295	541	365	1050	662	947	595	311
	100,000	298	545	368	1058	667	954	599	313
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	25	67	40	94	70	85	63	27
	25/50	40	101	60	148	107	134	96	44
	35/80	70	169	101	256	180	231	162	78
	50/100	97	231	139	355	248	320	223	108
	100/300	167	388	234	608	419	547	377	187
	250/500	314	721	436	1139	781	1026	702	353

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3		PART 12		PART 3		PART 12	
	20/40	21	0		50/100	27	14	
	25/50	23	2		100/300	32	35	
	35/80	25	8		250/500	40	112	

MODEL YEAR	PART 9																
	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
2010	85	90	96	102	108	115	123	131	139	148	158	168	179	192	204	218	
2009	83	88	94	100	106	113	120	127	136	145	154	164	175	187	199	213	
2008	81	86	92	97	103	110	117	124	132	141	150	160	171	182	194	207	
2007	79	84	89	95	101	107	114	122	129	138	147	156	167	178	189	202	
2006	78	82	87	93	99	105	111	118	126	134	143	152	163	173	185	197	
2005	76	80	85	91	96	102	109	116	123	131	140	149	158	169	180	192	
2004	74	78	83	88	94	100	106	113	120	128	136	145	155	165	176	188	
2003	72	77	81	87	92	97	104	110	117	125	133	142	151	161	171	183	
2002	71	75	80	85	90	95	101	108	115	122	130	138	147	157	167	178	
2001	69	73	78	83	88	93	99	105	112	119	127	135	144	153	163	174	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 12

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	249	474	329	809	583	727	525	242	
PART 2	PERSONAL INJURY PROTECTION								
	75	139	98	232	173	209	155	73	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	254	427	303	834	549	750	495	259
	10,000	315	529	376	1034	681	930	614	321
	25,000	322	541	384	1058	696	951	628	328
	50,000	328	551	391	1076	708	968	639	334
	100,000	330	555	394	1084	714	975	644	337
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	25	65	45	94	73	85	66	28
	25/50	41	97	67	148	112	134	101	44
	35/80	74	162	112	257	191	231	172	77
	50/100	104	221	153	356	263	320	237	106
	100/300	181	372	258	609	447	548	403	182
	250/500	343	690	479	1141	834	1027	752	341

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	21	0	50/100	27	14						
	25/50	23	2	100/300	32	35						
	35/80	25	8	250/500	40	112						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	88	93	99	105	112	119	127	135	144	153	163	174	186	198	211	225	
2009	86	91	97	103	109	116	124	132	140	149	159	170	181	193	206	220	
2008	84	89	95	100	107	114	121	129	137	146	155	166	177	188	201	214	
2007	82	87	92	98	104	111	118	126	134	142	152	162	172	184	196	209	
2006	80	85	90	96	102	108	115	123	130	139	148	158	168	179	191	204	
2005	78	83	88	94	100	106	112	120	127	136	144	154	164	175	186	199	
2004	77	81	86	92	97	103	110	117	124	132	141	150	160	171	182	194	
2003	75	79	84	90	95	101	107	114	121	129	138	146	156	166	177	189	
2002	73	78	82	87	93	99	105	111	119	126	134	143	152	162	173	184	
2001	72	76	80	85	91	96	102	109	116	123	131	139	149	158	169	180	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 13

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	282	516	354	810	587	728	528	275	
PART 2	PERSONAL INJURY PROTECTION								
	86	155	105	232	174	209	156	83	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	265	426	301	833	549	750	495	265
	10,000	329	528	373	1033	681	930	614	329
	25,000	336	540	382	1056	696	951	628	336
	50,000	342	550	388	1075	708	968	639	342
	100,000	345	554	391	1083	714	975	644	345
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	28	72	48	94	75	85	68	29
	25/50	47	107	72	148	115	134	104	47
	35/80	84	178	120	257	194	231	175	84
	50/100	118	243	165	356	267	321	241	117
	100/300	205	407	277	609	452	548	408	202
	250/500	388	754	514	1143	843	1028	759	382

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
35/80	25	8	250/500	40	112	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	99	105	111	119	126	134	143	152	162	172	184	196	209	223	238	254
2009	97	103	109	116	123	131	139	148	158	168	179	191	204	217	232	247
2008	95	100	107	113	120	128	136	145	154	164	175	186	199	212	226	241
2007	92	98	104	110	117	125	133	141	150	160	171	182	194	207	220	235
2006	90	96	102	108	115	122	130	138	147	156	166	177	189	202	215	229
2005	88	94	99	105	112	119	127	135	143	153	162	173	184	196	210	224
2004	86	91	97	103	109	116	123	131	140	149	159	169	180	192	205	218
2003	84	89	95	101	107	113	121	128	136	145	155	165	176	187	199	213
2002	82	87	93	98	104	111	118	125	133	142	151	161	171	182	194	207
2001	81	85	90	96	102	108	115	122	130	138	147	157	167	178	190	202

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 14

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	316	540	397	796	606	716	546	307	
PART 2	PERSONAL INJURY PROTECTION								
	96	163	118	229	178	206	162	92	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	277	461	319	836	568	752	510	285
	10,000	343	572	396	1037	704	932	632	353
	25,000	351	585	404	1060	720	954	647	361
	50,000	357	595	412	1078	733	970	658	368
	100,000	360	599	415	1087	738	978	663	371
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	33	76	53	95	77	86	69	32
	25/50	54	113	80	148	118	134	106	52
	35/80	96	187	134	255	200	230	180	93
	50/100	134	255	184	353	275	319	247	130
	100/300	232	427	310	603	466	543	420	225
	250/500	438	791	575	1129	869	1016	782	425

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
35/80	25	8	250/500	40	112	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	103	109	116	124	131	140	149	158	169	179	191	204	217	232	247	264
2009	101	107	113	121	128	136	145	154	164	175	187	199	212	226	241	258
2008	98	104	111	118	125	133	142	151	160	171	182	194	207	221	235	251
2007	96	102	108	115	122	130	138	147	156	167	178	189	202	215	229	245
2006	94	100	106	112	119	127	135	143	153	163	173	185	197	210	224	239
2005	92	97	103	110	117	124	132	140	149	159	169	180	192	205	218	233
2004	90	95	101	107	114	121	129	137	145	155	165	176	187	200	213	227
2003	88	93	99	105	111	118	126	134	142	151	161	171	183	195	208	221
2002	86	91	96	102	109	116	123	130	139	148	157	167	178	190	202	216
2001	84	89	94	100	106	113	120	127	135	144	153	163	174	185	198	211

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 15

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	375	602	416	794	655	715	590	360	
PART 2	PERSONAL INJURY PROTECTION								
	110	180	122	229	193	205	174	103	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	297	507	339	849	614	765	552	303
	10,000	368	629	420	1053	761	949	684	376
	25,000	377	643	430	1077	779	970	700	384
	50,000	383	654	437	1095	792	987	712	391
	100,000	386	659	441	1104	798	995	718	394
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	41	83	56	93	83	84	75	39
	25/50	66	124	84	146	127	132	115	63
	35/80	116	206	141	253	216	228	195	111
	50/100	162	282	193	350	297	316	268	155
	100/300	278	473	325	599	504	539	454	266
	250/500	524	878	604	1122	939	1011	846	502

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
35/80	25	8	250/500	40	112	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	127	135	143	153	162	172	184	195	208	222	237	252	269	287	306	326
2009	124	132	140	149	158	169	179	191	203	216	231	246	262	279	298	318
2008	122	129	137	145	155	164	175	186	198	211	225	240	256	273	291	310
2007	119	126	134	142	151	161	171	182	193	206	220	234	249	266	284	303
2006	116	123	131	139	148	157	167	177	189	201	214	228	243	259	277	295
2005	114	120	128	136	144	153	163	173	184	196	209	223	237	253	270	288
2004	111	117	125	132	141	150	159	169	180	192	204	217	232	247	263	281
2003	108	115	122	130	138	146	155	165	176	187	199	212	226	241	257	274
2002	106	112	119	127	134	143	152	161	172	182	194	207	220	235	250	267
2001	104	110	116	124	131	139	148	157	167	178	190	202	215	229	244	260

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 16

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	315	614	543	777	634	700	571	323	
PART 2	PERSONAL INJURY PROTECTION								
	96	184	160	222	186	201	167	98	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	261	498	336	832	551	748	496	268
	10,000	324	618	417	1032	683	928	615	332
	25,000	331	631	426	1055	699	948	629	340
	50,000	337	642	433	1073	711	965	640	346
	100,000	339	647	437	1082	716	972	645	348
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	43	80	67	91	82	82	74	46
	25/50	64	122	104	143	125	129	113	68
	35/80	107	205	177	247	211	223	190	112
	50/100	147	281	244	343	290	309	261	153
	100/300	247	476	415	586	490	528	442	256
	250/500	458	885	775	1098	913	989	822	474

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	21		0			50/100	27		14		
	25/50	23		2			100/300	32		35		
	35/80	25		8			250/500	40		112		

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	206	219	232	247	262	279	297	316	337	359	383	408	435	464	495	528	
2009	201	214	227	241	256	273	290	309	329	350	373	398	424	452	482	515	
2008	197	209	222	235	250	266	283	301	321	341	364	388	414	441	471	502	
2007	192	204	216	230	244	260	277	294	313	333	355	379	404	430	459	490	
2006	188	199	211	225	239	253	270	287	305	325	346	369	394	420	447	477	
2005	184	195	206	219	233	248	263	280	298	318	338	360	384	409	436	466	
2004	179	190	202	214	227	242	257	273	291	310	330	351	375	399	426	454	
2003	176	186	197	210	223	236	251	267	284	303	322	343	366	389	415	443	
2002	172	182	193	205	217	231	245	261	278	295	314	335	357	380	405	432	
2001	168	178	188	200	212	225	239	255	271	288	307	326	348	371	395	422	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 17

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	240	463	292	789	468	710	420	241	
PART 2	PERSONAL INJURY PROTECTION								
	74	135	88	231	139	208	124	74	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	240	461	287	833	485	749	437	240
	10,000	298	572	356	1033	601	929	542	298
	25,000	304	585	364	1056	615	950	554	304
	50,000	310	595	370	1075	626	966	564	310
	100,000	312	599	373	1083	631	974	568	312
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	24	61	38	94	59	85	53	24
	25/50	40	92	58	147	91	133	81	40
	35/80	72	155	97	253	154	228	138	72
	50/100	101	213	134	350	212	316	190	101
	100/300	174	360	226	597	359	538	323	175
	250/500	330	669	421	1118	670	1007	602	331

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
35/80	25	8	250/500	40	112	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	73	78	83	88	94	100	106	113	120	128	137	146	155	165	177	188	
2009	72	76	81	86	91	97	104	110	117	125	133	142	151	161	172	184	
2008	70	74	79	84	89	95	101	107	114	122	130	138	148	157	168	179	
2007	69	73	77	82	87	93	99	105	112	119	127	135	144	154	164	175	
2006	67	71	75	80	85	90	96	102	109	116	124	132	140	150	160	170	
2005	66	69	74	78	83	88	94	100	106	113	121	129	137	146	156	166	
2004	64	68	72	76	81	86	92	98	104	111	118	125	134	142	152	162	
2003	63	66	70	75	79	84	90	95	101	108	115	122	130	139	148	158	
2002	61	65	69	73	77	82	88	93	99	105	112	119	127	136	144	154	
2001	60	63	67	71	76	80	85	91	97	103	109	116	124	132	141	150	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 18

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	244	605	331	810	583	728	525	277	
PART 2	PERSONAL INJURY PROTECTION								
	75	176	99	233	173	209	155	85	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	263	518	319	851	552	767	497	259
	10,000	326	642	396	1055	684	951	616	321
	25,000	333	657	404	1079	700	973	630	328
	50,000	339	668	412	1098	712	989	641	334
	100,000	342	673	415	1106	718	997	646	337
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	30	81	45	96	76	86	68	34
	25/50	46	122	68	150	116	135	104	53
	35/80	79	204	113	259	195	233	175	90
	50/100	109	280	154	359	267	322	240	124
	100/300	186	472	259	612	452	550	406	211
	250/500	348	877	481	1147	840	1030	756	395

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
35/80	25	8	250/500	40	112	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	150	159	169	180	191	203	216	230	245	261	278	297	316	337	360	384	
2009	146	155	165	175	186	198	211	225	239	255	271	289	308	329	351	375	
2008	143	152	161	171	182	193	206	219	233	248	265	282	301	321	342	365	
2007	140	148	157	167	178	189	201	214	228	242	258	276	294	313	334	356	
2006	137	145	154	163	174	184	196	209	222	237	252	269	286	305	326	347	
2005	134	142	150	160	170	180	192	204	217	231	246	262	279	298	318	339	
2004	131	138	147	156	166	176	187	199	212	226	240	256	273	291	310	330	
2003	128	135	143	153	162	172	183	194	207	220	234	249	266	283	302	322	
2002	125	132	140	149	158	168	178	190	202	215	229	243	260	276	294	314	
2001	122	129	137	146	154	164	174	185	197	210	223	238	253	270	287	307	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 19

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	297	592	394	773	592	697	532	330	
PART 2	PERSONAL INJURY PROTECTION								
	90	177	118	222	174	200	156	100	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	274	510	328	826	532	745	480	265
	10,000	340	632	407	1024	660	924	595	329
	25,000	347	647	416	1047	675	945	609	336
	50,000	353	658	423	1066	686	961	619	342
	100,000	356	663	426	1074	692	969	624	345
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	34	81	51	94	78	85	70	39
	25/50	54	121	78	146	118	132	106	61
	35/80	94	202	131	250	199	226	178	105
	50/100	130	276	180	345	272	312	245	146
	100/300	223	465	305	588	460	531	413	249
	250/500	418	862	567	1100	855	992	768	467

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
35/80	25	8	250/500	40	112	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	164	174	185	197	209	223	237	252	269	286	305	325	347	370	395	421
2009	160	170	181	192	204	218	231	246	262	279	298	317	338	361	385	411
2008	157	166	177	188	200	212	226	240	256	272	291	310	330	352	375	401
2007	153	163	173	183	195	207	221	235	250	266	283	302	322	343	366	391
2006	150	159	169	179	191	202	215	229	244	260	276	295	314	335	357	381
2005	147	155	165	175	186	198	210	224	238	253	270	287	306	326	348	371
2004	143	152	161	171	181	193	205	218	232	247	263	280	299	319	340	362
2003	140	148	157	167	178	188	201	213	227	241	257	273	292	311	331	353
2002	137	145	154	163	173	184	196	208	222	235	251	267	285	303	323	344
2001	134	142	150	160	169	180	191	203	216	230	245	260	277	296	315	336

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 20

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	275	604	371	802	608	723	548	304	
PART 2	PERSONAL INJURY PROTECTION								
	83	182	110	230	180	208	162	95	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	254	508	309	846	539	761	485	267
	10,000	315	630	383	1049	668	944	601	331
	25,000	322	644	392	1073	683	965	615	339
	50,000	328	655	399	1091	695	982	626	344
	100,000	330	660	402	1100	701	989	631	347
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	34	83	51	93	77	84	69	39
	25/50	53	124	76	147	118	132	106	60
	35/80	90	207	127	254	200	229	180	101
	50/100	124	282	173	353	276	318	248	138
	100/300	210	475	292	603	467	544	421	235
	250/500	392	880	541	1131	872	1020	785	437

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
	35/80	25	8	250/500	40	112

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	149	158	168	178	189	201	215	228	243	259	276	295	314	335	357	381	
2009	145	154	164	174	185	197	209	223	237	253	269	287	306	326	348	372	
2008	142	151	160	170	181	192	204	217	232	246	263	280	299	318	340	363	
2007	139	147	156	166	176	188	200	213	226	241	256	273	291	311	331	354	
2006	136	144	153	162	172	183	195	207	221	235	250	267	284	303	323	345	
2005	133	141	149	158	168	179	190	202	215	229	244	260	277	295	315	336	
2004	130	137	146	155	164	175	186	197	210	224	238	254	271	288	307	328	
2003	127	134	142	151	161	170	181	193	205	218	233	247	264	281	300	320	
2002	124	131	139	148	157	167	177	188	200	213	227	242	258	274	292	312	
2001	121	128	136	144	153	163	173	184	196	208	222	236	251	268	285	304	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

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MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 21

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	337	608	504	779	640	702	576	468	
PART 2	PERSONAL INJURY PROTECTION								
	101	182	151	223	187	201	169	141	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	299	560	360	833	603	749	542	300
	10,000	371	694	446	1033	748	929	672	372
	25,000	379	710	456	1056	765	950	687	380
	50,000	386	722	464	1075	778	966	699	387
	100,000	389	728	468	1083	784	974	705	390
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	46	81	68	93	85	84	77	58
	25/50	69	122	102	145	128	131	116	90
	35/80	115	205	171	250	216	225	195	153
	50/100	157	281	234	346	295	312	266	211
	100/300	264	474	394	590	498	532	449	358
	250/500	490	880	732	1105	926	996	834	668

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO						PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12			PART 3			PART 12		
	20/40	21	0	50/100	27	14						
	25/50	23	2	100/300	32	35						
	35/80	25	8	250/500	40	112						

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	202	215	228	243	258	274	292	311	331	353	376	401	427	456	487	519
2009	198	210	223	237	252	268	285	303	323	344	367	391	417	445	474	506
2008	194	205	218	231	246	261	278	296	315	336	358	382	407	434	463	494
2007	189	201	213	226	240	256	272	289	308	328	349	372	397	423	451	482
2006	185	196	208	221	235	249	265	282	300	320	341	363	387	413	440	469
2005	181	191	203	216	229	244	259	275	293	312	333	354	377	402	429	458
2004	176	187	198	211	224	238	253	269	286	305	324	345	369	393	419	447
2003	173	183	194	206	219	232	247	263	279	298	317	337	359	383	408	435
2002	169	179	189	201	214	227	241	256	273	290	309	329	351	373	398	425
2001	165	175	185	197	209	222	235	250	266	283	302	321	342	365	389	414

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

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MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 22

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	331	608	491	781	629	703	567	452	
PART 2	PERSONAL INJURY PROTECTION								
	100	182	149	224	185	201	166	136	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	378	597	446	831	648	748	583	371
	10,000	469	740	553	1030	804	928	723	460
	25,000	479	757	566	1054	822	948	739	470
	50,000	488	770	575	1072	836	965	752	479
	100,000	491	776	580	1080	842	972	758	482
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	46	82	67	93	84	84	76	56
	25/50	69	123	100	145	127	131	115	86
	35/80	114	206	167	250	212	226	192	147
	50/100	155	282	229	346	291	312	262	203
	100/300	261	475	385	591	490	533	443	346
	250/500	483	882	714	1107	911	997	822	645

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
35/80	25	8	250/500	40	112	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	228	243	258	274	291	310	330	351	374	398	425	453	482	515	549	586	
2009	223	237	252	267	284	303	322	342	365	388	414	441	470	502	535	572	
2008	218	231	246	261	278	295	314	334	356	379	404	431	459	489	522	557	
2007	213	226	240	255	271	288	307	327	347	370	394	420	448	478	509	544	
2006	209	221	235	249	265	281	299	318	339	361	384	410	437	466	497	530	
2005	204	216	229	243	259	275	292	311	331	352	375	400	426	454	484	517	
2004	199	211	224	238	252	269	285	303	323	344	366	390	416	443	472	504	
2003	195	206	219	233	247	262	279	296	315	336	357	380	406	432	461	491	
2002	190	202	214	227	241	256	272	289	308	327	349	371	396	421	449	479	
2001	186	197	209	222	235	250	265	282	301	320	340	362	386	412	438	468	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$4

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MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 23

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	253	561	392	789	581	711	523	256	
PART 2	PERSONAL INJURY PROTECTION								
	75	169	117	227	172	204	154	77	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	229	521	336	845	559	760	504	251
	10,000	284	646	417	1048	693	942	625	311
	25,000	290	661	426	1071	709	964	639	318
	50,000	295	672	433	1090	721	980	650	324
	100,000	298	677	437	1099	727	988	655	326
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	25	81	50	92	73	83	66	28
	25/50	42	120	77	145	112	131	101	45
	35/80	75	197	130	251	191	226	172	79
	50/100	106	267	178	347	263	313	237	110
	100/300	183	447	302	594	446	536	402	190
	250/500	347	826	563	1114	832	1004	749	357

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
35/80	25	8	250/500	40	112	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	138	146	155	165	175	187	199	211	225	240	256	273	291	310	331	353	
2009	134	143	152	161	171	182	194	206	220	234	249	266	283	302	322	344	
2008	132	139	148	157	167	178	189	201	214	228	243	259	277	295	315	336	
2007	129	136	145	154	163	174	185	197	209	223	238	253	270	288	307	327	
2006	126	133	141	150	160	169	180	192	204	218	232	247	263	281	299	319	
2005	123	130	138	147	156	166	176	187	199	212	226	241	257	273	292	311	
2004	120	127	135	143	152	162	172	183	194	207	221	235	251	267	285	304	
2003	117	124	132	140	149	158	168	179	190	202	215	229	244	260	278	296	
2002	115	122	129	137	145	154	164	174	186	197	210	224	238	254	271	289	
2001	112	119	126	134	142	151	160	170	181	193	205	218	233	248	264	282	

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

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MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 24

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	255	501	323	793	521	713	470	259	
PART 2	PERSONAL INJURY PROTECTION								
	79	146	97	228	154	205	139	79	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	278	521	334	848	536	763	482	273
	10,000	345	646	414	1052	665	946	598	339
	25,000	353	661	424	1075	680	967	611	346
	50,000	359	672	431	1094	691	984	622	352
	100,000	361	677	434	1102	697	992	627	355
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	26	65	43	94	65	85	59	27
	25/50	43	99	65	147	100	133	91	44
	35/80	77	167	109	254	170	229	154	78
	50/100	107	229	149	351	235	316	212	110
	100/300	186	388	252	600	399	540	361	190
	250/500	352	722	468	1123	745	1011	673	359

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
	35/80	25	8	250/500	40	112

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	103	109	116	124	131	140	149	158	169	179	191	204	217	232	247	264	
2009	101	107	113	121	128	136	145	154	164	175	187	199	212	226	241	258	
2008	98	104	111	118	125	133	142	151	160	171	182	194	207	221	235	251	
2007	96	102	108	115	122	130	138	147	156	167	178	189	202	215	229	245	
2006	94	100	106	112	119	127	135	143	153	163	173	185	197	210	224	239	
2005	92	97	103	110	117	124	132	140	149	159	169	180	192	205	218	233	
2004	90	95	101	107	114	121	129	137	145	155	165	176	187	200	213	227	
2003	88	93	99	105	111	118	126	134	142	151	161	171	183	195	208	221	
2002	86	91	96	102	109	116	123	130	139	148	157	167	178	190	202	216	
2001	84	89	94	100	106	113	120	127	135	144	153	163	174	185	198	211	

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

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MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 25

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	253	567	340	795	600	715	540	276	
PART 2	PERSONAL INJURY PROTECTION								
	77	169	101	229	177	205	158	86	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	264	565	331	850	593	766	534	279
	10,000	327	701	410	1054	735	950	662	346
	25,000	335	716	420	1078	752	971	677	354
	50,000	341	729	427	1097	765	988	689	360
	100,000	343	735	430	1105	771	996	694	363
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	30	82	47	93	78	84	70	32
	25/50	47	121	70	146	119	132	107	50
	35/80	81	199	117	253	200	228	180	87
	50/100	112	270	159	351	275	316	247	121
	100/300	191	452	268	599	464	539	418	208
	250/500	358	835	496	1123	864	1011	778	389

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
35/80	25	8	250/500	40	112	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	156	166	176	187	199	212	225	240	256	272	290	309	330	352	375	400
2009	153	162	172	183	194	207	220	234	249	265	283	302	322	343	366	391
2008	149	158	168	178	190	202	215	228	243	259	276	294	314	335	357	381
2007	146	155	164	174	185	197	210	223	237	253	269	287	306	326	348	372
2006	143	151	160	170	181	192	205	218	232	247	263	280	299	318	339	362
2005	139	148	157	166	177	188	200	212	226	241	257	273	291	310	331	353
2004	136	144	153	163	173	184	195	207	221	235	250	266	284	303	323	345
2003	133	141	150	159	169	179	191	203	215	230	244	260	277	295	315	336
2002	130	138	146	155	165	175	186	198	211	224	238	254	271	288	307	328
2001	127	135	143	152	161	171	181	193	205	218	233	248	264	281	300	320

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

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MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 26

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	311	615	435	776	639	699	575	300	
PART 2	PERSONAL INJURY PROTECTION								
	94	184	128	222	187	201	169	91	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	316	579	409	831	633	747	569	312
	10,000	392	718	507	1030	785	926	706	387
	25,000	401	734	519	1054	803	947	721	396
	50,000	408	747	528	1072	817	964	734	402
	100,000	411	753	532	1080	823	971	740	406
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	35	80	55	92	82	83	74	37
	25/50	56	122	84	144	125	130	113	57
	35/80	97	205	143	248	212	224	191	98
	50/100	135	282	197	344	291	310	262	135
	100/300	232	476	334	587	493	529	444	229
	250/500	436	886	623	1099	918	990	827	428

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
35/80	25	8	250/500	40	112	

MODEL YEAR	PART 9 COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17	
2010	186	197	209	223	237	252	268	285	304	324	345	368	392	418	446	476	
2009	181	193	204	217	231	246	262	278	296	316	336	359	382	408	435	464	
2008	178	188	200	212	226	240	255	272	289	308	328	350	373	398	424	453	
2007	173	184	195	207	220	234	249	265	282	300	320	342	364	388	414	442	
2006	169	180	191	203	215	229	243	259	275	293	312	333	355	378	403	430	
2005	166	176	186	198	210	223	238	253	269	286	305	325	346	369	394	420	
2004	162	171	182	193	205	218	232	247	262	280	298	317	338	360	384	410	
2003	158	168	178	189	201	213	227	241	256	273	291	309	330	351	374	399	
2002	155	164	174	185	196	208	221	235	250	266	283	302	322	343	365	389	
2001	151	160	170	180	191	203	216	230	244	260	277	294	314	334	356	380	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 27

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	117	221	130	406	202	365	182	120	
PART 2	PERSONAL INJURY PROTECTION								
	36	66	41	121	63	109	56	40	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	166	293	196	572	333	516	299	166
	10,000	206	363	243	709	413	640	371	206
	25,000	210	372	249	725	422	654	379	210
	50,000	214	378	253	738	430	666	386	214
	100,000	216	381	255	744	433	671	389	216
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	13	30	17	48	26	43	23	13
	25/50	21	45	26	75	40	67	35	21
	35/80	36	75	43	130	67	116	60	37
	50/100	51	103	60	180	92	161	82	52
	100/300	87	173	101	307	156	276	140	89
	250/500	164	321	188	575	290	516	261	167

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3			PART 12				
	20/40	25/50	35/80	0	2	8		
	50/100	100/300	250/500	27	32	40	14	35

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	60	63	67	71	76	81	86	91	98	104	111	118	126	134	143	153	
2009	58	62	66	70	74	79	84	89	95	101	108	115	123	131	140	149	
2008	57	60	64	68	72	77	82	87	93	99	105	112	120	128	136	145	
2007	56	59	63	67	71	75	80	85	91	96	103	110	117	125	133	142	
2006	54	58	61	65	69	73	78	83	88	94	100	107	114	121	129	138	
2005	53	56	60	63	67	72	76	81	86	92	98	104	111	118	126	135	
2004	52	55	58	62	66	70	74	79	84	90	95	102	108	116	123	131	
2003	51	54	57	61	64	68	73	77	82	88	93	99	106	113	120	128	
2002	50	53	56	59	63	67	71	75	80	85	91	97	103	110	117	125	
2001	49	51	54	58	61	65	69	74	78	83	89	94	101	107	114	122	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$1

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 40

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	292	548	361	802	572	723	516	307	
PART 2	PERSONAL INJURY PROTECTION								
	89	164	107	230	168	208	153	92	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	245	459	304	833	524	749	472	283
	10,000	304	569	377	1033	650	929	585	351
	25,000	311	582	385	1056	664	950	598	359
	50,000	316	592	392	1075	676	966	609	365
	100,000	319	597	395	1083	681	974	614	368
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	28	74	47	94	75	85	68	31
	25/50	47	111	71	148	114	133	103	51
	35/80	86	186	120	255	191	230	173	92
	50/100	121	254	165	354	263	319	237	129
	100/300	210	429	280	605	444	546	401	224
	250/500	399	796	520	1133	826	1022	745	423

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	25/50	35/80	21	23	25
				0	2	8
PART 3			PART 12			
50/100	100/300	250/500	27	32	40	
			14	35	112	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	94	100	106	113	120	128	136	145	154	164	175	187	199	212	227	242	
2009	92	98	104	110	117	125	133	141	150	160	171	182	194	207	221	236	
2008	90	96	102	108	115	122	130	138	147	156	167	178	189	202	215	230	
2007	88	93	99	105	112	119	127	135	143	153	163	173	185	197	210	224	
2006	86	91	97	103	109	116	124	131	140	149	159	169	180	192	205	219	
2005	84	89	95	100	107	113	121	128	137	145	155	165	176	187	200	213	
2004	82	87	92	98	104	111	118	125	133	142	151	161	172	183	195	208	
2003	80	85	90	96	102	108	115	122	130	139	148	157	167	178	190	203	
2002	79	83	88	94	99	106	112	119	127	135	144	153	163	174	185	198	
2001	77	81	86	92	97	103	110	117	124	132	141	149	159	170	181	193	

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

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

MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 41

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	303	545	398	807	605	726	545	311	
PART 2	PERSONAL INJURY PROTECTION								
	90	164	118	232	177	209	160	92	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	250	447	315	833	557	749	501	264
	10,000	310	554	391	1033	691	929	621	327
	25,000	317	567	399	1056	706	950	635	335
	50,000	323	577	406	1075	719	966	646	341
	100,000	325	581	410	1083	724	974	651	343
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	29	75	54	95	75	86	68	33
	25/50	49	112	81	149	116	135	105	54
	35/80	89	187	135	257	197	232	178	95
	50/100	125	255	185	357	272	321	246	133
	100/300	218	428	312	609	463	549	417	229
	250/500	414	794	578	1141	864	1028	779	432

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
35/80	25	8	250/500	40	112	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	95	101	108	115	122	129	138	147	156	166	177	189	201	215	229	245	
2009	93	99	105	112	119	126	134	143	152	162	173	184	197	210	224	239	
2008	91	97	103	109	116	123	131	140	149	158	169	180	192	204	218	233	
2007	89	95	100	107	113	120	128	136	145	154	165	176	187	199	213	227	
2006	87	92	98	104	111	117	125	133	142	151	161	171	182	195	207	221	
2005	85	90	96	102	108	115	122	130	138	147	157	167	178	190	202	216	
2004	83	88	94	99	105	112	119	127	135	144	153	163	174	185	197	211	
2003	81	86	91	97	103	109	116	124	132	140	149	159	169	181	192	205	
2002	80	84	89	95	101	107	114	121	129	137	146	155	165	176	188	200	
2001	78	82	87	93	98	104	111	118	126	133	142	151	161	172	183	195	

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

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MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 42

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	373	602	430	799	653	718	589	378	
PART 2	PERSONAL INJURY PROTECTION								
	111	180	128	230	191	206	174	111	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	251	482	342	855	605	770	545	297
	10,000	311	598	424	1060	750	955	676	368
	25,000	318	611	434	1084	767	976	691	377
	50,000	324	622	441	1103	780	993	703	383
	100,000	326	627	445	1112	787	1001	709	386
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	38	83	56	93	83	84	75	40
	25/50	63	124	85	147	127	132	115	65
	35/80	112	206	143	254	215	228	195	115
	50/100	157	282	197	352	296	317	268	161
	100/300	272	473	333	601	503	541	453	278
	250/500	515	878	620	1128	937	1014	845	525

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
35/80	25	8	250/500	40	112	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	116	123	130	139	147	157	167	178	189	202	215	229	244	261	278	297
2009	113	120	127	135	144	153	163	173	185	197	210	223	238	254	271	289
2008	111	117	125	132	141	149	159	169	180	192	205	218	232	248	264	282
2007	108	115	122	129	137	146	155	165	176	187	200	213	227	242	258	275
2006	106	112	119	126	134	142	152	161	172	183	195	207	221	236	251	268
2005	103	109	116	123	131	139	148	157	168	178	190	202	216	230	245	262
2004	101	107	113	120	128	136	144	154	163	174	185	197	211	224	239	255
2003	99	104	111	118	125	133	141	150	160	170	181	193	205	219	233	249
2002	96	102	108	115	122	130	138	146	156	166	177	188	200	213	227	243
2001	94	100	106	112	119	127	134	143	152	162	172	183	195	208	222	237

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

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MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 43

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	334	593	420	796	653	717	589	361	
PART 2	PERSONAL INJURY PROTECTION								
	100	177	124	230	193	206	174	107	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	288	495	340	854	614	767	552	293
	10,000	357	614	422	1059	761	951	684	363
	25,000	365	628	431	1083	779	973	700	372
	50,000	372	639	439	1102	792	989	712	378
	100,000	374	644	442	1110	798	997	718	381
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	36	82	57	93	84	84	76	38
	25/50	58	122	86	146	128	132	116	62
	35/80	103	204	143	253	217	228	196	110
	50/100	143	278	195	351	298	316	269	154
	100/300	247	467	329	600	504	541	455	265
	250/500	465	865	610	1124	939	1013	847	501

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO							
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO							
	PART 3		PART 12		PART 3		PART 12	
	20/40	21	0	50/100	27	14		
	25/50	23	2	100/300	32	35		
35/80	25	8	250/500	40	112			

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES															
	SYMBOL															
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16
2010	121	129	137	146	155	165	175	186	199	212	226	241	256	274	292	311
2009	119	126	134	142	151	161	171	182	194	206	220	235	250	267	285	304
2008	116	123	131	139	148	157	167	178	189	201	215	229	244	260	278	296
2007	113	120	128	136	144	153	163	174	185	197	210	223	238	254	271	289
2006	111	118	125	133	141	150	159	169	180	192	204	218	232	248	264	282
2005	108	115	122	129	138	146	155	165	176	187	200	213	226	241	257	275
2004	106	112	119	126	134	143	152	161	172	183	195	207	221	236	251	268
2003	104	110	116	124	131	139	148	158	168	179	190	202	216	230	245	261
2002	101	107	114	121	128	136	145	154	164	174	185	197	210	224	239	255
2001	99	105	111	118	125	133	141	150	160	170	181	193	205	219	233	249

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

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MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 44

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	303	625	549	789	641	711	578	307	
PART 2	PERSONAL INJURY PROTECTION								
	91	186	162	227	189	205	169	92	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	229	486	330	832	551	748	495	237
	10,000	284	603	409	1032	683	928	614	294
	25,000	290	616	418	1055	699	948	628	301
	50,000	295	627	426	1073	711	965	639	306
	100,000	298	632	429	1082	716	972	644	308
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	39	82	68	92	83	83	75	45
	25/50	60	124	105	145	126	131	114	66
	35/80	101	209	179	251	213	226	193	108
	50/100	138	287	247	347	293	313	264	147
	100/300	234	485	420	594	496	536	447	246
	250/500	436	902	784	1114	923	1004	832	453

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
35/80	25	8	250/500	40	112	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	198	211	224	238	253	269	286	305	325	346	369	393	419	447	477	509	
2009	194	206	218	232	247	263	280	297	317	337	359	383	409	436	465	496	
2008	190	201	214	227	241	256	273	290	309	329	351	374	399	425	453	484	
2007	185	197	209	222	235	250	267	284	301	321	342	365	389	415	442	472	
2006	181	192	204	216	230	244	260	276	294	314	334	356	379	404	431	460	
2005	177	188	199	211	225	239	254	270	287	306	326	347	370	394	421	449	
2004	173	183	194	206	219	233	248	263	280	299	318	339	361	385	410	438	
2003	169	179	190	202	214	227	242	257	274	292	310	330	352	375	400	427	
2002	165	175	186	197	209	223	236	251	268	284	303	322	344	366	390	416	
2001	162	171	181	193	204	217	230	245	261	277	296	315	335	357	381	406	

Additional Charge to Reduce Deductible From \$500 to \$300 -- \$3

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MASSACHUSETTS PRIVATE PASSENGER RESIDUAL MARKET AUTOMOBILE INSURANCE MANUAL

TERRITORY 45

	CLASS								
	10	17	18	20	21	25	26	30	
PART 1	BODILY INJURY TO OTHERS								
	347	582	415	798	650	717	584	360	
PART 2	PERSONAL INJURY PROTECTION								
	103	174	122	230	191	206	173	107	
PART 4	DAMAGE TO SOMEONE ELSE'S PROPERTY								
	5,000	293	496	334	854	609	769	548	298
	10,000	363	615	414	1059	755	954	680	370
	25,000	372	629	424	1083	772	975	695	378
	50,000	378	640	431	1102	786	992	707	384
	100,000	381	645	434	1110	792	1000	712	387
PART 5	OPTIONAL BODILY INJURY TO OTHERS								
	20/40	36	82	58	94	85	85	77	39
	25/50	59	122	86	148	129	133	117	63
	35/80	105	202	143	255	217	229	196	111
	50/100	147	275	195	353	298	318	269	155
	100/300	254	460	328	602	504	542	454	266
	250/500	480	852	607	1129	938	1015	844	502

PART 6	MEDICAL PAYMENTS				
	5,000	10,000	15,000	20,000	25,000
	49	64	83	88	98

PART 3 AND PART 12	PART 3 - BODILY INJURY CAUSED BY AN UNINSURED AUTO					
	PART 12 - BODILY INJURY CAUSED BY AN UNDERINSURED AUTO					
	PART 3			PART 12		
	20/40	21	0	50/100	27	14
	25/50	23	2	100/300	32	35
35/80	25	8	250/500	40	112	

PART 9	COMPREHENSIVE - \$500 DEDUCTIBLE - ALL CLASSES																
	SYMBOL																
	MODEL YEAR	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
2010	128	136	144	153	163	173	185	196	209	223	238	253	270	288	307	328	
2009	125	133	141	150	159	169	180	192	204	217	232	247	263	281	299	320	
2008	122	130	138	146	155	165	176	187	199	212	226	241	257	274	292	312	
2007	119	127	134	143	152	161	172	183	194	207	221	235	251	267	285	304	
2006	117	124	131	139	148	157	168	178	190	202	215	229	244	261	278	296	
2005	114	121	128	136	145	154	164	174	185	197	210	224	238	254	271	289	
2004	111	118	125	133	141	150	160	170	181	192	205	218	233	248	264	282	
2003	109	115	122	130	138	147	156	166	176	188	200	213	227	242	258	275	
2002	107	113	120	127	135	143	152	162	172	183	195	208	221	236	251	268	
2001	104	110	117	124	132	140	149	158	168	179	191	203	216	230	245	262	

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

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

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

STATED AMOUNT COMPREHENSIVE RATES \$500 DEDUCTIBLE

Symbol	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Territory																
1	1.69	0.80	0.73	0.69	0.66	0.63	0.60	0.59	0.58	0.57	0.56	0.56	0.55	0.54	0.53	0.52
2	1.72	0.82	0.74	0.71	0.67	0.64	0.62	0.60	0.59	0.58	0.57	0.57	0.56	0.55	0.54	0.53
3	1.80	0.86	0.78	0.74	0.70	0.67	0.64	0.62	0.61	0.60	0.60	0.60	0.59	0.57	0.56	0.56
4	1.75	0.83	0.76	0.72	0.68	0.65	0.63	0.61	0.60	0.59	0.58	0.58	0.57	0.56	0.55	0.54
5	1.83	0.87	0.79	0.75	0.71	0.68	0.65	0.63	0.62	0.61	0.61	0.61	0.60	0.58	0.57	0.56
6	1.89	0.90	0.82	0.78	0.74	0.70	0.68	0.66	0.64	0.63	0.63	0.63	0.62	0.60	0.59	0.58
7	1.97	0.94	0.85	0.81	0.77	0.73	0.70	0.68	0.67	0.66	0.66	0.65	0.64	0.63	0.62	0.61
8	2.03	0.97	0.88	0.83	0.79	0.75	0.73	0.70	0.69	0.68	0.68	0.67	0.66	0.65	0.63	0.63
9	2.00	0.95	0.86	0.82	0.78	0.74	0.71	0.69	0.68	0.67	0.67	0.66	0.65	0.64	0.62	0.62
10	2.14	1.02	0.92	0.88	0.83	0.79	0.76	0.74	0.73	0.72	0.71	0.71	0.70	0.68	0.67	0.66
11	2.28	1.08	0.98	0.94	0.89	0.85	0.81	0.79	0.78	0.76	0.76	0.76	0.74	0.73	0.71	0.70
12	2.35	1.12	1.02	0.97	0.92	0.87	0.84	0.82	0.80	0.79	0.79	0.78	0.77	0.75	0.74	0.73
13	2.65	1.26	1.14	1.09	1.03	0.98	0.95	0.92	0.90	0.89	0.88	0.88	0.87	0.84	0.83	0.82
14	2.76	1.31	1.19	1.13	1.08	1.02	0.99	0.96	0.94	0.93	0.92	0.92	0.90	0.88	0.86	0.85
15	3.41	1.62	1.47	1.40	1.33	1.27	1.22	1.18	1.16	1.14	1.14	1.13	1.11	1.09	1.07	1.05
16	5.52	2.63	2.38	2.27	2.15	2.05	1.97	1.92	1.88	1.85	1.84	1.83	1.80	1.76	1.72	1.70
17	1.97	0.94	0.85	0.81	0.77	0.73	0.70	0.68	0.67	0.66	0.66	0.65	0.64	0.63	0.62	0.61
18	4.01	1.91	1.73	1.65	1.56	1.49	1.44	1.39	1.37	1.35	1.34	1.33	1.31	1.28	1.25	1.24
19	4.40	2.10	1.90	1.81	1.72	1.63	1.57	1.53	1.50	1.48	1.47	1.46	1.44	1.40	1.38	1.36
20	3.98	1.90	1.72	1.64	1.55	1.48	1.42	1.38	1.36	1.34	1.33	1.32	1.30	1.27	1.24	1.23
21	5.42	2.58	2.34	2.23	2.11	2.01	1.94	1.88	1.85	1.82	1.81	1.80	1.77	1.73	1.70	1.67
22	6.12	2.91	2.64	2.51	2.39	2.27	2.19	2.13	2.09	2.06	2.04	2.04	2.00	1.95	1.91	1.89
23	3.69	1.76	1.59	1.51	1.44	1.37	1.32	1.28	1.26	1.24	1.23	1.23	1.21	1.17	1.15	1.14
24	2.76	1.31	1.19	1.13	1.08	1.02	0.99	0.96	0.94	0.93	0.92	0.92	0.90	0.88	0.86	0.85
25	4.18	1.99	1.80	1.72	1.63	1.55	1.50	1.45	1.43	1.40	1.39	1.39	1.37	1.33	1.31	1.29
26	4.97	2.37	2.14	2.04	1.94	1.85	1.78	1.73	1.69	1.67	1.66	1.65	1.63	1.58	1.55	1.54
27	1.60	0.76	0.69	0.66	0.62	0.59	0.57	0.55	0.54	0.54	0.53	0.53	0.52	0.51	0.50	0.49
40	2.53	1.20	1.09	1.04	0.98	0.94	0.90	0.88	0.86	0.85	0.84	0.84	0.83	0.80	0.79	0.78
41	2.56	1.22	1.10	1.05	1.00	0.95	0.91	0.89	0.87	0.86	0.85	0.85	0.84	0.81	0.80	0.79
42	3.10	1.48	1.34	1.27	1.21	1.15	1.11	1.08	1.06	1.04	1.03	1.03	1.01	0.99	0.97	0.96
43	3.25	1.55	1.40	1.34	1.27	1.21	1.16	1.13	1.11	1.09	1.08	1.08	1.06	1.04	1.02	1.00
44	5.31	2.53	2.29	2.18	2.07	1.97	1.90	1.85	1.81	1.78	1.77	1.77	1.74	1.69	1.66	1.64
45	3.42	1.63	1.48	1.41	1.34	1.27	1.22	1.19	1.17	1.15	1.14	1.14	1.12	1.09	1.07	1.06

STATED AMOUNT FIRE RATES \$500 DEDUCTIBLE

1-27, 40-45	0.25	0.12	0.11	0.10	0.10	0.09	0.09	0.09	0.09	0.09	0.08	0.08	0.08	0.08	0.08	0.08
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MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

STATED AMOUNT THEFT RATES \$500 DEDUCTIBLE

Symbol Territory	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
1	0.93	0.44	0.40	0.38	0.36	0.34	0.33	0.32	0.32	0.31	0.31	0.31	0.30	0.30	0.29	0.29
2	0.95	0.45	0.41	0.39	0.37	0.35	0.34	0.33	0.32	0.32	0.32	0.32	0.31	0.30	0.30	0.29
3	1.00	0.48	0.43	0.41	0.39	0.37	0.36	0.35	0.34	0.34	0.33	0.33	0.33	0.32	0.31	0.31
4	0.97	0.46	0.42	0.40	0.38	0.36	0.35	0.34	0.33	0.33	0.32	0.32	0.32	0.31	0.30	0.30
5	1.03	0.49	0.44	0.42	0.40	0.38	0.37	0.36	0.35	0.34	0.34	0.34	0.34	0.33	0.32	0.32
6	1.07	0.51	0.46	0.44	0.42	0.40	0.38	0.37	0.36	0.36	0.36	0.36	0.35	0.34	0.33	0.33
7	1.12	0.54	0.48	0.46	0.44	0.42	0.40	0.39	0.38	0.38	0.37	0.37	0.37	0.36	0.35	0.35
8	1.17	0.56	0.50	0.48	0.46	0.43	0.42	0.41	0.40	0.39	0.39	0.39	0.38	0.37	0.36	0.36
9	1.15	0.55	0.49	0.47	0.45	0.43	0.41	0.40	0.39	0.38	0.38	0.38	0.37	0.36	0.36	0.35
10	1.24	0.59	0.54	0.51	0.48	0.46	0.44	0.43	0.42	0.42	0.41	0.41	0.41	0.40	0.39	0.38
11	1.34	0.64	0.58	0.55	0.52	0.50	0.48	0.47	0.46	0.45	0.45	0.45	0.44	0.43	0.42	0.41
12	1.39	0.66	0.60	0.57	0.54	0.52	0.50	0.48	0.48	0.47	0.47	0.46	0.46	0.44	0.44	0.43
13	1.60	0.76	0.69	0.66	0.62	0.59	0.57	0.56	0.55	0.54	0.53	0.53	0.52	0.51	0.50	0.49
14	1.68	0.80	0.72	0.69	0.65	0.62	0.60	0.58	0.57	0.56	0.56	0.56	0.55	0.53	0.52	0.52
15	2.13	1.02	0.92	0.88	0.83	0.79	0.76	0.74	0.73	0.72	0.71	0.71	0.70	0.68	0.67	0.66
16	3.61	1.72	1.56	1.48	1.41	1.34	1.29	1.25	1.23	1.21	1.20	1.20	1.18	1.15	1.13	1.11
17	1.12	0.54	0.48	0.46	0.44	0.42	0.40	0.39	0.38	0.38	0.37	0.37	0.37	0.36	0.35	0.35
18	2.56	1.22	1.10	1.05	1.00	0.95	0.91	0.89	0.87	0.86	0.85	0.85	0.84	0.81	0.80	0.79
19	2.83	1.35	1.22	1.16	1.10	1.05	1.01	0.98	0.96	0.95	0.94	0.94	0.92	0.90	0.88	0.87
20	2.53	1.21	1.09	1.04	0.99	0.94	0.91	0.88	0.86	0.85	0.84	0.84	0.83	0.81	0.79	0.78
21	3.54	1.69	1.53	1.45	1.38	1.31	1.27	1.23	1.21	1.19	1.18	1.18	1.16	1.13	1.11	1.09
22	4.03	1.92	1.74	1.66	1.57	1.50	1.44	1.40	1.37	1.35	1.34	1.34	1.32	1.28	1.26	1.24
23	2.33	1.11	1.00	0.96	0.91	0.86	0.83	0.81	0.79	0.78	0.78	0.77	0.76	0.74	0.73	0.72
24	1.68	0.80	0.72	0.69	0.65	0.62	0.60	0.58	0.57	0.56	0.56	0.56	0.55	0.53	0.52	0.52
25	2.67	1.27	1.15	1.10	1.04	0.99	0.96	0.93	0.91	0.90	0.89	0.89	0.87	0.85	0.84	0.83
26	3.23	1.54	1.39	1.33	1.26	1.20	1.15	1.12	1.10	1.08	1.08	1.07	1.06	1.03	1.01	1.00
27	0.86	0.41	0.37	0.35	0.34	0.32	0.31	0.30	0.29	0.29	0.29	0.29	0.28	0.28	0.27	0.27
40	1.51	0.72	0.65	0.62	0.59	0.56	0.54	0.53	0.52	0.51	0.50	0.50	0.50	0.48	0.47	0.47
41	1.54	0.73	0.66	0.63	0.60	0.57	0.55	0.53	0.52	0.52	0.51	0.51	0.50	0.49	0.48	0.47
42	1.92	0.91	0.83	0.79	0.75	0.71	0.69	0.67	0.65	0.64	0.64	0.64	0.63	0.61	0.60	0.59
43	2.02	0.96	0.87	0.83	0.79	0.75	0.72	0.70	0.69	0.68	0.67	0.67	0.66	0.64	0.63	0.63
44	3.47	1.65	1.49	1.42	1.35	1.29	1.24	1.20	1.18	1.16	1.16	1.15	1.13	1.10	1.08	1.07
45	2.14	1.02	0.92	0.88	0.84	0.80	0.77	0.74	0.73	0.72	0.71	0.71	0.70	0.68	0.67	0.66

Stated Amount C.A.C. with M.M.& V. \$500 Deductible 15% of the Stated Amount Comprehensive Rate

Additional Charges to Reduce Deductible from \$500 - Same as Actual Cash Value Charges
For Higher Deductibles, Refer to Rule 16

Stated Amount Rating

B. Collision and Limited Collision Rating Procedures

1. Determine the Actual Cash Value premium for the latest model year shown in the Rate pages for the vehicle symbol developed from Rule 22 for the appropriate territory, class and deductible. Divide the Actual Cash Value premium by the Stated Amount Divisor shown below. Round the result to the nearest cent. For Symbol 18 and above, use the Symbol 17 Actual Cash Value premium and divisor.
2. Apply the above rate to each \$100 of insured value to determine the stated amount premium.

STATED AMOUNT DIVISORS			
Symbol		Symbol	
1	32.50	10	156.25
2	72.50	11	168.75
3	85.00	12	181.25
4	95.00	13	193.75
5	106.25	14	210.00
6	118.75	15	230.00
7	131.25	16	250.00
8	143.75	17	270.00

NOTE: The cost of the Waiver of Deductible is the same as that shown on the Actual Cash Value Rate pages.

Motorcycle Rates

Part 1 - Bodily Injury

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$10	\$10	\$19	\$16
2	\$9	\$9	\$17	\$15
3	\$10	\$10	\$19	\$16
4	\$15	\$14	\$25	\$22
5	\$14	\$12	\$23	\$20
6	\$16	\$16	\$27	\$23
7	\$16	\$15	\$26	\$22
8	\$15	\$15	\$25	\$22
9	\$16	\$16	\$27	\$24
10	\$22	\$21	\$36	\$31
11	\$21	\$20	\$35	\$30
12	\$23	\$21	\$39	\$32
13	\$24	\$23	\$42	\$35
14	\$26	\$24	\$44	\$37
15	\$43	\$41	\$73	\$62
16	\$49	\$47	\$83	\$72
17	\$44	\$42	\$75	\$65
18	\$44	\$42	\$75	\$65
19	\$44	\$42	\$75	\$65
20	\$44	\$42	\$75	\$65
21	\$44	\$42	\$75	\$65
22	\$44	\$42	\$75	\$65
23	\$44	\$42	\$75	\$65
24	\$44	\$42	\$75	\$65
25	\$44	\$42	\$75	\$65
26	\$44	\$42	\$75	\$65
27	\$8	\$8	\$14	\$12
40	\$23	\$22	\$40	\$34
41	\$26	\$24	\$44	\$37
42	\$43	\$41	\$73	\$62
43	\$44	\$42	\$74	\$64
44	\$49	\$46	\$82	\$71
45	\$43	\$41	\$73	\$62

Part 2 - PIP

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$1	\$1	\$2	\$1
2	\$1	\$1	\$1	\$1
3	\$1	\$1	\$2	\$1
4	\$1	\$1	\$2	\$2
5	\$1	\$1	\$2	\$2
6	\$1	\$1	\$2	\$2
7	\$1	\$1	\$2	\$2
8	\$1	\$1	\$2	\$2
9	\$1	\$1	\$2	\$2
10	\$2	\$2	\$3	\$3
11	\$2	\$2	\$3	\$2
12	\$2	\$2	\$3	\$3
13	\$2	\$2	\$3	\$3
14	\$2	\$2	\$4	\$3
15	\$4	\$3	\$7	\$6
16	\$4	\$4	\$8	\$7
17	\$4	\$3	\$7	\$6
18	\$4	\$3	\$7	\$6
19	\$4	\$3	\$7	\$6
20	\$4	\$3	\$7	\$6
21	\$4	\$3	\$7	\$6
22	\$4	\$3	\$7	\$6
23	\$4	\$3	\$7	\$6
24	\$4	\$3	\$7	\$6
25	\$4	\$3	\$7	\$6
26	\$4	\$3	\$7	\$6
27	\$1	\$1	\$1	\$1
40	\$2	\$2	\$3	\$3
41	\$2	\$2	\$4	\$3
42	\$4	\$3	\$7	\$6
43	\$4	\$3	\$7	\$6
44	\$4	\$4	\$8	\$7
45	\$3	\$3	\$7	\$6

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Motorcycle Rates

**Part 5 - Optional BI
Rates at Basic limits**

Territory	Experienced Operators			
	With Guest			
	Group A	Group B	Group C	Group D
1	\$9	\$8	\$14	\$12
2	\$8	\$8	\$13	\$11
3	\$9	\$8	\$14	\$12
4	\$12	\$11	\$19	\$15
5	\$12	\$10	\$18	\$14
6	\$13	\$12	\$21	\$16
7	\$12	\$11	\$19	\$15
8	\$12	\$11	\$19	\$15
9	\$13	\$12	\$21	\$16
10	\$17	\$15	\$27	\$22
11	\$16	\$14	\$26	\$21
12	\$17	\$15	\$28	\$23
13	\$19	\$16	\$30	\$24
14	\$20	\$18	\$30	\$26
15	\$22	\$22	\$30	\$30
16	\$22	\$22	\$30	\$30
17	\$22	\$22	\$30	\$30
18	\$22	\$22	\$30	\$30
19	\$22	\$22	\$30	\$30
20	\$22	\$22	\$30	\$30
21	\$22	\$22	\$30	\$30
22	\$22	\$22	\$30	\$30
23	\$22	\$22	\$30	\$30
24	\$22	\$22	\$30	\$30
25	\$22	\$22	\$30	\$30
26	\$22	\$22	\$30	\$30
27	\$7	\$6	\$12	\$9
40	\$18	\$16	\$29	\$23
41	\$20	\$18	\$30	\$26
42	\$22	\$22	\$30	\$30
43	\$22	\$22	\$30	\$30
44	\$22	\$22	\$30	\$30
45	\$22	\$22	\$30	\$30

Territory	Experienced Operators			
	Without Guest			
	Group A	Group B	Group C	Group D
1	\$1	\$3	\$3	\$4
2	\$1	\$3	\$3	\$4
3	\$1	\$3	\$3	\$4
4	\$3	\$3	\$5	\$5
5	\$3	\$3	\$4	\$5
6	\$3	\$4	\$5	\$6
7	\$3	\$4	\$5	\$6
8	\$3	\$3	\$5	\$5
9	\$3	\$4	\$5	\$6
10	\$3	\$5	\$7	\$8
11	\$3	\$5	\$6	\$8
12	\$4	\$5	\$7	\$8
13	\$4	\$5	\$8	\$9
14	\$4	\$6	\$8	\$10
15	\$6	\$7	\$9	\$12
16	\$6	\$7	\$9	\$12
17	\$6	\$7	\$9	\$12
18	\$6	\$7	\$9	\$12
19	\$6	\$7	\$9	\$12
20	\$6	\$7	\$9	\$12
21	\$6	\$7	\$9	\$12
22	\$6	\$7	\$9	\$12
23	\$6	\$7	\$9	\$12
24	\$6	\$7	\$9	\$12
25	\$6	\$7	\$9	\$12
26	\$6	\$7	\$9	\$12
27	\$1	\$1	\$3	\$3
40	\$4	\$5	\$7	\$9
41	\$4	\$6	\$8	\$10
42	\$6	\$7	\$9	\$12
43	\$6	\$7	\$9	\$12
44	\$6	\$7	\$9	\$12
45	\$6	\$7	\$9	\$12

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

Motorcycle Rates

**Part 4 - Property Damage
Rates at Basic limits**

Territory	Experienced Operators			
	Group A	Group B	Group C	Group D
1	\$13	\$12	\$19	\$16
2	\$12	\$11	\$17	\$15
3	\$13	\$12	\$19	\$16
4	\$16	\$15	\$26	\$21
5	\$16	\$14	\$24	\$19
6	\$17	\$16	\$28	\$22
7	\$16	\$15	\$26	\$21
8	\$16	\$15	\$26	\$21
9	\$17	\$16	\$28	\$22
10	\$23	\$20	\$37	\$30
11	\$22	\$19	\$36	\$29
12	\$23	\$21	\$38	\$31
13	\$25	\$22	\$41	\$33
14	\$27	\$24	\$41	\$35
15	\$30	\$30	\$41	\$41
16	\$30	\$30	\$41	\$41
17	\$30	\$30	\$41	\$41
18	\$30	\$30	\$41	\$41
19	\$30	\$30	\$41	\$41
20	\$30	\$30	\$41	\$41
21	\$30	\$30	\$41	\$41
22	\$30	\$30	\$41	\$41
23	\$30	\$30	\$41	\$41
24	\$30	\$30	\$41	\$41
25	\$30	\$30	\$41	\$41
26	\$30	\$30	\$41	\$41
27	\$10	\$9	\$16	\$13
40	\$24	\$22	\$40	\$32
41	\$27	\$24	\$41	\$35
42	\$30	\$30	\$41	\$41
43	\$30	\$30	\$41	\$41
44	\$30	\$30	\$41	\$41
45	\$30	\$30	\$41	\$41

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Group definitions are as follows:

Group	Vehicle size
A	0 c.c. to 100 c.c.
B	101 c.c. to 350 c.c.
C	351 c.c. to 650 c.c.
D	651 c.c. and over

**Part 6 - Medical Payments
Rates by limit**

All Territories	
Limit per person	All Groups
\$500	\$55
\$750	\$60
\$1,000	\$65
\$2,000	\$84
\$5,000	\$130
\$10,000	\$200
\$15,000	\$256
\$20,000	\$296
\$25,000	\$335

**Part 3 - Uninsured Motorists
Rates by limit**

All Territories	
Limit	All Groups
20/40	\$19
20/50	\$19
25/50	\$20
35/80	\$22
50/100	\$24
100/300	\$28
250/500	\$37
500/500	\$46

**Part 12 - Underinsured Motorists
Rates by limit**

All Territories	
Limit	All Groups
20/40	\$0
20/50	\$1
25/50	\$7
35/80	\$23
50/100	\$45
100/300	\$102
250/500	\$279
500/500	\$512

Notes:

- (1) Rates for Parts 3, 6, and 12 are the same for experienced and inexperienced operators.

Motorcycle Rates

**Part 7 - Collision
Rates at \$500 deductible**

Territory	Rate per \$100 of value*
	Experienced Operators
	All Groups
1	\$1.91
2	\$1.81
3	\$2.15
4	\$2.37
5	\$2.47
6	\$2.49
7	\$2.65
8	\$3.03
9	\$2.76
10	\$3.22
11	\$2.84
12	\$3.71
13	\$3.87
14	\$5.38
15	\$6.29
16	\$6.91
17	\$6.46
18	\$6.46
19	\$6.46
20	\$6.46
21	\$6.46
22	\$6.46
23	\$6.46
24	\$6.46
25	\$6.46
26	\$6.46
27	\$1.62
40	\$4.10
41	\$4.09
42	\$5.58
43	\$6.30
44	\$5.79
45	\$6.18

**Part 7 - Collision
Other deductibles**

All Territories	
Deductible	All Groups
\$300	\$500 deductible premium + \$40
\$1,000	71.5% of \$500 deductible premium
\$2,000	59.1% of \$500 deductible premium

**Part 7 - Collision
Waiver of Deductible Charges**

All Territories	
Deductible	All Groups
\$300	\$8
\$500	\$11
\$1,000	\$14
\$2,000	\$21

Part 8 - Limited Collision

\$500 deductible base premium (Part 8) =
(6.0%) x [\$500 deductible Collision base premium (Part 7)]

Deductible	All Groups
\$0	\$500 deductible premium (Part 8) + \$6
\$300	\$500 deductible premium (Part 8) + \$4
\$1,000	64.1% of \$500 deductible premium (Part 8)
\$2,000	46.5% of \$500 deductible premium (Part 8)

Determine motorcycle Collision rates by the following procedure:

- (a) Determine the motorcycle's insured value* in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value means Average Retail Value as expressed in the current "Blue Book" or "Red Book"; a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for inexperienced operators are calculated by applying a factor of 1.50 to the experienced operators rates above.
- (3) Rates are per \$100 of insured value.

Motorcycle Rates

Part 9 - Comprehensive Rates at \$500 deductible

Territory	Rate per \$100 of value*
	All Groups
1	\$1.00
2	\$0.98
3	\$1.02
4	\$1.10
5	\$1.12
6	\$1.33
7	\$1.60
8	\$2.03
9	\$1.79
10	\$2.26
11	\$2.18
12	\$2.75
13	\$2.55
14	\$3.47
15	\$4.15
16	\$6.25
17	\$6.45
18	\$6.45
19	\$6.45
20	\$6.45
21	\$6.45
22	\$6.45
23	\$6.45
24	\$6.45
25	\$6.45
26	\$6.45
27	\$0.89
40	\$2.57
41	\$2.74
42	\$3.82
43	\$3.93
44	\$6.23
45	\$3.97

Part 9 - Comprehensive Other deductibles

Deductible	All Territories
	All Groups
\$300	\$500 deductible premium + \$3
\$1,000	70.2% of \$500 deductible premium
\$2,000	64.4% of \$500 deductible premium

Fire	Charge 5% of the motorcycle Comprehensive premium
Theft	Charge 90% of the motorcycle Comprehensive premium

Determine motorcycle Comprehensive rates by the following procedure:

- (a) Determine the motorcycle's insured value* in hundreds of dollars.
- (b) Multiply the value determined in (a) by the rate per \$100 for its territory.

* Value means Average Retail Value as expressed in the current "Blue Book" or "Red Book"; a minimum value of \$1,800 applies to vehicle sizes 651 c.c. and over.

Notes:

- (1) Motorcycle territory definitions are the same as for private passenger automobiles.
- (2) Rates for Part 9 are the same for experienced and inexperienced operators.
- (3) Rates are per \$100 of insured value.

Motorcycle Rates

Territories

The territory definitions applicable to motorcycles are the same as those used for private passenger vehicles.

Commissions

The commission provisions incorporated into the motorcycle rates are as follows (as a percentage of premium):

Liability coverages:	12.0%
Physical Damage coverages:	13.8%

Substitute Transportation (Part 10)

\$15/day with \$450 maximum	\$45
\$30/day with \$900 maximum	\$90
\$45/day with \$1,350 maximum	\$167
\$100/day with \$3000 maximum	\$346

Towing and Labor

\$50/day per disablement	\$8
\$100/day per disablement	\$16

Discount (Rule 44)

<u>Discount</u>	<u>Amount</u>	<u>Coverage</u>
Motorcycle Rider Training Program	10%	Parts 1-8, 12
Anti-Theft - Category IV	20%	Part 9
Insured Age 65 or older	25%	All Parts

Merit Rating Plan

Rates for Parts 1, 2, 4, 5 and 7 are base rates (i.e. at the point/zero credit level, or prior to the application of any merit rating plan credits or surcharges). The determination of merit rating plan credits and point-based surcharges is the same as for private passenger vehicles.

Premium Calculation Rule

Premiums for Motorcycles shall be calculated using the following step procedure. Note that not all of these steps may be applicable for every coverage or policyholder.

- 1) Determine the base manual premium
- 2) Apply adjustments for increased limits or deductibles
- 3) Apply the inexperienced driver adjustment factor of 1.5
- 4) Add waiver of deductible charges
- 5) Apply discounts in the following order: anti-theft, driver training, senior citizen
- 6) Apply SDIP credits or surcharges

The premium for each exposure shall be rounded to the nearest whole dollar at the end of each step. (Rounding should occur after the application of *each* discount.)

**Approved Motorcycle Training Sites
Rider Education Recognition Program (RERP) Number**

Bristol Community College, Fall River	(61347)
Central Mass Safety Council, West Boylston	(60055)
Hanscomb AFB, Bedford	(61141)
Motorcycle Safe Riding Project , Beverly (Formerly listed as Cycles 128)	(60050)
Northern Essex Community College, Haverhill	(61348)
Otis ANGB, Cape Cod	(60758)
Riverside Kawasaki, Hanscomb AFB in Bedford	(61350)
Safety Council of Western Mass, Dalton	(61277)
South Weymouth NAS, South Weymouth	(60690)
Westfield State College, Westfield	(61349)

Those who participate in motorcycle rider education courses in any other location are also eligible for the 10% reduction, given the course is approved by the Motorcycle Safety Foundation. If courses are taken out of state, they must be Motorcycle Safety Foundation certified and adhere to Governor's Highway Safety Bureau rules and regulations on file at the Secretary of State's office.

Miscellaneous Rating Factors

DEDUCTIBLES (RULE 16)			
	<u>\$1,000*</u>	<u>\$2,000*</u>	<u>\$100** Glass</u>
Deductibles:			
Collision:	.69	.54	Not Applicable
Limited Collision:	.58	.36	Not Applicable
Comprehensive:	.56	.50	.86
Including Fire, Theft and Combined Additional Coverages			
*Charges based on \$500 Deductible Premium		\$300 Deductible - \$25	
**Applies to otherwise determined premium		\$500 Deductible - \$36	
Collision Waiver of Deductible Charges:		\$1,000 Deductible - \$48	
		\$2,000 Deductible - \$74	

SUBSTITUTE TRANSPORTATION (RULE 17)				
	<u>\$15/Day, \$450 Max</u>	<u>\$30/Day, \$900 Max</u>	<u>\$45/Day, \$1,350 Max</u>	<u>\$100/Day \$3,000 Max</u>
Private Passenger:	\$30	\$122	\$146	\$300
Motorcycle:	\$45	\$90	\$167	\$346

DISCOUNTS (RULE 19)	
Multi-Car:	5% Parts 1, 2, 4, 5, 7, 8 and 9
Public Transit:	10% Property Damage and Collision \$75 Maximum per eligible vehicle
Annual Mileage:	0-5,000 miles - 10% Parts 1-8 and 12 5,001-7,500 miles - 5% Parts 1-8 and 12
Anti-Theft:	Refer to Rule 54

MODEL YEAR RATING (RULE 20)																
Rating Factors for Model Year Rates Not Shown in the Rate Section																
Symbol																
Collision	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Model Year																
2000	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.94	0.93	0.93	0.93
1999	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.88	0.87	0.87	0.87
1990-98	0.75	0.74	0.74	0.74	0.74	0.74	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.73	0.72	0.73

Symbol																
Comprehensive	1	2	3	4	5	6	7	8	10	11	12	13	14	15	16	17
Model Year																
2000	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.98	0.97
1999	0.96	0.96	0.96	0.95	0.95	0.95	0.96	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95
1990-98	0.90	0.90	0.90	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89	0.89

Apply the factor above for the model year and symbol of the vehicle to the 2001 model year rates on the rate page.
For 1989 and prior model year vehicles, see Rule 20.

FIRE, THEFT AND COMBINED ADDITIONAL COVERAGE (RULE 21)	
Fire	<u>Actual Cash Value</u> 10% of Comprehensive Premium
Fire & Theft	70% of Comprehensive Premium
Fire, Theft & C.A.C.	85% of Comprehensive Premium

PERSONAL INJURY PROTECTION – DEDUCTIBLE (RULE 30)							
DEDUCTIBLE:	\$100	\$250	\$500	\$1,000	\$2,000	\$4,000	\$8,000
Policyholder - Alone:	2%	4%	8%	15%	28%	40%	50%
Policyholder and Household Members:	2%	5%	11%	20%	37%	51%	64%

Miscellaneous Rating Factors

TOWING AND LABOR (RULE 33)		
	\$50 per Disablement	\$100 per Disablement
Private Passenger and Motorcycle:	\$8	\$16
EXCESS ELECTRONIC EQUIPMENT COVERAGE (RULE 46)		
Apply a rate of \$4 to each \$100 of valuation.		
CUSTOMIZING EQUIPMENT - STATED AMOUNT COVERAGE (RULE 47)		
Refer to Rule 47		

Miscellaneous Motor Vehicles

	LIABILITY	PHYSICAL DAMAGE
Pick-Up (Rule 32)	Manual Rates	Part 7 - 60%* Part 8 - Manual Rate Part 9 – 90%
Trailers (Rule 34)	No Charge	Parts 7, 8 and 9 50% Latest Model Year shown in Rate Pages, Territory 1, Class 10 Symbol based on Cost New
Motor Homes (Rule 39)	Manual Rates	Parts 7 and 8 - 50% Part 9 – Manual Rate
*Reduction not applicable to Waiver of Deductible premium		

<p>Motorcycles, etc. (Rule 44)</p> <p>Motorcycle Rider Training Program Discount - 10% Parts 1-8 and 12 Insureds age 65 or older - 25% All Parts</p>

Qualifying Massachusetts Transit Systems

The following transit systems have been approved by the Commissioner of Insurance for inclusion in the Public Transit Discount (Rule 19).

	<u>Approved As Of</u>
American Eagle Motor Coach, Inc. (formerly Medeiros Bus Co., Inc.)	February 1, 1981
Andre Coachlines, Inc.	January 1, 1984
Arrow Line, Inc., The	January 1, 1980
Bay State Spray & Provincetown	February 1, 1981
Berkshire Regional Transit Authority	January 1, 1982
Bloom's Bus Line	December 1, 1980
Bonanza Bus Lines, Inc.	September 1, 1983
Brockton Area Transit Authority	January 1, 1979
Brush Hill Transportation Co.	October 15, 1992
Burlington Transportation Bus (The People Mover/The B Line)	October 15, 1992
Cape Cod Regional Transit Authority	May 18, 1992
Carey's Bus Lines, Inc.	November 1, 1986
Coach Company, The (Kinson Bus Lines)	January 1, 1985
Connecticut Transit Authority (CTTRANSIT)	September 7, 1993
Dee Bus Service	January 1, 1982
Drummond, H.T., Inc.	January 1, 1985
Edmar Limousine Service, The	May 21, 1998
Gray Line Framingham Commuter Corp.	January 1, 1980
Greater Attleboro - Taunton Regional Transit Authority	January 1, 1982
Greenfield Montague Transit Authority	January 1, 1979
Hingham/Boston Commuter Boat Service	January 1, 1979
Interstate Coach	January 1, 1980
Kinson Bus Lines (The Coach Company)	January 1, 1985
Lexpress	January 1, 1982
Logan Express	January 29, 1996
Lowell Regional Transit Authority	January 1, 1980
Massachusetts Bay Transit Authority (includes The Ride)	January 1, 1979
Mass Rides	February 1, 2004
Merrimack Valley Regional Transit Authority	May 1, 1983
Montachusett Regional Transit Authority	January 1, 1980
Peter Pan Bus Lines, Inc. (formerly Priority Express)	August 15, 1988
Pioneer Valley Transit Authority	January 1, 1979
Plymouth & Brockton Street Railway Co.	January 1, 1980
Rabbit Transit, Inc.	January 1, 1982
Trombly Motor Coach Service, Inc.	January 1, 1980
Vocell Co., Inc.	January 1, 1980
Worcester Gray Line, Inc.	January 1, 1980
Worcester Regional Transit Authority	January 1, 1980
Yankee Line, Inc., A	March 13, 1991

HIGH THEFT VEHICLE LIST

Commonwealth of Massachusetts Division of Insurance Regulation 211 CMR 86.07

Make/Model/Year

Make/Model/Year

Make/Model/Year

BMW

325ci 05, 06, 07
 325i 05, 06
 325i Sports Wagon 05, 06
 325it 05, 06
 325xi AWD 05, 06
 325xi Sports Wagon 05, 06
 325xit AWD 05, 06
 328i
 Cpe 2Dr 08
 328xi AWD
 Cpe 2Dr 08
 330ci 05, 06, 07
 330i 05, 06
 330xi AWD 05, 06
 335i
 Cpe 2Dr 08
 525i 05, 06, 07, 08
 525xi AWD 07, 08
 528i 09
 530i 05, 06, 07, 08
 530xi AWD 07, 08
 535i 09
 545i 05, 06
 550i 07, 08, 09
 645ci 06
 650i 07, 08
 745i 05, 06
 745li 05, 06
 750i 07, 08, 09
 750li 07, 08, 09
 760i 06, 07, 09
 760li 05, 06, 07, 08
 X5 3.0i AWD 05, 06, 07
 X5 3.0si AWD 08
 X5 4.4i AWD 05, 06, 07
 X5 4.8i AWD 08
 X5 4.8is AWD 06, 07
 Z4 2.5i 05, 06
 Z4 3.0i 05, 06

CHRYSLER

Sebring Limited
 Cpe 2 Dr 05, 06
 Sed 4 Dr 05
 Sed 4 Dr 3.5L 08
 Sebring TSI 07
 Jeep Grand Cherokee Laredo
 4x2 05, 06, 08
 Jeep Grand Cherokee Limited
 4x2 05, 06, 08
 Jeep Grand Cherokee Overland 4.7
 HO
 4x2 05
 Jeep Commander Limited 09
 Jeep Commander Overland 09
 Jeep Commander Sport 09
 Jeep Wrangler Sahara 05
 Jeep Wrangler Rubicon 05, 06, 07,
 08
 Jeep Wrangler Unlimited 05, 07
 Jeep Wrangler Unlimited Rubicon
 06, 07, 08
 Jeep Liberty Limited
 4x2 05, 07, 08
 4x2 side air bags 06
 4x4 06

CHRYSLER

Jeep Liberty Renegade
 4x2 05
 4x4 with side air bags 06
 Jeep Liberty Sport
 4x4 2.8L 06
 300 09
 Side air bags 08
 300 Limited 09
 300 Limited AWD 09
 300 Touring 08, 09
 300 Touring AWD 08, 09
 300C 08, 09
 300C AWD 08, 09
 300C SRT-8 08, 09

DODGE

Stratus ES
 Sed 4 Dr Side Air bags 05
 Stratus R/T 05
 Stratus R/T
 flexible fuel 07
 Charger R/T 09
 Charger R/T AWD 09
 Charger SE AWD 09
 Charger SRT-8 08, 09
 Charger SXT 09
 Charger SXT AWD 08, 09
 Durango Adventurer 09
 Durango Limited 08, 09
 Durango SLT 08, 09
 Durango SXT 08, 09
 Magnum R/T 08, 09
 Magnum R/T AWD 08, 09
 Magnum SE 09
 4x2 3.5L 08
 Magnum SRT8 08, 09
 Magnum SXT
 4x2 3.5L 08, 09
 Magnum SXT AWD 08, 09
 Mega Cab Pickup 1500
 4x2 08
 Ram Mega Cab Pickup 2500
 4x4 09
 Ram Pickup 1500 Quad Cab 08, 09
 Ram Pickup 1500 Regular Cab
 4x2 5.7L 09
 4x4 09
 Ram Pickup 2500 Quad Cab 09
 Ram Pickup 3500 DRW Quad Cab
 4x2 08
 4x4 09
 Ram Pickup 3500 SRW Quad Cab
 4x4 08, 09
 4x2 09

FORD

Econoline Van E-250 09
 Explorer Eddie Bauer
 4x2 09
 Explorer Limited
 4x2 09
 Explorer Sport Trac Limited
 4x2 09
 Explorer Sport Trac XLT
 4x2 09

FORD

Explorer XLT
 4x2 09
 Mustang
 Conv. 05
 Conv side air bags 06, 07
 Mustang Cobra SVT 05
 Mustang GT
 Conv. 05, 06, 07
 Cpe. 05, 06, 07, 09
 Mustang GT Mach 1 05, 06
 Thunderbird 05, 06
 Expedition Eddie Bauer
 4x2 08
 Expedition EL Eddie Bauer
 4x2 08
 Expedition EL Limited
 4x2 08
 Expedition EL SSV
 4x2 08
 Expedition EL XLT
 4x2 08
 Expedition Limited
 4x2 08
 Expedition SSV
 4x2 08
 Expedition XLT
 4x2 08
 F-150 Supercab
 4x2 08, 09
 4x4 09
 F-150 Supercrew 08, 09
 F-250 Super Duty Crew Cab
 4x4 08
 F-250 Super Duty Supercab
 4x4 09
 F-350 Super Duty DRW Crew
 4x4 09
 F-350 Super Duty SRW Crew Cab
 4x4 08
 4x2 09
 F-350 Super Duty SRW Crew
 4x4 09

FORD - LINCOLN - MERCURY

Mercury Grand Marquis GS 06, 08
 Mercury Grand Marquis LS 06, 08
 Mercury Grand Marquis LSE 06
 Mark LT 07, 08
 4x4 09
 Navigator 08
 Navigator L 08

GENERAL MOTORS

Buick Lacrosse CXL 07
 Buick Lacrosse CXS 07
 Buick Lucerne CX 07, 08
 Buick Lucerne CXL 07, 08
 Buick Lucerne CXS 07, 08
 Cadillac Deville 05
 Cadillac Deville High-Luxury Sedan
 (DHS)
 05
 Cadillac Deville Touring Sedan (DTS)
 05

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

GENERAL MOTORS

Cadillac Seville Luxury Sedan (SLS) 05
 Cadillac Seville Touring Sedan (STS) 09
 Cadillac Seville Touring Sedan (STS) AWD 09
 Cadillac STS-V 09
 Cadillac Escalade 08
 Cadillac Escalade AWD 08, 09
 Cadillac Escalade ESV AWD 08, 09
 Cadillac Escalade EXT AWD 08, 09
 Chevrolet 3500HD Crew Cab 4x4 09
 Chevrolet Avalanche 09
 Chevrolet Blazer LS
 4x2, 2 Dr. 05
 4x2, 4 Dr. 05
 4x4, 2 Dr. 05, 06
 Chevrolet Blazer Xtreme
 4x2, 2 Dr. 05
 4x2, 4 Dr. 05
 4x4, 2 Dr. 05, 06
 Chevrolet Blazer ZR2
 4x2, 2 Dr. 05
 4x4, 2 Dr. 05, 06
 Chevrolet Corvette
 Conv. 05, 06, 07, 08, 09
 Cpe. 06, 07, 08
 Hchbk 2 Dr. 05
 Chevrolet Corvette Z06 05, 06, 07, 08
 Chevrolet Express G1500 3Dr. 09
 Chevrolet Express G1500 AWD 09
 Chevrolet Express G1500 LS 3Dr. 09
 Chevrolet Express G1500 LS AWD 09
 Chevrolet Express G1500 LT 3Dr. 09
 Chevrolet Express G1500 LT AWD 09
 Chevrolet Monte Carlo LS
 Cpe 2 Dr Driver Air Bag (side) 05
 Chevrolet Monte Carlo LT 06
 Chevrolet Monte Carlo LT
 Cpe 2 Dr 3.9L 07
 Chevrolet Monte Carlo LTZ 07
 Chevrolet Monte Carlo SS 05, 07, 08
 Chevrolet Monte Carlo Supercharged SS 05, 06
 Chevrolet Avalanche 08
 Chevrolet Silverado 1500 Crew Cab 08, 09
 Chevrolet Silverado 2500HD Crew Cab 08, 09
 Chevrolet Silverado Classic 1500 Crew Cab 08
 Chevrolet Silverado Classic 1500HDCrewCab08
 Chevrolet Silverado Classic 2500HDCrewCab08
 Chevrolet Suburban 1500 08, 09
 Chevrolet Tahoe Hybrid 09
 Chevrolet Tahoe LS 08, 09
 Chevrolet Tahoe LT 08, 09
 Chevrolet Tahoe LTZ 09
 Chevrolet Tahoe Z71 08

GENERAL MOTORS

Chevrolet Trailblazer SS 4x2 08, 09
 Chevrolet Trailblazer LT 4x2 08, 09
 Chevrolet Trailblazer LS 4x2 08, 09
 GMC Envoy Denali 4x2 08, 09
 GMC Envoy SLE 4x2 08, 09
 GMC Envoy SLT 4x2 08, 09
 GMC Sierra 1500 Crew Cab 4x2 08, 09
 4x4 09
 GMC Sierra 1500 Extended Cab 4x2 5.3L 09
 GMC Sierra 2500 HD Crew Cab 4x4 08, 09
 GMC Sierra Classic 1500 Crew Cab 4x2 08
 GMC Sierra Classic 1500 Extended Cab 4x2 6.0L 08
 GMC Sierra Classic 1500 HD Crew Cab 08
 GMC Yukon Denali 09
 GMC Yukon Denali AWD 08, 09
 GMC Yukon Hybrid 09
 GMC Yukon SLE 08, 09
 GMC Yukon SLT 08, 09
 GMC Yukon XL 1500 SLE 08, 09
 GMC Yukon XL 1500 SLT 08, 09
 GMC Yukon XL 2500 SLE 08, 09
 GMC Yukon XL 2500 SLT 08, 09
 GMC Yukon XL Denali 09
 GMC Yukon XL Denali AWD 09
 Oldsmobile Bravada 05
 Oldsmobile Bravada AWD 05
 Pontiac Grand Am GT1 05
 Pontiac Grand Prix GT 07, 08
 Pontiac Grand Prix GXP 08, 09
 Pontiac Grand Prix GXP 07

HONDA

Acura NSX-T 05, 06
 Acura RSX Type S 05
 Acura 3.2TL 05, 06
 Acura 3.5RL 05, 06, 08
 Honda Accord EX
 Cpe 2.4L leather seats 07
 Cpe 2.4L DOHC VTEC ULEV 06, 08
 Cpe 2.4L Automatic 05
 Cpe 2.4L navigation system 05, 07
 Cpe 2.4L ULEV Manual 05
 Cpe 3.0L 05, 06, 07, 08
 Honda Accord LX
 Cpe 2.4L 08
 Cpe. 3.0 L 05, 07, 08
 Honda S2000 05, 06, 07, 08, 09
 Honda S2000 CR 09
 Honda Pilot EX 05
 Honda Pilot EX-L 05
 Honda Pilot LX 05

HUMMER

H2 08, 09
 H2 SUT 08, 09

ISUZU

Axiom S 05
 Axiom XS 05

JAGUAR

XJR 05, 06
 XJ8 05, 06, 07, 08
 XJ8 Vanden Plas (VDP) 05, 06, 07, 08
 XJ8L 06, 07, 08
 XJ8 Super V8 07, 08
 XJ8 Super V8 Portfolio 07
 XJR 07, 08
 XK 08
 XK8 05, 06, 07, 08
 XKR 05, 06, 07, 08
 S-Type 08
 S-Type R 08

LAND ROVER

Range Rover HSE AWD 08, 09
 Range Rover Sport HSE AWD 08, 09
 Range Rover Supercharged AWD 08, 09
 Range Rover Sport Supercharged AWD 08, 09

MAZDA

Mazda6 S
 Sed 4 Dr. side air bags 05
 RX-8 08, 09

MERCEDES-BENZ

C230 Kompressor Sport
 Cpe. 2 Dr 05, 06
 SL500 05, 06, 07
 SL600 05, 06, 07, 08
 E500 06
 E500 4Matic AWD 06
 CL550 08
 CL600 08
 CLK350
 Cpe 08
 Conv 09
 CLK550
 Cpe 08
 Conv 09
 CLK63 AMG 08
 Conv 09
 CLS63 AMG 09
 CLS550 09
 S550 08, 09
 S550 4Matic AWD 09
 S600 08, 09
 S63 AMG 09
 S65 AMG 08, 09
 SL55 AMG 08, 09
 SL550 08, 09
 SL600 09
 SL65 AMG 08, 09

MITSUBISHI

Diamante ES 05
 Diamante LS 05
 Diamante VR-X 05
 Eclipse GTS 05, 06
 Eclipse Special Edition 07
 Eclipse Spyder GS 05, 06, 07, 08
 Eclipse Spyder GT 05, 06, 07, 08
 Eclipse Spyder GTS 05, 06, 07
 Galant GTS 05, 06, 07
 Galant LS Premium 05
 Galant Ralliart 09
 Montero Limited 05, 06, 07
 Montero Sport LS 05
 Montero Sport XLS 05

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

MITSUBISHI

Lancer Evolution MR ED. AWD 06
 Lancer Evolution RS AWD 06
 Lancer Evolution VIII 06
 Lancer Evolution IX AWD 07
 Lancer Evolution RS AWD 07
 Endeavor SE 08
 Endeavor LS 08

NISSAN

Altima 3.5 SE 05
 Altima
 3.5L side air bags 06
 Altima S
 3.5L side air bags 06
 Altima SE
 3.5L side air bags 06
 Altima SE-R
 3.5L side air bags 06
 Altima SL
 3.5L side air bags 06
 Frontier Crew Cab
 4x4 long bed 09
 Infiniti G35 05
 Cpe 08
 Infiniti FX35 09
 Infiniti FX35 AWD 09
 Infiniti G35 AWD 05
 Infiniti M35 09
 Infiniti M35 Sport 09
 Infiniti M45 05, 07, 08
 Infiniti M45 Sport 07, 08
 Infiniti Q45 05, 06, 07
 Infiniti QX56
 4x4 09
 Maxima SE 05, 06, 07, 08, 09
 Maxima SL 05, 06, 07, 08, 09
 350Z 08, 09
 Armada LE
 4x2 08, 09
 4x4 09

NISSAN

Armada SE
 4x2 08, 09
 4x4 09
 Titan Crew Cab 08, 09
 4x2 long wheelbase 09
 Pathfinder LE 05, 08, 09
 Pathfinder SE 05, 08, 09
 Pathfinder S 08, 09
 Pathfinder Armada LE 05
 Pathfinder Armada SE 05

PORSCHE

Boxster 05, 06, 07, 08
 Boxster S 05, 06, 07, 08
 Boxster S Special Edition 05
 911 Carrera 05, 06, 07, 08
 911 Carrera S 06, 07, 08
 911 Carrera Turbo 05, 06
 911 Carrera Turbo S AWD 06
 911 Carrera 4 05, 06, 07, 08
 911 Carrera 4S 05, 06, 07, 08
 911 Carrera Targa 05, 06
 911 Carrera GT2 05, 06
 911 Carrera GT3 05, 06, 08
 911 GT3 RS 08
 911 Targa 4 08
 911 Targa 4S 08
 911 Turbo 08
 911 Cayman 08

PORSCHE

911 Cayman S 08

SAAB

9-3 Aero
 Sed 06
 Conv. 05, 06, 08
 9-3 Arc
 Conv. 05, 06
 Sed 06
 9-3 Linear 06
 9-3 2.0T
 Conv 08

SUBARU

Baja Turbo AWD 05, 06, 07
 Impreza Limited AWD Turbo 08
 Impreza WRX 08
 Impreza WRX AWD Turbo
 Sed 4Dr 09
 Impreza WRX Premium AWD
 Sed 4Dr 09
 Impreza WRX STI AWD Turbo 08
 Impreza WRX STI LTD AWD Turbo 08

SUZUKI

Grand Vitara
 4x4 4Dr (luxury pkg) 07, 08, 09
 XL7 08
 XL7 Limited 08

TOYOTA

Celica GT-S 05
 MR2 Spyder 05, 06
 4Runner Limited 05, 06
 4x2 07
 4Runner SR5 05, 06
 4x2 07
 4Runner Sport ED
 4x2 07
 4Runner SR5 Sport Edition 05, 06
 Camry Solara SE
 Conv 07, 08
 Camry Solara SLE
 Conv 07, 08
 Camry Solara Sport
 Conv 07, 08
 Sienna LE AWD 07
 Sienna XLE 07
 Sienna XLE AWD 07
 Sienna XLE LTD 07
 Sienna XLE LTD AWD 07
 Lexus ES 330 05, 06
 Lexus GS 300 05, 06, 07
 Lexus GS 300 AWD 07
 Lexus GS 350 08
 Lexus GS 350 AWD 08
 Lexus GS 430 05, 06, 07, 08
 Lexus GS 450H 08
 Lexus IS 300 05, 06
 Lexus IS 300 Sportcross 05, 06
 Lexus LS 430 05, 06, 07, 08
 Lexus LS 460L 08
 Lexus LX 470 AWD 05, 06, 07
 Lexus LX 470 08
 Lexus LX 470 Limited Edition 08
 Lexus RX 350 AWD 09
 Lexus SC 430 05, 06, 07, 08, 09
 Sequoia Platinum 09
 Sequoia Limited 09
 Sequoia SR5 09

TOYOTA

Tundra Limited
 4x2 Double Cab 08
 Tundra SR5
 4x2 Double Cab 08

VOLKSWAGEN

Audi A4 3.0 Quattro
 Conv 06
 Audi A6 3.0 05
 Audi A8 Quattro 06, 07, 08
 Audi A8 L Quattro 05, 06, 07, 08
 Audi Allroad Quattro 05, 06
 Audi Allroad 2.7T Quattro 05
 Audi S4 Quattro 05, 06
 Audi S4 Avant Quattro 05, 06

INDEX

A	Page Number	G	Page Number
Agreed Amount Comprehensive	27	Garaging, Place of	3
Annual Mileage Discount	14	Glass Deductible	1
Anti-Theft Device Standards and Discounts	30	H	
Auto Homes - See Motor Homes (Self-propelled)	25	High-Theft Vehicles	17
B		High-Theft Vehicle Listings.....	HT-1
Bodily Injury to Others.....	1	I	
Business Use.....	21	Inexperienced Operators.....	20
C		Installment Payment of Premiums.....	7
Camper Bodies	25	Insurance Certificates.....	5
Cancellations	7	Insureds 65 and Older - Discount.....	13
Certificates.....	5	L	
Certified Risks Financial Responsibility Laws ..	5	Leased Vehicles Under Long Term Contract ...	9
Class 15 Discount	13	Limits.....	1
Classification Changes	22	M	
Classifications - Private Passenger.....	20	Mandatory Offer of Coverage	2
Comprehensive.....	1	Massachusetts Automobile Insurance Policy - Eligibility.....	1
Compulsory Insurance Coverage.....	1	Massachusetts Vehicles Garaged Out of State..	4
Coverage Availability.....	2	Medical Payments Insurance	1
Coverages and Limits	1	Merit Rating Plan	37
Compulsory Insurance Coverages.....	1	Minimum Premiums.....	5
Optional Insurance Coverages	1	Miscellaneous Rating Factors	RS-1
Customized Vans and Pickups	27	Miscellaneous Motor Vehicles	RS-3
D		Model Year Rating.....	14
Damage to Someone Else's Property - Property Damage.....	1	Motorcycles - Motorscooters, Mopeds.....	26
Deductible Insurance: Parts 7, 8 and 9	7	Motor Homes (Self-propelled)	25
Personal Injury Protection.....	23	Motor Vehicle Registration Certificate	5
Definition - Private Passenger Automobiles.....	20	Multi-Car Discount.....	13
Deposit Premium Rule	7	N	
Discounts - Motorcycles.....	26	New Business.....	3
Discounts Private Passenger Automobiles	13	Non-Owned Automobiles	29
Driver Training	22	Non-Renewal.....	3
E		Non-Symbolled Vehicles	16
Eligibility.....	1	O	
Employers Subject to Mass. Workers' Compensation Act	7	Operator Assignment.....	21
Excess Electronic Equipment Coverage	27	Operator Use, Principal & Occasional.....	22
Endorsement Index.....	B-1	Original Equipment Manufacturers Parts Coverage	27
Excluded Operator.....	22	Out of State Codes.....	T-2
Experienced Operator.....	20	Out of State Garaging	4
Extra-Risk Rating (Collision & Comprehensive)	17	P	
F		Personal Injury Protection Deductible Form	23
Financial Responsibility Laws - Certified Risks..	5	Pick-ups, Vans, and Similar Type Vehicles	23
Fire, Theft and Comprehensive Coverage.....	15	Plates Returned Receipt	9
		Policy Period	4
		Pre-Insurance Inspection Program.....	35
		Premium Calculation Rule.....	6
		Private Passenger Definition	20
		Private Passenger Classifications	20
		Property Damage – Damage to Someone Else's Property	1

MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE MANUAL

	Page Number		Page Number
P		T	
Pro-Rata Table.....	11	Termination of Insurance.....	7
Instructions for Use.....	9	Territory Definitions.....	T-1
Public Transit Discount.....	13	Theft of Vehicle or Plates.....	8
Q		Towing and Labor Cost.....	24
Qualifying Massachusetts Transit Systems	RS-4	Trailers Designed for Use With Private Passenger Motor Vehicles.....	24
R		Transportation of Fellow Employees	23
Rates.....	R-1	U	
Registry of Motor Vehicles Procedures.....	42	Underinsured Motorists – B.I. Caused by Underinsured Auto.....	2
Reinstatement.....	9	Uninsured Motorists – B.I. Caused by Uninsured Auto.....	1
Renewals.....	2	Use of Other Automobiles.....	29
Residence and Location.....	3	V	
S		Value – Symbol Tables.....	16
Sale or Transfer of Motor Vehicle.....	8	Vehicles Owned by Employers Subject to Mass. Workers’ Compensation Act.....	7
Satisfactory Driver Training Program.....	22	Vehicles Series Rating	18
Short Rate Table.....	12	W	
Instructions for Use.....	9	Waiver of Deductible.....	1
Short Term Policies – Recreational Vehicles.....	4	Whole Dollar Premium Rule.....	7
Short Rate Table for Short Term Policies.....	10	Workers’ Compensation Act, Vehicles Owned by Employers Subject Thereto.....	7
Standard Procedures.....	2		
Stated Amount Coverage.....	25		
Stated Amount Rates.....	R-68		
Substitute Transportation.....	7		
Surrender of Registration Plates.....	8		
Symbol – Value Table.....	16		
Symbols Not Shown on Rate Pages.....	17		
Symbols 18 and Above.....	16		